

Medicare 2021



What is SHIBA?

SHIBA stands for “Senior Health Insurance Benefits Advisors”.

SHIBA is part of the Consumer Services Bureau of the Idaho Department of Insurance (DOI).

SHIBA is funded by the Department of Insurance and Administration of Community Living (ACL).



A Nationwide Organization

SHIBA is part of a nationwide program known as **SHIP** - "State Health Insurance Assistance Program".

There is a SHIP program in every State. In Idaho we are called **SHIBA**. In other states it may be known as SHINE, HICAP, SHIIP.

SHIPs are usually housed under various state agencies such as **Department of Insurance**, **Agencies on Aging**, and the **Governor's** office.



SHIBA Offers Information On

- Getting started with Medicare –turning 65 or disabled
- Comparing Medigap, Medicare Advantage, and Medicare Prescription Drug Plan choices
- Getting help with Medicare costs
- Understanding your medical bills
- Filing appeals and grievances
- Evaluating long-term care insurance



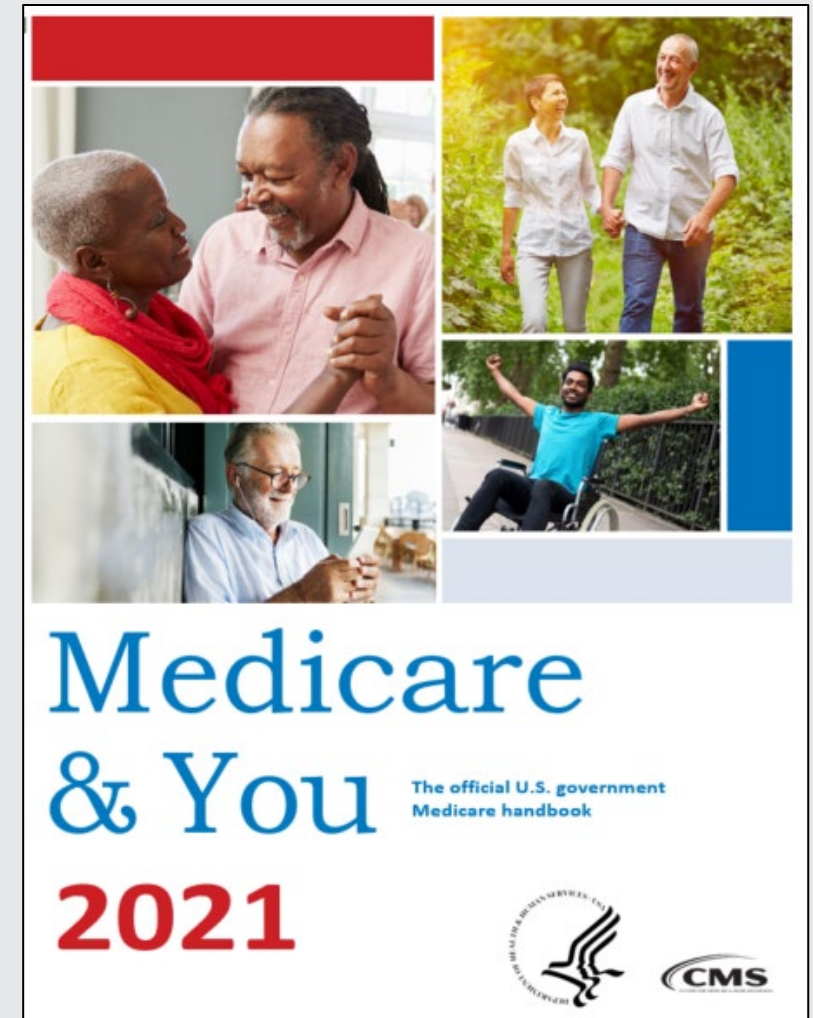
Medicare & You 2021

Has basic plan information

- Mailed each fall to beneficiary households
- Good for quick comparison
- Plan information isn't comprehensive
 - Only one quality rating

Mailing started in September

New tips for people new to Medicare



Medicare & You 2021

Helpful Links:

- ❖ Plan Finder – [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)
- ❖ The “Medicare & You” handbook – [Medicare.gov/Publications/Pubs/pdf/10050.pdf](https://www.Medicare.gov/Publications/Pubs/pdf/10050.pdf)
- ❖ 1-800-MEDICARE (1-800-633-4227);
TTY: 1-887-486-2048
- ❖ Idaho SHIBA – 1-800-247-4422



The screenshot shows the top of the Medicare & You 2021 handbook landing page. It has a blue header with the title "MEDICARE & YOU" in white. Below the header is a red banner with the text "Your online connection to the 'Medicare & You' handbook." in white. The main content area is white and contains three columns of options, each with a blue button.

MEDICARE & YOU

Your online connection to the "Medicare & You" handbook.

- Get "Medicare & You" in different formats**
[Download "Medicare & You"](#)
- Getting too many copies of the handbook?**
[Get only one copy](#)
- Get "Medicare & You" electronically**
You don't have to get paper handbooks in the mail.
[Go paperless](#)



Medicare & COVID-19

- COVID-19 testing costs:

Medicare Part B covers testing to see if you have coronavirus

You pay nothing if you get it from a laboratory, pharmacy, doctor, or hospital that is a Medicare participating provider

Covered in different locations including some “parking lot” sites and in some circumstances, qualified medical staff may collect your specimen in your home

Medicare Advantage Plans can’t charge copayments, deductibles or clinical lab tests to detect or diagnose COVID-19



Medicare & COVID-19

- Expansion of Telehealth Services during COVID-19 Public Health Emergency:

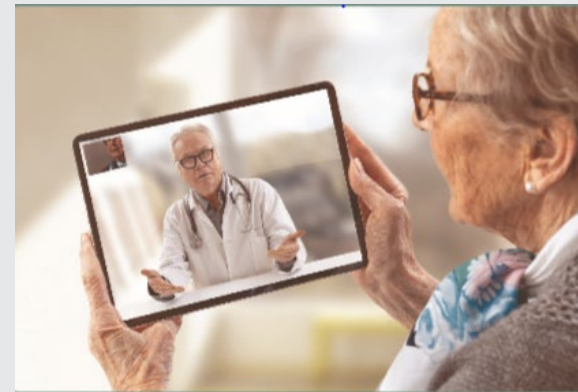
Effective for services starting March 6, 2020:

Waived both geographic and site of service restrictions so people with Medicare *in all areas of the country* can get telehealth services, *including at home*

Effective for services starting March 1, 2020:

Waived restrictions on the *types of practitioners* that can furnish Medicare telehealth services

Waived video requirement to allow use of audio-only equipment for certain Medicare telehealth services



Senior Savings Program/ Insulin Savings

- Select *enhanced* Part D and MAPD plans will offer beneficiaries plan choices that provide broad access to multiple types of insulin
- Provides a maximum **\$35** copay for a 30-days' supply in the *deductible, initial coverage, and coverage gap* phases of the Part D benefit
- The Medicare Plan Finder will include a filter to identify Part D plans participating in the Senior Savings Program model

Participating manufacturers:

1. *Eli Lilly & Company*
2. *Novo Nordisk, Inc. & Novo Nordisk Pharma, Inc.*
3. *Sanofi-Aventis U.S. LLC*

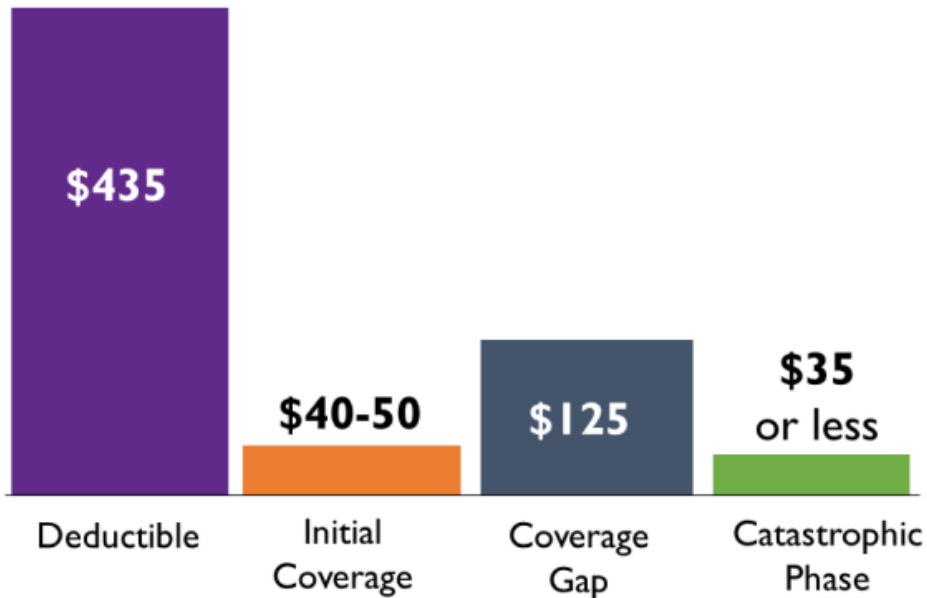


Senior Savings Program/ Insulin Savings

Insulin Costs for Beneficiaries

Current Enhanced Plan

Beneficiary Cost for 30-day Supply

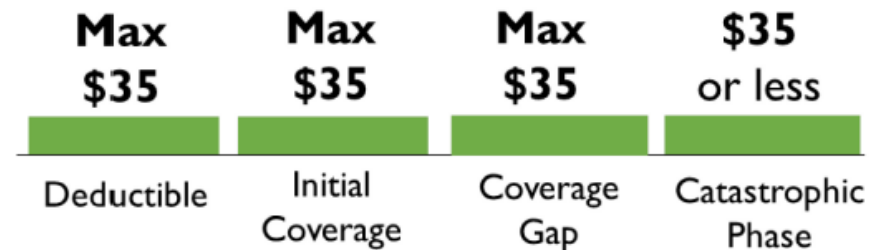


VS

Model Enhanced Plan

Beneficiary Cost for 30-day Supply

Stable, predictable copays through phases



What is the Medicare Open Enrollment?

Save money and get the best coverage!
It's worth taking time to compare



**OCT 15
-DEC 7**

MEDICARE OPEN ENROLLMENT

A LOCAL MEDICARE COUNSELOR CAN:



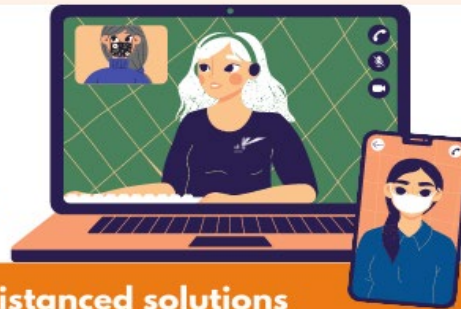
Help you compare your current
Medicare health or drug plan with
other Medicare plan choices



Help you sign up for a new plan



You have until December 7 to make
a final decision. Beware of high-
pressure sales tactics. For trusted,
unbiased Medicare information
and assistance, call 1-877-839-2675



We have found safe, creative, and socially distanced solutions
to continue serving you during the COVID-19 pandemic.

Administration for Community Living | Office of Healthcare Information and Counseling

MANAGING THROUGH COVID-19 WORK GROUP - SEPTEMBER 2020



What is the Open Enrollment Period (OEP)

- During the Open Enrollment Period (OEP) you can
 - Join or switch a Medicare Prescription Drug Plan (PDP)
 - Join or switch a Medicare Advantage (MA) Plan
 - Leave an MA Plan and return to Original Medicare
- The **OEP lasts from October 15 to December 7**
- Take time to review and compare health and drug plan choices
 - Choose and enroll in the plan that fits your needs
- Coverage begins on January 1, 2021
 - You should have membership card/materials in hand

What are the differences between Original Medicare & Medicare Advantage

Original Medicare

☒ **Part A**



☒ **Part B**



You can add:

☐ **Part D**



You can also add:

☐ **Supplemental coverage**



This includes Medicare Supplement Insurance (Medigap). Or, you can use coverage from a former employer or union, or Medicaid.

Medicare Advantage (also known as Part C)

☒ **Part A**



☒ **Part B**



Most plans include:

☒ **Part D**



☒ **Extra benefits**

Some plans also include:

☐ **Lower out-of-pocket costs**

NOTE: Medicare Supplement Insurance (Medigap) policies only work with Original Medicare.

Comparison Chart (Doctor & Hospital Choice)



Doctor & hospital choice

Original Medicare

You can go to **any doctor or hospital that takes Medicare**, anywhere in the U.S.

In most cases, you **don't need** a **referral** to see a specialist.

Medicare Advantage

In many cases, you'll need to use **doctors and other providers who are in the plan's network and service area** for the lowest costs. Some plans won't cover services from providers outside the plan's network and service area.

You **may need** to get a referral to see a specialist.

Comparison Chart (Coverage)



Coverage

Original Medicare	Medicare Advantage
Original Medicare covers most medically necessary services and supplies in hospitals, doctors' offices, and other health care settings. Original Medicare doesn't cover some benefits like eye exams, most dental care, and routine exams (see page 51).	Plans must cover all of the medically necessary services that Original Medicare covers. Most plans offer extra benefits that Original Medicare doesn't cover —like some vision, hearing, dental, routine exams, and more. Plans can now cover more of these benefits (see page 57).
You can join a separate Medicare drug plan (Part D) to get drug coverage.	Drug coverage (Part D) is included in most plans. In most types of Medicare Advantage Plans , you don't need to join a separate Medicare drug plan.
In most cases, you don't have to get a service or supply approved ahead of time for Original Medicare to cover it.	In some cases, you have to get a service or supply approved ahead of time for the plan to cover it.

Comparison Chart (Travel)



Travel

Original Medicare	Medicare Advantage
Original Medicare generally doesn't cover care outside the U.S. You may be able to buy a Medicare Supplement Insurance (Medigap) policy that covers care outside the U.S.	Plans generally don't cover care outside the U.S.

Paying for Part A

- ❑ What does Part A cost?
 - Most people get Part A premium free – If you paid FICA taxes at least 10 years
- ❑ If you paid FICA < 10 years
 - You may pay a premium to get Part A
 - You may have a penalty if not bought when first eligible.



Hospital Stay Costs- Part A Coverage

For each benefit period in 2020	You pay
Days 1 – 60	\$1,408 deductible
Days 61 – 90	\$352 per day
Days 91 – 150	\$704 per day (60 lifetime reserve days)
All days after 150	All Costs



Paying for Part B

❑ What does Part B cost?

- Most people pay \$144.60 in 2020 – Can be a higher premium if based on adjusted gross income.
- ↘ You may have a penalty if not bought when first eligible.

If you don't take Part B when first eligible, you may pay more for Part B if you enroll later. If you have creditable health care coverage, such as coverage from your or your spouse's active employer you will not have a late enrollment penalty.







PART B
Medical
Insurance



Part B Costs

- ❑ In Original Medicare you pay an annual deductible of \$198.00 (2020)
 - 20% for most services
 - No Max Out of Pocket

What is Medicare Part B?

			
Doctor office visits	Laboratory services	Ambulance	Diagnostic services

Paying for Part B

□ Programs to help you pay for Part B



How to Apply

Extra Help
is managed by the federal Social Security Administration.

Three Easy Ways to Apply!

- Apply online at www.socialsecurity.gov
- Visit a local Social Security office or call Social Security at 1-800-772-1213
- Call SHIBA at 1-800-247-4422

When you file an application for "Extra Help," you can also initiate an application for the Medicare Savings Program (see below). Idaho Department of Health and Welfare will contact you to help you finish the application.

After You Qualify

Save Money
on your Medicare Expenses

Using Extra Help Drug Coverage

You must have a Part D plan in order to use "Extra Help." However, if you are not yet enrolled in Medicare prescription drug coverage, you can still apply for and use "Extra Help" to obtain prescriptions right away. The Humana LI-NET Program will be your temporary plan until your Medicare plan starts. You or your pharmacy can call the LI-NET Program at 1-800-783-1307 for coverage information, or call SHIBA for information.

About Senior Health Insurance Benefits Advisors (SHIBA)

SHIBA is part of a nationwide organization of State Health Insurance Assistance Programs (SHIP). SHIBA supports and trains a network of local counselors who help Medicare recipients access benefits and receive the care they need.

Call SHIBA today!
1-800-247-4422
SHIBA.idaho.gov

Medicare Savings Programs
are administered by the State of Idaho.

To Apply:
Call Health and Welfare at 1-877-456-1233 to apply or visit a Health and Welfare office.

Please note, you may be asked to provide ID and information verifying your income and assets when applying for this benefit.

Remember:

The only way to know if you are eligible is to apply!

SHIBA
Senior Health Insurance
Benefits Advisors
2020



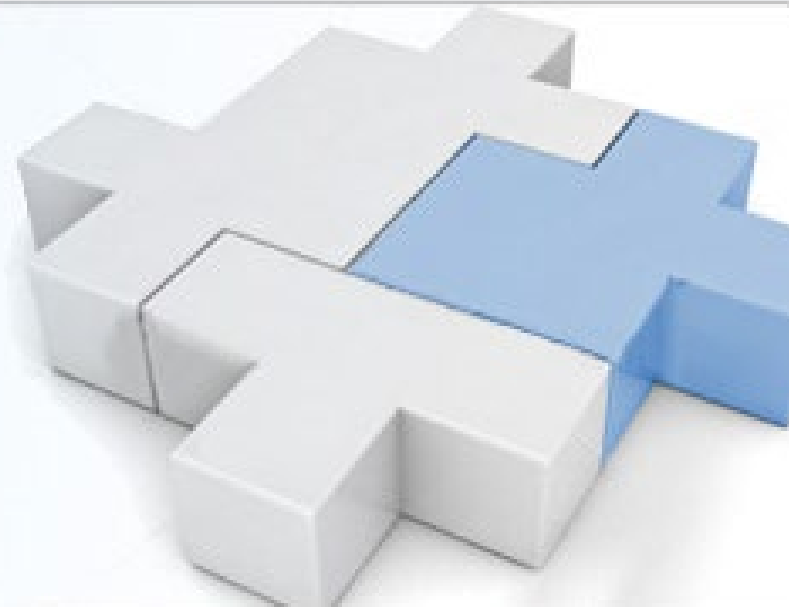
Apply for "Extra Help" and Medicare Savings Programs.

This project was supported, in part by grant number 180210MISH, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

Medigap's or Medicare Supplements

plans that fill
in the gaps



When is the best time to buy a Medigap

Usually during your Medigap Open Enrollment Period

Consider:

- ☐ Your Medigap Open Enrollment Period begins when you're 65 or older **AND** enrolled in Part B
 - Lasts 6 months
 - You have Guaranteed Issue – Companies **MUST** sell you a plan
- ☐ You can buy a Medigap whenever a company agrees to sell you one
 - There will be medical underwriting
 - The plan can refuse to sell to you
 - Higher premiums may apply

Medigap Plans A ~ N

	Medicare Supplement Insurance Plans (Medigap)									
Benefits	A	B	C	D	F*	G	K	L	M	N
Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%**
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%

Standardized Medigap policies aren't required to cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Out-of-pocket limit (2019)***	
\$5,560	\$2,780

* Plan F is also offered as a high-deductible plan by some issuers in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, deductibles) up to the deductible amount of \$2,300 in 2019 before your policy pays anything.

** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

*** For Plans K and L, after you meet your out-of-pocket yearly limits and your yearly Part B deductible (\$185 for 2019), the Medigap plan pays 100% of covered services for the rest of the calendar year.

Part D – Medicare Prescription Drug Coverage

Available for all people with Medicare

- ☐ Medicare Prescription Drug Plans (PDPs)
- ☐ Medicare Advantage *Plans (MA-PDs)*
- ✓ ☐ *Other Medicare Plans*



How Medicare Part D Works

- ❑ Optional, but if you don't choose Part D when first eligible you may have to pay a penalty later
- ❑ Plans have formularies
 - ■ Lists of covered drugs
 - Must include range of drugs in each category
- ❑ You pay the monthly premium, deductibles, and copayments (maximum deductible \$445.00)
 - There is Extra Help to pay Part D costs
 - if you have limited income and resources

Part D 2021 Changes

- ❑ Max Deductible for Part D \$445.00
 - **Some prescriptions** not subject to the deductible
 - 28 stand alone Part D Plans in Idaho
 - \$7.30 - \$123.50 premium per month
 - Choose your plan based on the lowest annual costs with deductible, co-pays, & premium.

Medicare.gov

- Enroll online at www.medicare.gov
- Call a local agent
- Call the plan
- Enroll on the plan's website
- Call 1-800-MEDICARE (1-800-633-4227)
- Call SHIBA for help comparing plans

The screenshot shows the Medicare.gov homepage. At the top, the Medicare.gov logo is displayed next to a search bar. Below the logo, it states "The Official U.S. Government Site for Medicare". A navigation bar contains several buttons: "Sign Up / Change Plans", "Your Medicare Costs", "What Medicare Covers", "Drug Coverage (Part D)", "Supplements & Other Insurance", "Claims & Appeals", "Manage Your Health", and "Forms, Help, & Resources". The main banner features a photograph of an elderly couple sitting on a couch, with the text "Open Enrollment starts Oct 15". Below this, there are two buttons: "Preview 2021 Health & Drug Plans" and "Log in/Create Account". A green section below the banner contains the text "See how Medicare is responding to Coronavirus" and a "Learn More" button. At the bottom, there are four columns, each with an icon and a heading: "Find care" (binoculars icon), "Need a 2020 plan?" (shopping bag icon), "Get started" (hand pointing at a screen icon), and "What's covered?" (Medicare logo icon). Each column also includes a sub-heading: "Search all providers & facilities", "Find 2020 health & drug plans", "Learn about Medicare", and "Check covered items & services".

Medicare.gov
The Official U.S. Government Site for Medicare

Search Medicare Search

Sign Up / Change Plans Your Medicare Costs What Medicare Covers Drug Coverage (Part D) Supplements & Other Insurance Claims & Appeals Manage Your Health Forms, Help, & Resources

Open Enrollment starts Oct 15

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Search all providers & facilities

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Learn about Medicare

What's covered?
Check covered items & services

What is the coverage gap?

❑ In 2020 the Gap Closed-

- 20% of ALL Medicare Beneficiaries fall into this.
- 2020 Coverage Gap (Donut Hole) begins after you and the Plan have paid \$4,020 in drug costs.
- At that point your coverage drops - you pay 25% for brand name drugs, and 25% for generic drugs until you reach a total of \$6,350 out of pocket. Then catastrophic coverage begins and the plan pays most costs. (you pay \$3.60-generic; \$8.95-brand)



Medicare Advantage Plans

☐ Health plan options approved by Medicare

- Another way to get Medicare coverage
- Still part of Medicare
- Guaranteed same Medicare Rights and Protections
- Sold by private insurance companies

☐ Usually will have to use network providers

- Health Maintenance Organizations (HMO)
- Preferred Provider Organizations (PPO)

Your Medicare options

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

☒ Part A



☒ Part B



You can add:

☐ Part D



You can also add:

☐ Supplemental coverage



(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

Medicare Advantage (also known as Part C)

- Medicare Advantage is an "all in one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you'll need to use doctors who are in the plan's network.
- Most plans offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental, and more.

☒ Part A



☒ Part B



Most plans include:

☒ Part D



☒ Extra benefits

Some plans also include:

☐ Lower out-of-pocket costs

Medicare Advantage Plans

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☒ Part A



☒ Part B



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☒ Part D



☒ Extra benefits

Some plans also include:

☐ Lower out-of-pocket costs

Many plans include extended benefits-

- Dental Preventative & Comprehensive
- Over the counter benefit
- Hearing Aid Benefit
- Vision Benefit
- Review your plan for your 2021 benefits

Medicare Preventive Services

- Annual Health Screening
- Abdominal aortic aneurysm screening
- Bone mass measurement
- Cardiovascular disease screenings
- Colorectal cancer screenings
- Diabetes screenings
- Glaucoma tests
- Mammograms (screening)
- Pap test/pelvic exam/ clinical breast exam
- Prostate cancer screening
- Flu shots
- Pneumococcal shots
- Hepatitis B shots
- Smoking cessation



Medicare Preventive Services

the benefits of flu vaccination **2018-2019**

Approximately **49%** of the U.S. population chose to get a flu vaccine during the 2018-2019 flu season, and this prevented an estimated:

4.4
million
flu illnesses

More than the
population of Los
Angeles



58,000
flu hospitalizations

About the number of
students at
The Ohio State University



3,500
flu deaths

Equivalent to saving
about 10 lives per day
over the course of a year



get vaccinated
www.cdc.gov/flu



Prevent Fraud

Tips to prevent fraud:

- Read your MSN or EOB from a Medicare Advantage Plans
- Verify you received services as billed
- Look at amount Medicare allowed and amount you can be charged
- Check if other insurance was billed
- Review notes if payment was denied
- Call provider or SHIBA if you have questions

Medicare Sponsored

If you get a call offering #COVID19 items like a test kit or mask in exchange for your Medicare information, hang up! Learn to protect yourself from coronavirus scams at [Medicare.gov/fraud](https://www.Medicare.gov/fraud).



I social distance from SCAMMERS.

An official message from Medicare.gov

GUARD YOUR CARD
Learn how to identify and report Medicare Fraud

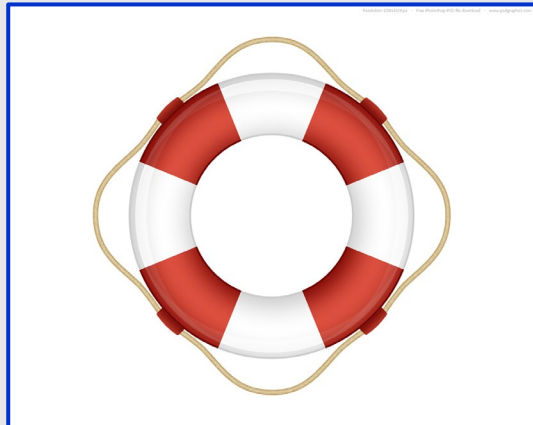
[MEDICARE.GOV/FRAUD](https://www.Medicare.gov/fraud)

732 Comments 98 Shares

Like Comment Share

Is there help if I have limited income?

- Extra Help
- Medicare Savings Programs
- Medicaid
- Aged & Disability Medicaid Waiver



The Programs

"Extra Help" is a federal program that helps with Medicare Part D (prescription drug) costs. This Limited Income Asset Subsidy:

- ✓ Eliminates most "donut hole" costs
- ✓ Reduces your plan's monthly premium, often to \$0
- ✓ Cuts the yearly deductible, often to \$0
- ✓ Greatly reduces pharmacy copays, even on expensive medications
- ✓ Allows you to change your plan once per quarter during the first nine (9) months of the year

Medicare Savings Programs

are state implemented programs that:

- ✓ Help pay some Medicare Part A and Part B costs AND
- ✓ Automatically qualify you for "Extra Help" paying for Medicare prescription drug coverage
- ✓ Offer varying amounts of assistance that you can qualify for depending on your income and assets



Am I Eligible? 2020 Income and Asset Limits[†]

Updated
03/2020

[†]These limits are guidelines. The only way to know if you qualify, for sure, is to apply.

Extra Help Program	Family Size	Monthly Income	Assets [*]	Your Subsidized Drug Plan Benefit
Extra Help Full Subsidy	Individual	\$1,456	\$9,360	Low or \$0 premium; \$0 deductible; \$3.60 - \$8.95 copay; Most "donut hole" costs eliminated.
	Married Couple	\$1,960	\$14,800	
Extra Help Partial Subsidy	Individual	\$1,615	\$14,610	25-75% premium reduction; \$89 annual deductible; 15% copay; Most "donut hole" costs eliminated.
	Married Couple	\$2,175	\$29,160	

^{*} Assets include money in bank accounts, stocks, bonds and real estate. Your home, one car, personal possessions, burial plot and an account up to \$1,500 for burial costs won't be counted. There may be other exceptions. Complete an application to find out if you qualify.

^{**} Married couples can choose to have their income and assets counted under the Community Property Method. With this method one spouse may qualify as an individual for a Medicare Savings Program.

Medicare Savings Programs	Family Size ^{**}	Monthly Income	Assets [*]	Helps You With
Qualified Medicare Beneficiary (QMB)	Individual	\$1,084	\$7,860	Part A and Part B premiums, deductibles and copays. Extra Help Full Subsidy
	Married Couple	\$1,457	\$11,800	
Specified Low Income Medicare Beneficiary (SLMB)	Individual	\$1,296	\$7,860	Part B premium Extra Help Full Subsidy
	Married Couple	\$1,744	\$11,800	
Qualifying Individual (QI)	Individual	\$1,456	\$7,860	Part B premium Extra Help Full Subsidy
	Married Couple	\$1,960	\$11,800	

• Medicare eligible individuals under 65 with a higher monthly income who are working may qualify for the Workers With Disabilities (WWD) and/or Qualified Disabled Working Individuals (QDWI) programs.

• Other programs are available for Home Based Community Services and Nursing Home Assistance. Speak to your local Idaho Department of Health & Welfare Office about eligibility requirements.

• There is no estate recovery for Medicare Savings Programs.

Call: 1-800-247-4422

SHIBA.idaho.gov



Key Points to Remember

- Medicare is health insurance
- Medicare doesn't cover all health care costs
- There are different ways to get Medicare
- There are programs for people with limited income and resources
- Important...
 - Make the right decisions for your needs
 - Make them at the right times
 - Get help if you need it

For More Information

- www.medicare.gov
- Medicare and You Handbook
- 1-800-MEDICARE
- Your SHIBA Counselor 1-800-247-4422

www.doi.idaho.gov/SHIBA



