

July 13, 2016

Aging &  
Disabilities  
Resource  
Connection  
(ADRC)


Training

# RESOURCES FOR HELPING YOUR CLIENTS WITH MEDICARE COSTS

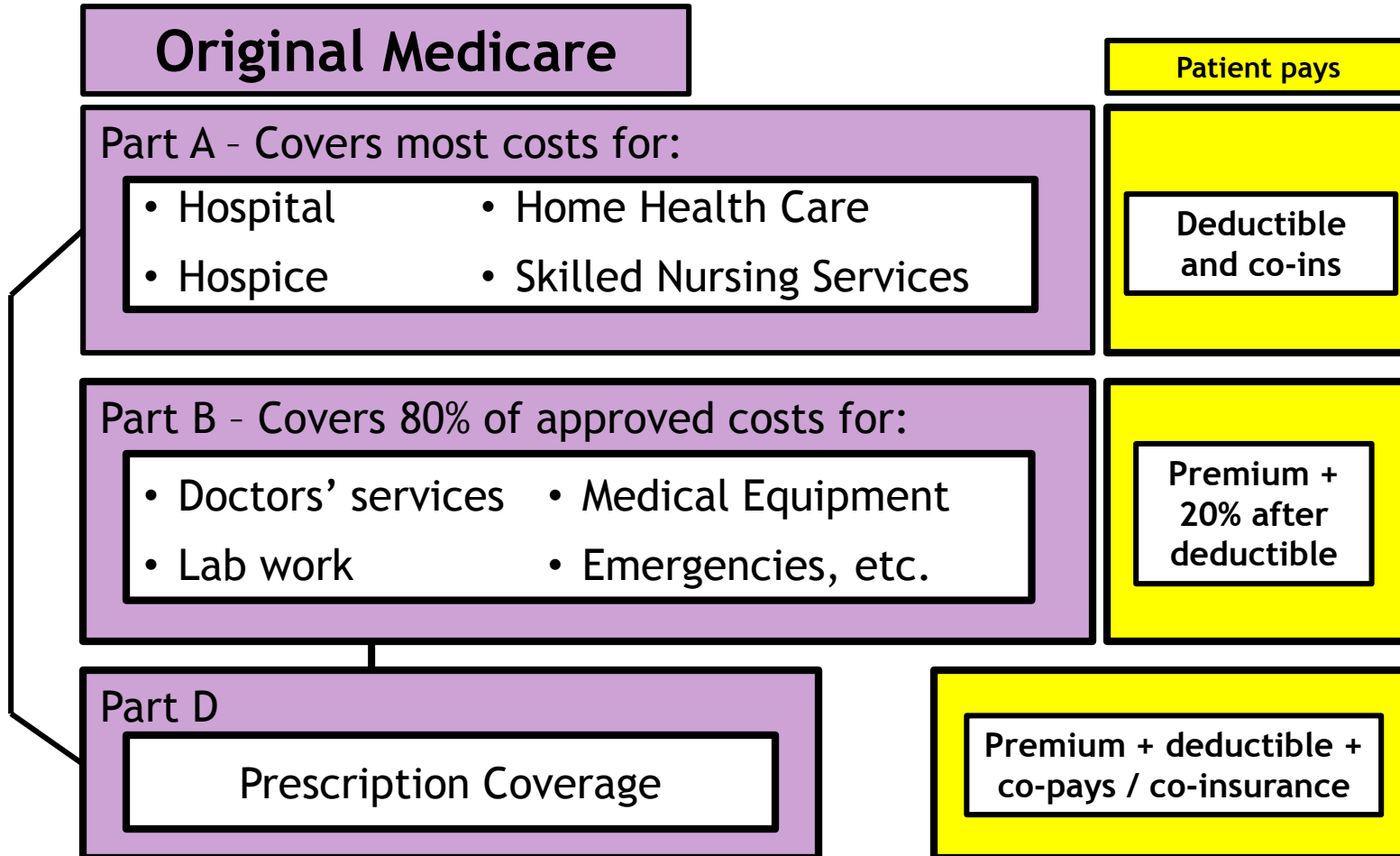
# AGENDA

- ◉ Overview of Medicare
- ◉ Federal Low Income Subsidy (LIS)
- ◉ State help with paying Medicare costs
- ◉ Referring to Oregon Medicare Savings Connect (OMSC)
- ◉ Limited Income NET
- ◉ Oregon Prescription Drug Program (OPDP)
- ◉ Other assistance programs
- ◉ Senior Health Insurance Benefits Assistance
- ◉ ADRC key searches
- ◉ Job aids

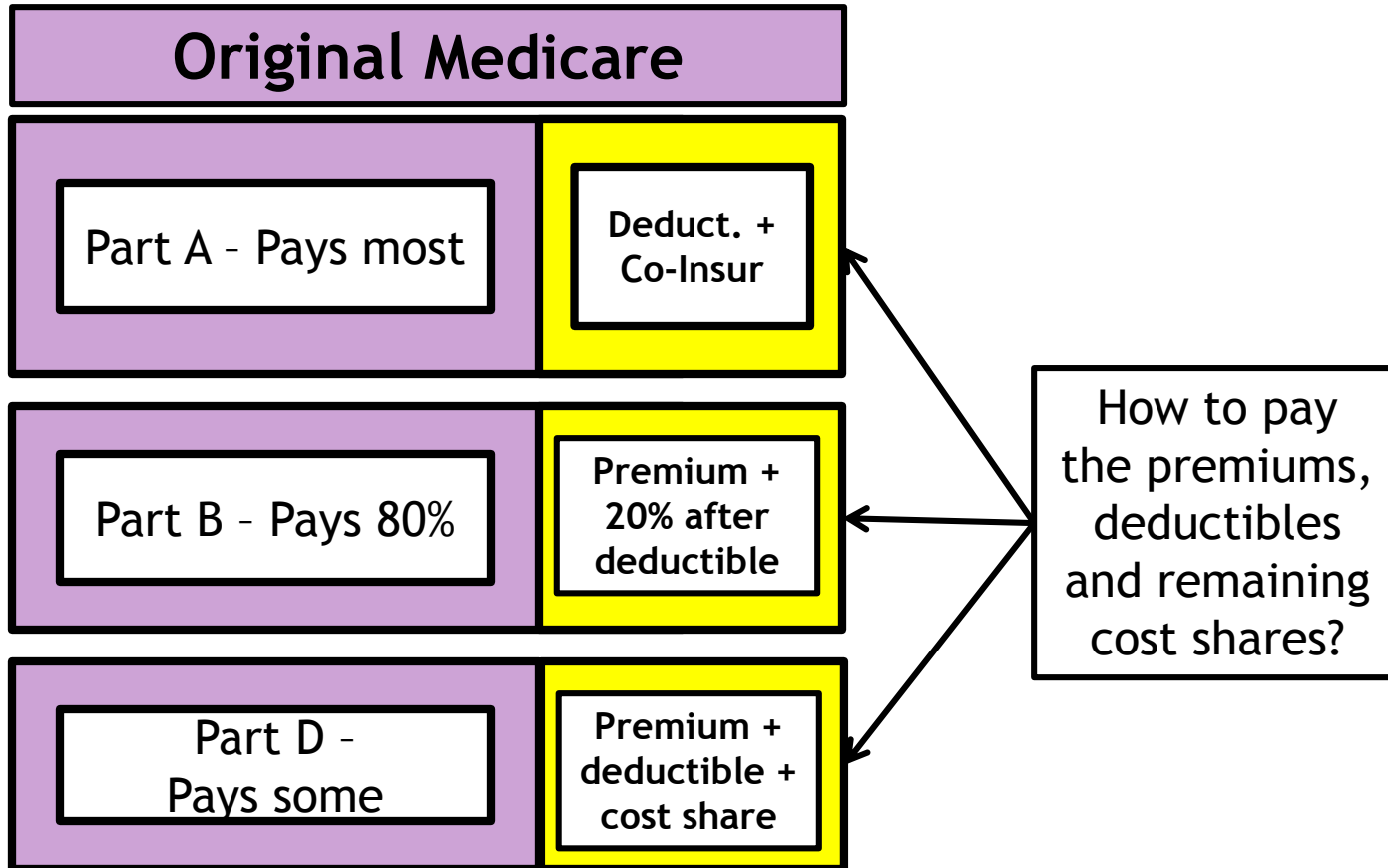
# MEDICARE OVERVIEW

- 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

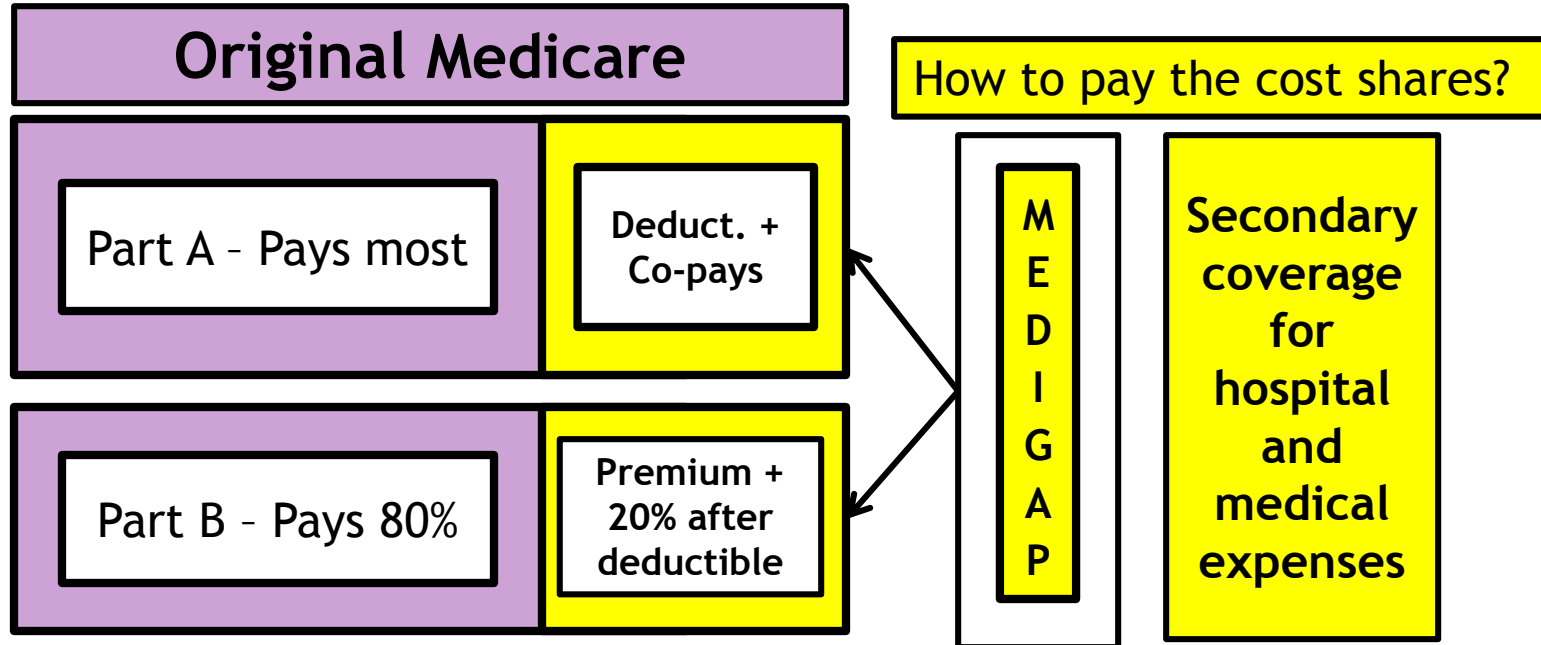
# MEDICARE BUILDING BLOCKS



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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





# Standard Benefit 2016

1 Deductible Period	2 - Initial Benefit Period	3 - Coverage Gap (aka "donut hole")		4 -Catastrophic Coverage
		Brand- Name	Generic	
\$3,310 total value of drugs				
100% (\$360) Maximum (can be less)	75% Plan Pays (\$2,212)	5%	42%	Plan Pays 15% <u>Medicare Pays 80% =</u> 95% Covered by Medicare and Plan
	25% Coinsurance (\$737)	50% Mfg Discount	58%	
		45%		
\$360	+ \$737	+\$3,753		<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; background-color: #fff2cc;">Beneficiary Pays</div> <div style="border: 1px solid black; padding: 5px; background-color: #d9ead3;">Program Pays</div> </div>
\$4,850 TrOOP				

# RX SUBSIDY ELIGIBILITY 2016

LIS (Limited Income Subsidy) Income Limits				
Federal Poverty Level	Family Size	Monthly Income	Annual Income	Resources (Assets)*
100% FPL (100 LIS)	Individual	\$990	\$11,880	NA
	Couple	\$1,335	\$16,020	NA
135% FPL (100% LIS)	Individual	\$1,337	\$16,044	NA
	Couple	\$1,803	\$21,636	NA
150% FPL (Level 4 LIS)	Individual	\$1,485	\$17,820	\$13,640
	Couple	\$2,003	\$24,036	\$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
  - QMB - SMF covers only the Part B monthly premium
- Resources are **NO LONGER COUNTED**



# MEDICARE SAVINGS PROGRAM

2016 Oregon Medicare Savings Program Standards

Monthly Income Limit	Qualified Medicare Beneficiary (QMB) (100% FPL)		Specified Low Income Beneficiary (120% FPL)		Qualifying Individual (QI/SMF) (135% FPL)	
	Single	Couple	Single	Couple	Single	Couple
	\$990	\$1,335	\$1,188	\$1,602	\$1,337	\$1,803
Annual Income Limit	\$11,880	\$16,020	\$14,256	\$19,224	\$16,044	\$21,636
Asset Limit	No Longer Counted as of Jan 1, 2016					

Medicare Savings Program is a state Medicaid program that pays the Medicare Part B premium. If eligible for QMB (100% FPL), the program also pays the deductibles and cost shares associated with Medicare services.

# 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)

# LIMITED INCOME NET

- Allows those qualifying for the Limited Income Subsidy to purchase meds at the subsidy rate
- Bridges coverage until a prescription drug plan is chosen or assigned
- Requires verification of eligibility with best available evidence (BAE)
  - Letter of subsidy award from SSA
  - Letter of financial assistance from APD
- FAX BAE to LI NET within 21 days
  - 877-210-5592



# OREGON PRESCRIPTION DRUG PROGRAM

- ◉ Free!
- ◉ Available to all Oregonians regardless of age, income, employment or health.
- ◉ Bulk prescription drug purchase in partnership with the state of Washington
- ◉ Provides up to 16 percent discount on brand name and 69 percent discount on generic medications
- ◉ Register at [www.OPDP.org](http://www.OPDP.org)

# OTHER ASSISTANCE PROGRAMS

## ◉ [www.NeedyMeds.org](http://www.NeedyMeds.org)

- A national non-profit organization that maintains a website of free information on programs that help people who can't afford medications and healthcare costs

## ◉ [www.SIRUM.org](http://www.SIRUM.org)

- SIRUM saves peoples' lives by allowing health facilities, manufacturers, wholesalers, and pharmacies to **donate unused medicine rather than destroy it.**
- We provide medications to those who need but cannot afford them for a small co-pay

# 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 Div of Financial Regulation
- ◉ 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 \$121.80 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.***

Revised 02/2016



**Oregon Medicare  
Savings Connect**



**Don't leave your  
Medicare benefits  
on the table!**

**Call us toll-free:**

**1-855-447-0155**

**MedicareSavings@multco.us**



# 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)	\$1,337	\$1,803
Resources below (plus \$1500 per person is allowed for burial)	No Resource Limits (as of 01/01/2016)	No Resource Limits (as of 01/01/2016)
Part D help	For a single person	For a couple
Income (BEFORE deductions)	\$1,485	\$2,003
Resources below	\$13,640	\$27,250

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# 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

