



LOCAL HELP FOR PEOPLE WITH MEDICARE



# Local Help to assist with Medicare

**State Health Insurance Program (SHIP) & Senior Medicare  
Patrol (SMP)**

**Carroll County Bureau of Aging & Disabilities**

**Nicole Ranoull (Program Specialist)**

**410-386-3806**

# SHIP Mission

SHIP is a national program that offers services to people with Medicare. SHIP **empowers, educates, and assists** Medicare-eligible individuals, their families, and caregivers through **objective outreach, counseling, and trainings**, to make informed health insurance decisions that optimize access to care and benefits.

# SHIP

- Local help with Medicare-No cost, confidential, unbiased
- Trained counselors
- Education, one-on-one counseling (by appointment), benefits program review, application assistance, problem resolution, public education presentations.
- Available to all Carroll County residents  
(Each county in Maryland has a SHIP office)

# Topics SHIP assist with:

- Medicare
  - Helping people understand Part A, B, C, & D
  - Explanation of enrollment process & late enrollment penalties
  - Providing an overview of how to navigate Medicare.gov
- Medicare Part D
  - Assist people with plan finder search
  - Open Enrollment October 15<sup>th</sup>- December 7<sup>th</sup>
- Medicare Supplemental (Medigap Plans), Medicare Advantage Plans, Medicare Savings Program, Assistance with Appeals, Denials, & Grievances.

# SHIP

## Maryland's State Health Insurance Program

The State Health Insurance Program is a program that helps those on Medicare with personalized Medicare counseling, education, and access to financial assistance resources.

SHIP offices help Medicare beneficiaries identify and understand programs and plans such as Medicare prescription drug coverage, Medicare Advantage Plans, and Medicare supplemental insurance policies. SHIP can also help Medicare beneficiaries enroll in these plans. The services you receive through SHIP offices are confidential and free.

Allegany – 301-783-1710  
Anne Arundel – 410-222-4257  
Baltimore City – 410-396-2273  
Baltimore County – 410-887-2059  
Calvert – 301-855-1170 & 410-535-4606  
Caroline – 410-479-2535  
Carroll – 410-386-3806  
Cecil – 410-996-8174  
Charles – 301-870-3388 ext. 5118  
Dorchester – 410-376-3662 ext. 106  
Frederick – 301-600-1604  
Garrett – 301-334-9431 ext. 140

Harford – 410-638-3577  
Howard – 410-313-7392  
Kent – 410-778-2564  
Montgomery – 301-255-4250  
Prince George's – 301-265-8450  
Queen Anne's – 410-758-0848 ext. 2712  
Somerset – 410-742-0505 ext. 106  
St. Mary's – 301-475-4200 ext. \*1064  
Talbot – 410-822-2869  
Washington – 301-790-0275 ext. 221  
Wicomico – 410-742-0505 ext. 106  
Worcester – 410-742-0505 ext. 106

# Medicare Overview

- Health insurance for people over 65, people under 65 with certain disabilities and any age with End Stage Renal Disease
- Original Medicare was enacted in 1965
- In 2019, 61.4 million people are on Medicare; that number is projected to grow to 80 million by 2030
- 10,000 people enroll into Medicare each day of the year
- Part D/Prescription Drug Benefit became effective 2006

# Enrollment for Medicare

- ❑ Social Security Administration (SSA)

OR

- ❑ Railroad Retirement Board for their retirees (RRB)

# Administration of Medicare

- ❑ Centers for Medicare & Medicaid Services (CMS)

# The Four Parts of Medicare



## Part A Hospital Insurance

- Inpatient Hospital Care
- Skilled Nursing Facility care
- Home health care
- Hospice care



## Part B Medical Insurance

- Doctor's visits
- Outpatient services
- Clinical lab tests
- ER Services
- Durable Medical Equipment
- Outpatient Chemotherapy
- Some home health
- Preventative services
- Kidney dialysis
- Mental health care



## Part D Medicare Prescription Drug Coverage



## Part C Medicare Advantage Plans

Includes Part A, B, usually Part D coverage



# 2021 Original Medicare Premiums, Deductibles and Copayments

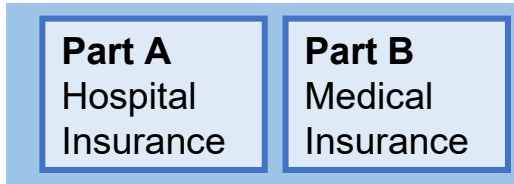
## PART A - HOSPITAL INSURANCE

Part A Standard Premium	Premium free for most people
Part A Deductible Per Benefit Period	\$1,484 A new benefit period begins when you haven't received inpatient or SNF care for 60 days
Part A Coinsurance Per Benefit Period	\$ 0.00 for days 1 - 60
	\$ 341 per day for 61st - 90th day
	\$ 682 per day for 91st - 150th day*
	*60 lifetime reserve days
	All costs after 150th day
Part A Skilled Nursing Facility Coinsurance	\$ 0.00 for days 1 - 20 *
	\$ 170.50 per day for 21st - 100th day
	All costs after 100th day
	*Medicare pays for days 1 - 20 after a 3-day minimum inpatient hospital stay

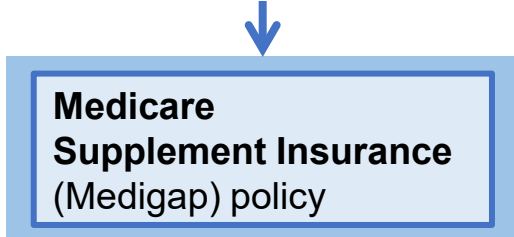
## PART B - MEDICAL INSURANCE

Part B Standard Premium	\$148.50 per month (May be income adjusted.)
Part B Deductible	\$ 203 per year
Part B Coinsurance	<ul style="list-style-type: none"> <li>• Medicare pays 80%</li> <li>• Beneficiary pays 20%</li> <li>• If doctor or facility does not accept assignment, there may be an additional 15% charge above what Medicare allows</li> </ul>

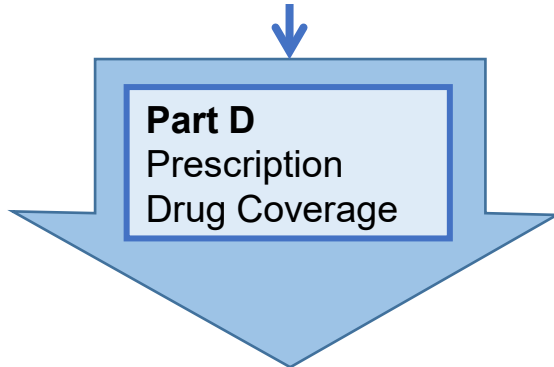
## Step 1: ORIGINAL MEDICARE



**Step 2: Decide if you need to add Supplemental coverage.**

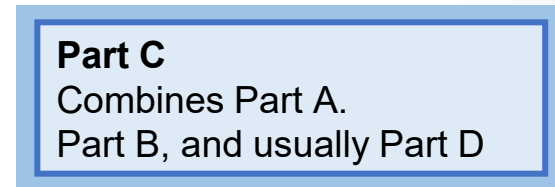


**Step 3: Decide if you need to add drug coverage.**

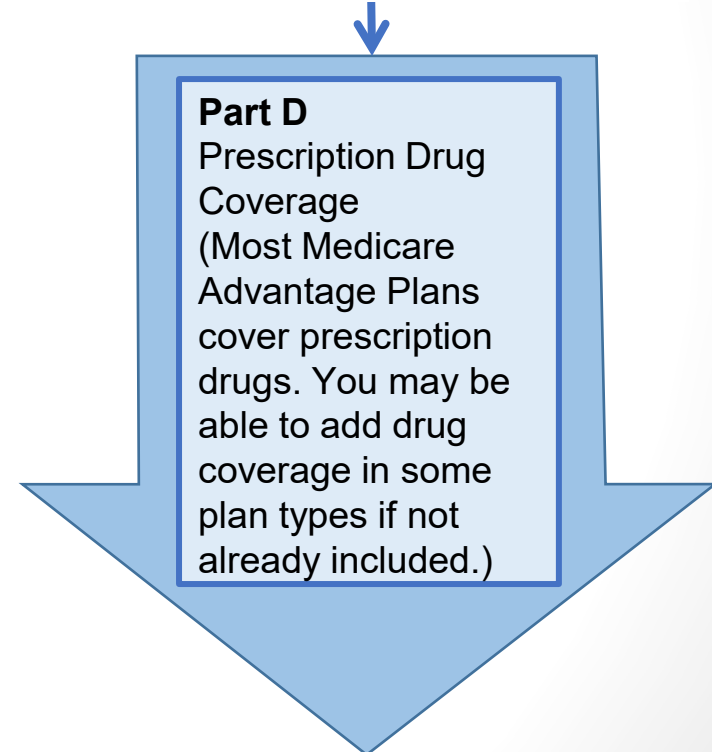


or

## MEDICARE ADVANTAGE PLAN (like an HMO or PPO)



**Step 2: Decide if you need to add drug coverage.**



❖ If you join a Medicare Advantage Plan, you can't use and can't be sold a Medicare Supplement Insurance (Medigap) policy.

# Do You Qualify For an MSP?

Medicare Savings Program (2021 Guidelines)	Indiv. Monthly Income Limit*	Indiv. Asset Test	Married Monthly Income Limit*	Married Asset Test	Helps Pay Your
Qualified Medicare Beneficiary (QMB)	\$1,094	<b>\$7,970</b>	\$1,472	<b>\$11,960</b>	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurances)
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,469	<b>\$7,970</b>	\$1,980	<b>\$11,960</b>	Part B premium only
Social Security Extra Help	\$1,630	<b>\$14,790</b>	\$2,198	<b>\$29,520</b>	Prescription premiums, deductibles, copays
Senior Prescription Drug Assistance Program (SPDAP)	\$3,220 (\$38,640 yearly)	-----	\$4,355 (\$52,260 yearly)	-----	<ul style="list-style-type: none"> <li>\$50 towards monthly premium</li> <li>One extra switch per year</li> </ul>
<b>No Asset Test!</b>					

# Create an account with Medicare to:

- Manage your prescription drug list and other personal health information
- View Medicare claims and Medicare Summary Notices (MSN)
- Find your eligibility, entitlement and preventive service information
- Check your health and prescription drug enrollment information
- View your Part B deductible information

See link below for directions on Medicare plan finder:

<https://www.youtube.com/watch?v=QgXmY8-gEHk>

**Medicare.gov**

The Official U.S. Government Site for Medicare

[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](#)

## Need to change plans?

[Find Health & Drug Plans](#)

[Log in/Create Account](#)

[See how Medicare is responding to Coronavirus](#)

[Learn More](#)

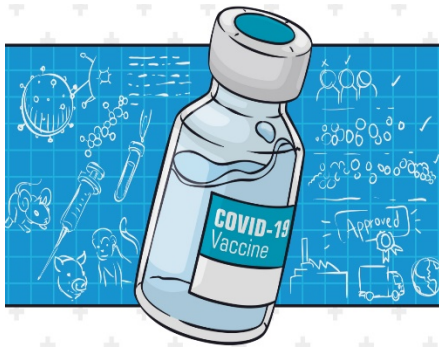
# What's New?

Refer to Medicare & You 2021 Book for more information.

- **Coronavirus disease 2019 (COVID-19)**- Medicare is committed to getting you the information you need on COVID-19. For the most up-to-date information on coverage and benefits, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- **Lower out-of-pocket costs for insulin**- If you join a Medicare drug plan that participates in the “Part D Senior Savings Model,” you could save hundreds of dollars each year in out-of-pocket costs for insulin. See page 84.
- **Medicare Advantage & End-Stage Renal Disease (ESRD)**- If you have ESRD, you can join a Medicare Advantage Plan during Open Enrollment (October 15–December 7, 2020). Your plan coverage will start January 1, 2021. See page 59.
- **Acupuncture for back pain**- Medicare now covers up to 12 acupuncture visits in 90 days for chronic low back pain. See page 30.
- **Telehealth & other virtual services**- Telehealth benefits allow you to get medical or health services that generally occur in-person (like office visits and consultations) from a doctor or other health care provider who’s located elsewhere using real-time interactive audio and video technology (see page 48). Medicare also covers certain virtual services, like E-visits (see page 39) and Virtual check-ins (see page 50).
- **Get help with your Medicare coverage choices**- Visit Medicare.gov/plan-compare to shop for and compare health and drug plans that meet your needs. You can also enter your drugs to get more accurate costs for plans in your area.
- **Compare health care providers & services**- Visit Medicare.gov to find and compare doctors, hospitals, nursing homes, and other health care services near you. You can now get contact information, quality ratings, and other information in a centralized place.

# Important!!!!

This year it's more important than ever to get a **Flu vaccine & Covid-19 vaccine** to protect your health and your family's. See page 40 of your Medicare & You 2021 book!



# Medicare's Preventive Services

- Provided at no cost from Doctor's who accept Medicare Assignment
- See pp. 30 – 51 in "Medicare and You 2021" for a complete list of preventive services.



**Medicare  
& You**  
2021

The official U.S. government  
Medicare handbook



CMS



# Transitioning to Medicare upcoming live virtual presentations:

- April 21<sup>st</sup>, 2021 @ 5:00 pm (Part I)
- April 28<sup>th</sup>, 2021 @ 5:00 pm (Part II)
  
- May 17<sup>th</sup>, 2021 @ 5:00 pm (Part I)
- May 24<sup>th</sup>, 2021 @ 5:00 pm (Part II)

-Part I – Overview of Original Medicare (Parts A, B, and D), the Advantage plans (Part C), Supplemental plans (also known as Medigap or secondary plans), Medicare fraud & abuse, and Medicare Savings Programs.

-Part II- Closer look at Medicare Supplemental plans (also known as Medigap or secondary plans) and Advantage plans.

Register for presentations at: <http://ccpl.librarymarket.com/events/month>

Please call 410-386-3800 for a list of monthly upcoming presentations for Summer/Fall 2021.

# Senior Medicare Patrol

Empowering Seniors: Detect,  
Prevent, Report Medicare  
Fraud

[OIG Video](#)

# SMP Mission

The SMP mission is to empower and assist Medicare beneficiaries, their families, and caregiver, to prevent, detect, and report suspected healthcare fraud, error, and abuse through outreach, counseling, and education.

# Step 1: **Protect** Yourself from Medicare Fraud and Abuse

## DO

- Do treat your Medicare card and number like your credit cards.
- Do watch out for identity theft.
- Do be aware that Medicare doesn't call or visit to sell you anything.

## DON'T

- Don't give out your Medicare number except to your doctor or other Medicare provider.



# Step 2: Detect Medicare Fraud & Abuse

Review Medicare Summary Notices (MSNs) and other statements for:

1. Services you didn't receive
2. Double-billing
3. Services not ordered by your doctor



# Step 3: Report Suspected Medicare Fraud and Abuse



- Call the provider.
- Gather information and documentation.
- Contact your SMP.
  - This is a free and confidential service!

# 2021 Shredding Events

Be Part of the Solution Stop Medicare Fraud!!!!



South Carroll Senior &  
Community Center

5928 Mineral Hill Road  
Eldersburg, MD 21784  
410-386-3700  
Friday, May 7<sup>th</sup>, 2021  
9 AM to 11 AM

Taneytown Senior &  
Community Center

220 Roberts Mill Road  
Taneytown, MD 21787  
410-386-2700  
Tuesday, May 11<sup>th</sup>, 2021  
9 AM to 11 AM

North Carroll Senior &  
Community Center

2328 Hanover Pike  
Hampstead, MD 21074  
410-389-3900  
Thursday, May 13<sup>th</sup>, 2021  
9 AM to 11 AM

Westminster Senior &  
Community Center

125 Stoner Ave  
Westminster, MD 21157  
410-386-3850  
Monday, May 17<sup>th</sup>, 2021  
9 AM to 11 AM

Mt. Airy Senior &  
Community Center

703 Ridge Avenue  
Mt. Airy, MD 21771  
410-386-3960  
Wednesday, May 26<sup>th</sup>, 2021  
9 AM to 11 AM

**This will be a NO CONTACT Event. Please stay in your vehicle and we will do the rest.**

# SHIP

- State Health Insurance Assistance Program/ Senior Medicare Patrol
- 410-386-3806
- Free Local Help for People with Medicare

