Overview of Medicare
Federal Low Income Subsidy (LIS) (“Extra Help”)
State help with paying Medicare costs (QMB)
Referring to Oregon Medicare Savings Connect (OMSC) and Senior Health Insurance Benefits Assistance (SHIBA) programs
ADRC key searches
Job aids
Medicare starts at age 65 or after 24 months of SSDI

Can delay enrollment without penalty if covered by an Employee Group Health Plan (EGHP) through active work (self or spouse)
  - However, Medicare is primary if EGHP has less than 20 employees in group health plan

Part A is **inpatient** hospital insurance covering room, board, general nursing and supplies, and drugs

Part B is hospital **observation** or outpatient stays, physician’s fees, labs, medical equipment, preventive services, etc.

Part C is private contracted Medicare called Medicare Advantage plans (health only or health + drug)

Part D is stand-alone prescription drug insurance
**MEDICARE BUILDING BLOCKS**

**Original Medicare**

**Part A** - Covers most costs for:
- Hospital
- Hospice

**Part B** - Covers 80% of approved costs for:
- Doctors’ services
- Lab work

**Part D**
- Prescription Coverage

**Patient pays**

**Deductible and co-ins**

**Premium + 20% after deductible**

**Premium + deductible + co-pays / co-insurance**
How to pay the premiums, deductibles and remaining cost shares?

- **Part A - Pays most**
- **Part B - Pays 80%**
- **Part D - Pays some**

**Original Medicare**

- **Deduct. + Co-pays**
- **Premium + 20% after deductible**
- **Premium + deductible + cost share**
A “MEDIGAP” policy is one way to cover the costs that Original Medicare doesn’t pay.

Medigap does not cover prescriptions. Separate insurance, such as a Part D plan, must be added for this benefit.
So, what happens when people can’t afford to pay these costs?

They might qualify for financial help -

- Medicare Savings Programs to pay, at minimum, the Part B premium
- Limited Income Subsidy (LIS or “Extra Help”) to pay the Part D premium, deductible, reduced co-pays, and some or all of the “donut hole”.
LOW INCOME SUBSIDY

- Federal program that allows eligible individuals or couples to qualify for prescription drug insurance premium subsidy and lower cost share at pharmacy

- Eligibility determined by
  - Application to Social Security
  - Deemed eligible if receiving state assistance

- Applying online is the most expeditious
- Determinations typically within 3-4 weeks
- Oregon Medicare Savings Connect and SHIBA will process online applications
Overview of Standard Medicare Part D Basic Benefit, 2015

- **Enrollee True out-of-pocket Spending**
  - May be up to $4700
  - To reach Catastrophic level

- **Catastrophic**
  - **Medicare Pays 80%**
  - **Plan Pays 15%**

- **Coverage Gap (up to $3720)**
  - Enrollee pays 45% for brands, 65% for generics, at pharmacy
  - Program Pays: 55% brands, 35% generics

- **Initial coverage period**
  - **Enrollee Pays 25%**
    - ($660)
  - **Plan Pays 75%**
    - ($1,980)

- **Deductible**
  - **Enrollee Pays 100%**
    - ($320)

- **Total Drug Spending**
  - For both enrollee and Plan: $6,680.00
  - Total Drug Spending: $2,960

- **$0**
  - ($0)
**RX SUBSIDY ELIGIBILITY 2015**

<table>
<thead>
<tr>
<th>Federal Poverty Level</th>
<th>Family Size</th>
<th>Annual Income</th>
<th>Monthly Income</th>
<th>Resources (Assets)*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>100% FPL (100% LIS)</strong></td>
<td>Individual</td>
<td>$11,770</td>
<td>$ 981</td>
<td>$8,780</td>
</tr>
<tr>
<td></td>
<td>Couple</td>
<td>$15,930</td>
<td>$1,328</td>
<td>$13,930</td>
</tr>
<tr>
<td><strong>135% FPL (100% LIS)</strong></td>
<td>Individual</td>
<td>$15,890</td>
<td>$1,324</td>
<td>$8,780</td>
</tr>
<tr>
<td></td>
<td>Couple</td>
<td>$21,506</td>
<td>$1,792</td>
<td>$13,930</td>
</tr>
<tr>
<td><strong>135% FPL (Category 4)</strong></td>
<td>Individual</td>
<td>$15,890</td>
<td>$1,324</td>
<td>$13,640</td>
</tr>
<tr>
<td></td>
<td>Couple</td>
<td>$21,506</td>
<td>$1,792</td>
<td>$27,250</td>
</tr>
<tr>
<td><strong>150% FPL (Category 4)</strong></td>
<td>Individual</td>
<td>$17,655</td>
<td>$1,471</td>
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<td></td>
<td>Couple</td>
<td>$23,895</td>
<td>$1,991</td>
<td>$27,250</td>
</tr>
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</table>

*Residence and car do not count as assets. Must meet both the income and asset limits to qualify.*
MEDICARE SAVINGS PROGRAMS

- State assistance with the costs associated with Medicare
- Called Qualified Medicare Beneficiary (QMB) at state offices
  - QMB - BAS is the highest level of assistance covering the Part B monthly premium, deductibles and co-insurances
  - QMB - SMB covers only the Part B monthly premium
    - Must recertify annually
  - QMB - SMF covers only the Part B monthly premium
    - Finite funds so must re-apply annually
## 2015 Oregon Medicare Savings Program Standards

<table>
<thead>
<tr>
<th></th>
<th>Qualified Medicare Beneficiary (QMB)</th>
<th>Specified Low Income Beneficiary (SLMB/SMB)</th>
<th>Qualifying Individual (QI/SMF)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Income Limits</strong></td>
<td>(100% FPL)</td>
<td>(120% FPL)</td>
<td>(135% FPL)</td>
</tr>
<tr>
<td></td>
<td>Single</td>
<td>Couple</td>
<td>Single</td>
</tr>
<tr>
<td>Single</td>
<td>$981</td>
<td>$1,328</td>
<td>$1,177</td>
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<tr>
<td>Couple</td>
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<td></td>
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<tr>
<td><strong>Annual Income Limits</strong></td>
<td>$11,770</td>
<td>$15,930</td>
<td>$14,124</td>
</tr>
<tr>
<td><strong>Asset Limits</strong>**</td>
<td>$7,280</td>
<td>$10,930</td>
<td>$7,280</td>
</tr>
</tbody>
</table>

** Medicaid is a state program that helps to pay for Medicare Part B premiums. Resources are evaluated differently. Contact your Aging Services/APD local branch with questions and to apply. Oregon state Medicaid resource limits allow for an additional $1,500 per person for burial expenses. However, the $1,500 must be in a separate, dedicated account. **

1 Income limits are effective March 2015
Funded by a grant from the Medicare Improvement for Patients and Providers Act (MIPPA)

Call 855-447-0155
Oregon Medicare Savings Connect

- Toll free access to help with benefit programs
- Live coverage M-F, 8-5; 24 hours voice mail available
- Provides application assistance for the federal LIS program
- Provides application assistance for the MSP (QMB) program
  - Forwards referrals to local APD offices
- Provides referrals to community resources by linking callers to AAA and ARDC offices
- Refers callers to local SHIBA offices for Medicare choice counseling
Oregon Medicare Savings Connect

- Provides statewide outreach and education about LIS and MSP
- On request, can send outreach materials or partner in events with your agency
- Contact Ryan Francario
  - (503) 988-8551
  - 1-855-447-0155
  - Ryan.Francario@multco.us
SHIBA

- Senior Health Insurance Benefits Assistance (SHIBA) is the State Health Insurance Information Program (SHIP) for Oregon
- Funded by a grant from ACL with additional support from the Oregon Insurance Division
- Provides insurance choice counseling and advocacy for Medicare beneficiaries, their families and/or caregivers

Free information about Medicare for Oregonians
SHIBA

- Provides application assistance for the federal Low Income Subsidy
- Refers to local APD offices when applicable
- Provides education and outreach through public presentations
- Assists with fraud prevention and reporting
- 17 local sponsors and 280 certified counselors statewide
- For more information on SHIBA go to: www.OregonSHIBA.org
COUNTY RESOURCES

 Washington County
   Washington County's Benefits Enrollment Center is a one-stop-benefits-shop
   Call 503-846-3060 for Intake & Referral -or-
   1-855-ORE-ADRC (673-2372) and ask for the Benefits Enrollment Center

 Other Counties
   Check to see if there are similar benefit hubs in your local county
Do you know where to find these resources on ADRC?
- Oregon Medicare Savings Connect
- SHIBA

Key word searches
- LIS
- MSP
- Medicare
- Extra Help
- Prescription Help
Do you have Medicare?

Do you need help with costs at the drugstore? Is the $104.90 monthly Part B payment hard to afford?

If you have limited income and resources, you may be able to get help.

What kind of help can I get?
Medicare Savings Programs pay the monthly bill for your Part B coverage, and may pay other costs, too.

Extra Help (“LIS”) pays for some of your Part D drug coverage, and may help you pay less at the pharmacy.

Am I eligible?
These programs have different income guidelines. Please see the chart on the back for more information.

Where do I apply?
Call Oregon Medicare Savings Connect for more information: Toll-free, 1-855-447-0155

Please share this flyer with others who may benefit.

Draft 2/2/15
You might be able to get help with Medicare costs.

Or maybe you know a person with Medicare who could use some help paying for Part B (health insurance) and Part D (drug coverage).

If your monthly income and your resources (savings) match the guidelines, you may be eligible:

*There is NO Estate Recovery (claim against your estate) with these programs. Income does not include up to $2,000 per year received by an Alaska Native/American Indian that is derived from individual interests in trusts or restricted lands; or payments to members of specific Indian Tribes as provided by Federal legislation.

<table>
<thead>
<tr>
<th>Guidelines:</th>
<th>For a single person</th>
<th>For a couple</th>
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</thead>
<tbody>
<tr>
<td><strong>Part B help</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income (BEFORE deductions)</td>
<td>$1324</td>
<td>$1791</td>
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<tr>
<td>Resources below</td>
<td>$7280</td>
<td>$10,930</td>
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<tr>
<td>(plus $1500 per person is allowed for burial)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Part D help</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income (BEFORE deductions)</td>
<td>$1471</td>
<td>$1990</td>
</tr>
<tr>
<td>Resources below</td>
<td>$13,640</td>
<td>$27,250</td>
</tr>
</tbody>
</table>

This publication was produced by the State of Oregon with financial assistance through a grant from the Administration for Community Living and the Centers for Medicare & Medicaid Services. Grantees undertaking projects under government sponsorship are encouraged to express their findings and conclusions. These contents do not necessarily represent the policy of the U.S. Department of Health and Human Services and the grantee should not assume endorsement by the Federal Government.”

Don’t leave your benefits on the table
SHIBA volunteer sites

Baker County
SHIBA Central Office
800-722-4134 (toll-free)

Benton County
RSVP of Linn, Benton, and Lincoln Counties
Cascades West Council of Government
541-812-0849

Clackamas County
Clackamas County Social Service Program/Volunteer Connection
503-655-8269 (closed Fridays)

Columbia County
Washington County Disability, Aging, & Veteran Services
971-225-3838 (message)

Coom County
costcommunityhealth.org
Coast Community Health Center
541-347-2529, ext. 114

Crook County
(see Deschutes County)
877-704-4567 (toll-free)

Curry County
Curry County RSVP
541-247-3280
888-811-1521 (toll-free)

Deschutes County
councilonaging.org
Central Oregon Council on Aging
541-676-5483
877-704-4567 (toll-free)

Douglas County
Douglas County RSVP/United Community Action Network
541-492-2102
Reedsport 541-271-9700

Gilliam County
(see Wasco County)
541-298-4101

Grant County
SHIBA Central Office
800-722-4134 (toll-free)

Harney County
Harney County Senior Center & Community Services
541-573-6024

Hood River County
(see Wasco County)
541-298-4101

Jackson County
RSVP/Community Volunteer Network
541-857-7780

Jefferson County
(see Deschutes County)
877-704-4567 (toll-free)

Josephine County
Josephine County RSVP/United Community Action Network
541-956-4472

Klamath County
Klamath Basin Senior Citizens Center
541-883-7171

Lake County
SHIBA Central Office
800-722-4134 (toll-free)

Lane County
Willamalane Adult Activity Center
541-736-4421

Lincoln County
RSVP of Linn, Benton, and Lincoln Counties
Cascades West Council of Governments
541-574-2684

Linn County
RSVP of Linn, Benton, and Lincoln Counties
541-812-0849

Malheur County
SHIBA Central Office
800-722-4134 (toll-free)

Marion County
nwdsds.org
NorthWest Senior & Disability Services
503-304-3479 (message)
800-469-8772 (toll-free)

Morrow County
(see Umatilla County)
541-667-3507

Multnomah County
multco.us
Aging & Disability Services Division
503-988-3646

Polk County
nwdsds.org
NorthWest Senior & Disability Services
503-831-9581
866-582-7458 (toll-free)

Sherman County
(see Wasco County)
541-299-4101

Tillamook County
nwdsds.org
NorthWest Senior & Disability Services
503-815-2062
800-584-9712 ext. 2062 (toll-free)

Umatilla County
Good Shepherd Medical Center
541-667-3507

Union County
SHIBA Central Office
800-722-4134 (toll-free)

Wallowa County
SHIBA Central Office
800-722-4134 (toll-free)

Wasco County
Mid-Columbia Council of Governments
Area Agency on Aging (AAA)
541-298-4101
800-831-8217 (toll-free)

Washington County
Disability, Aging, & Veteran Services
503-846-3094

Wheeler County
(see Wasco County)
541-298-4101

Yamhill County
nwdsds.org
NorthWest Senior & Disability Services
503-472-9441
866-333-7218 (toll-free)
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