

Feb 26, 2015

Area  
Agencies on  
Aging (AAA)

and

Aging &  
Disabilities  
Resource  
Center  
(ADRC)


Training

# RESOURCES FOR HELPING YOUR CLIENTS WITH MEDICARE COSTS

# AGENDA

- ◉ 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 OVERVIEW

- 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
- Home Health Care
- Hospice
- Skilled Nursing Services

Patient pays

Deductible  
and co-ins

Part B - Covers 80% of approved costs for:

- Doctors' services
- Medical Equipment
- Lab work
- Emergencies, etc.

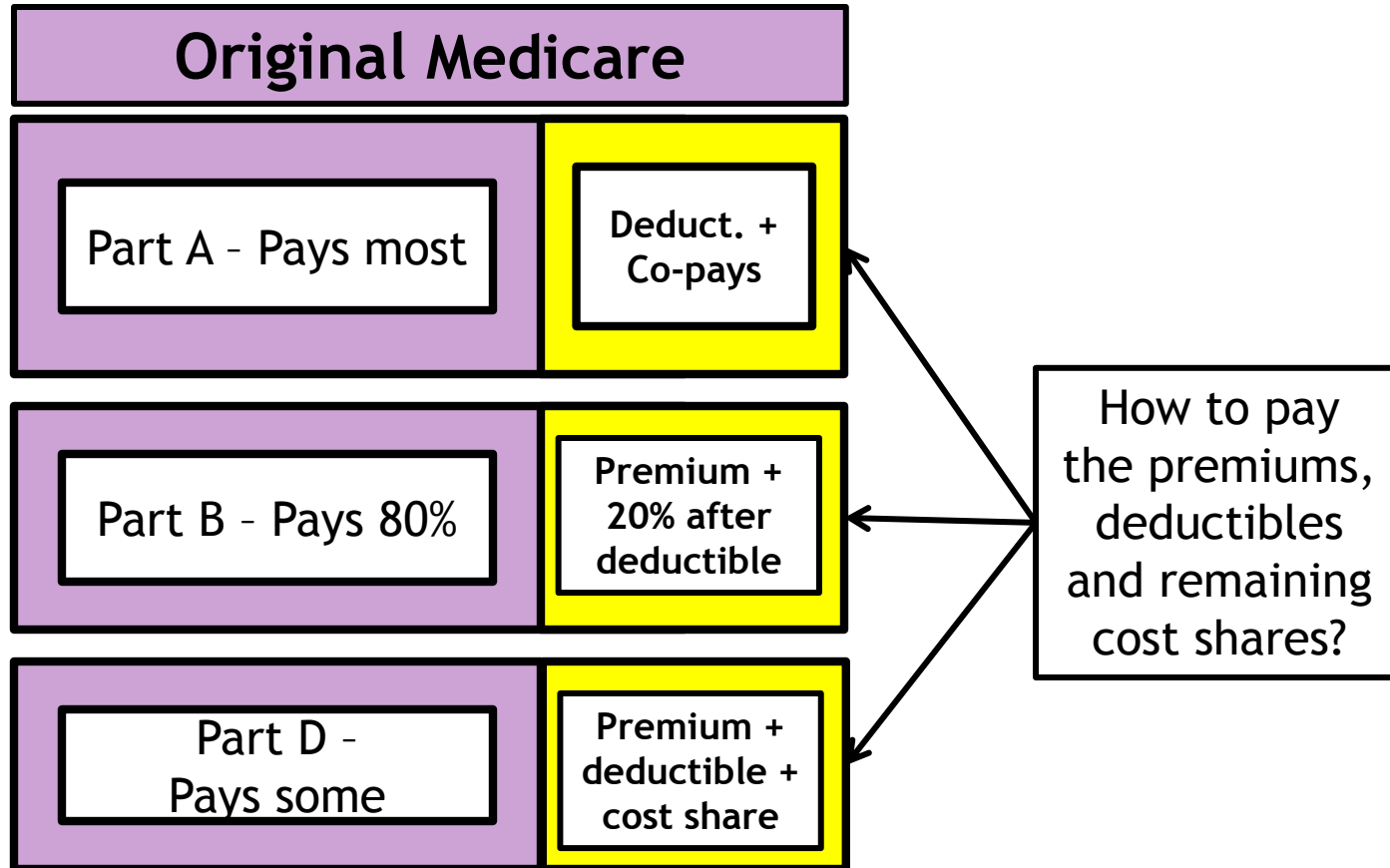
Premium +  
20% after  
deductible

Part D

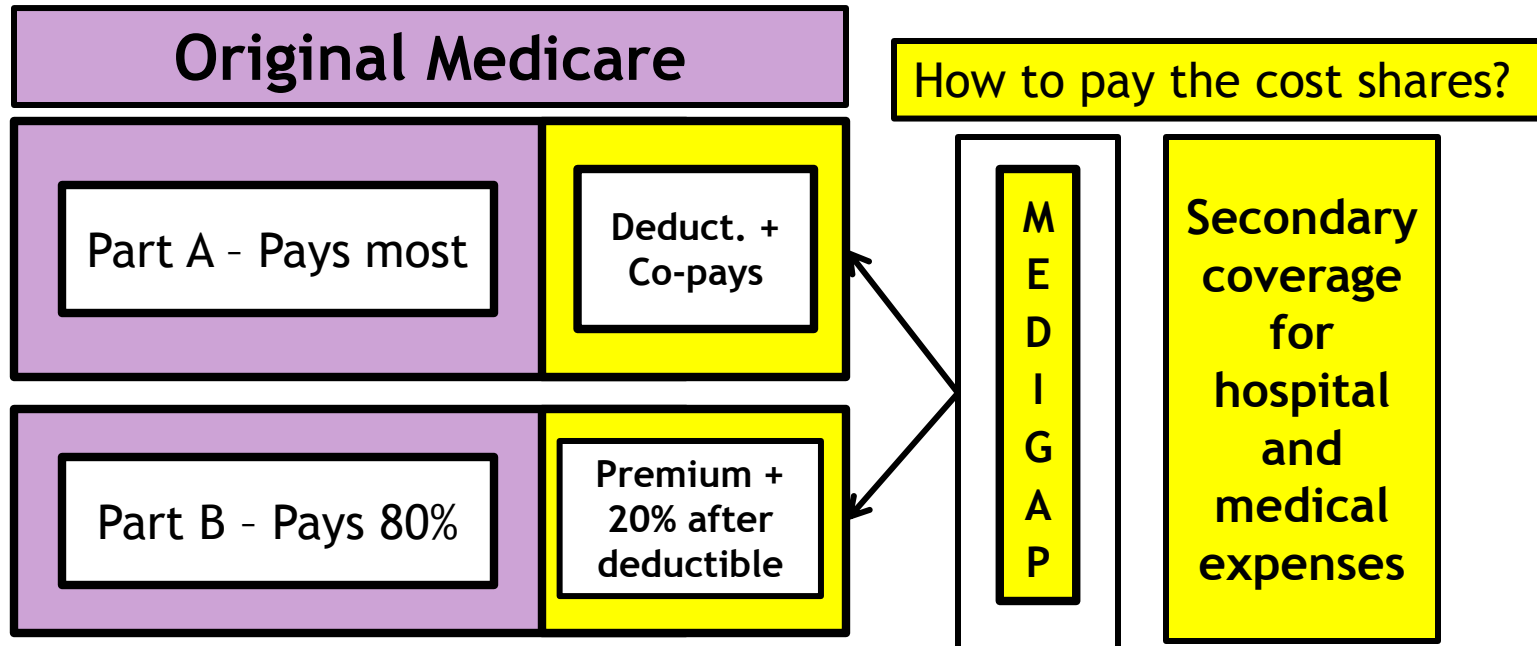
Prescription Coverage

Premium + deductible +  
co-pays / co-insurance

# MEDICARE BUILDING BLOCKS



# MEDICARE BUILDING BLOCKS



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.

# MEDICARE BUILDING BLOCKS

So, what happens when people can't afford to pay these costs?

Part A - Pays 80%

+

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

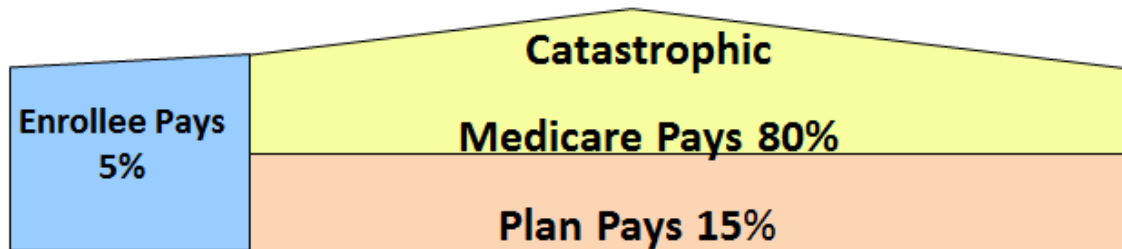
- Federal program that allows eligible individuals or couples to qualify for prescription drug insurance premium subsidy and lower cost share at pharmacy
- Eligibility determined by
  - Application to Social Security
  - Deemed eligible if receiving state assistance
- Applying online is the most expeditious
- 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



Coverage gap, or "donut hole"

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

Total Drug Spending  
For both enrollee and Plan  
**\$6,680.00**

Initial coverage period

**Enrollee Pays 25%**  
**(\$660)**

**Plan Pays 75%**  
**(\$1,980)**

Total Drug Spending  
**\$2,960**

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

\$0

\$0

# RX SUBSIDY ELIGIBILITY 2015

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

\*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



# MEDICARE SAVINGS PROGRAM

## 2015 Oregon Medicare Savings Program Standards <sup>1</sup>

	Qualified Medicare Beneficiary (QMB)		Specified Low Income Beneficiary (SLMB/SMB)		Qualifying Individual (QI/SMF)	
	(100% FPL)		(120% FPL)		(135% FPL)	
Monthly Income Limits	Single	Couple	Single	Couple	Single	Couple
	\$981	\$1,328	\$1,177	\$1,593	\$1,324	\$1,792
Annual Income Limits	\$11,770	\$15,930	\$14,124	\$19,116	\$15,890	\$21,506
Asset Limits**	\$7,280	\$10,930	\$7,280	\$10,930	\$7,280	\$10,930

\*\* 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.*

<sup>1</sup> Income limits are effective March 2015

# OREGON MEDICARE SAVINGS CONNECT (OMSC)

- ◉ 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



Medicare  
Low Income

# 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](mailto: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





# 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](http://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

# ADRC WEBSITE

- 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

# JOB AIDS FOR REFERRALS

## 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*



**Oregon Medicare  
Savings Connect**

*Don't leave your benefits on the table*

# JOB AIDS

## 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.

Guidelines:		
Part B help	For a single person	For a couple
Income (BEFORE deductions)	\$1324	\$1791
Resources below (plus \$1500 per person is allowed for burial)	\$7280	\$10,930
Part D help	For a single person	For a couple
Income (BEFORE deductions)	\$1471	\$1990
Resources below	\$13,640	\$27,250

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Don't leave your benefits on the table

# SHIBA volunteer sites

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## **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)

## **Clatsop County**

nwsds.org  
NorthWest Senior & Disability Services  
503-861-4202  
800-442-8614 (toll-free)

## **Columbia County**

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

## **Coos County**

coastcommunityhealth.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  
541-678-5483  
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  
Cascades West Council of Governments  
541-812-0849

## **Malheur County**

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

## **Marion County**

nwsds.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**

nwsds.org  
NorthWest Senior & Disability Services  
503-831-0581  
866-582-7458 (toll-free)

## **Sherman County**

(see Wasco County)  
541-298-4101

## **Tillamook County**

nwsds.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**

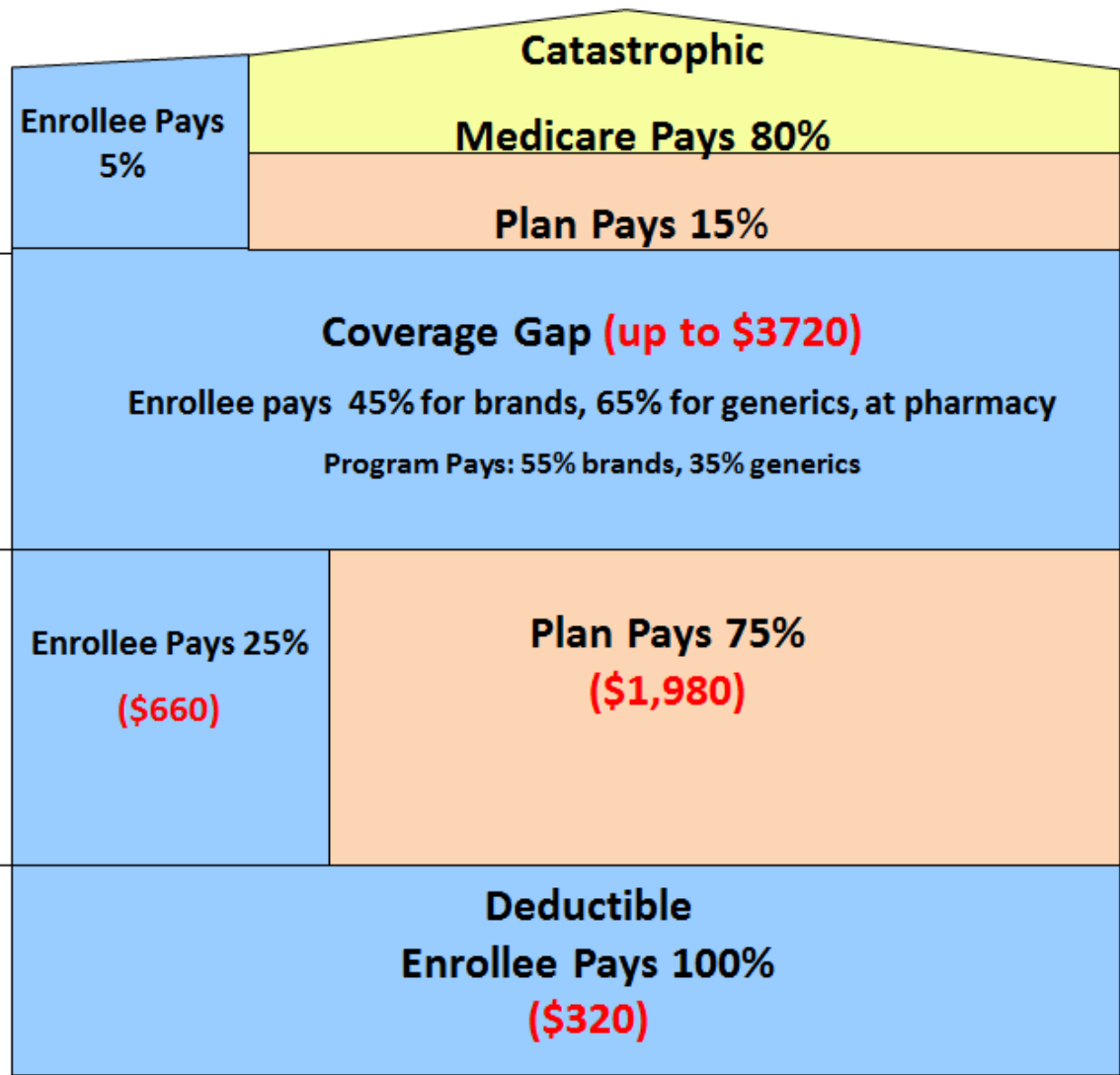
(see Wasco County)  
541-298-4101

## **Yamhill County**

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

## Overview of Standard Medicare Part D Basic Benefit, 2015

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



\$0

\$0