



Executive Office of Elder Affairs
RESPECT INDEPENDENCE INCLUSION



THE
SHINE
PROGRAM
Serving the Health
Insurance Needs
of Everyone

Medicare Open Enrollment 2021



October 2021

SHINE Overview

- **SHINE= Serving the Health Insurance Needs of Everyone...on Medicare**
- Mission: To provide no cost and unbiased health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers
- 13 Regional Offices cover entire state and Greater Boston Chinese Golden Age Center
 - 700+ SHINE counselors (60% volunteers) available in most communities

1-800-243-4636

SHINE@mass.gov

What SHINE Does

- Assist Medicare beneficiaries to understand their Medicare and MassHealth rights and benefits
- Educate people about all of their health insurance options
- Educate consumers with limited resources on how to pay for health care costs. For example: Low Income Subsidy & Medicare Savings (Buy-In) Programs
- Screen for public benefits (State and Federal)

Medicare 101

- Federal health insurance program for:
 - Individuals age 65 and over who are U.S. Citizens or legal permanent residents for a length of time
 - If 40 work credits through payroll tax, entitled to premium-free part A (may qualify through spouse or ex-spouse)
 - Individuals under age 65 who have received 24 months of Social Security Disability (SSDI) payments
- NOT a comprehensive health insurance program
 - Gaps in Medicare coverage mean beneficiary must pay a portion of medical expenses

Medicare Eligibility and Enrollment

- Individuals aged 65 years or older who are U.S. citizens or legal permanent residents for at least 5 continuous years
 - If 40 work credits through payroll tax, entitled to premium-free Part A (may qualify through spouse or ex-spouse)
- Under 65 who has received 24 months of Social Security Disability (SSDI) payments
 - Enrollments and eligibility determinations:
 - **Social Security Administration**
1-800-772-1213; www.ssa.gov
 - Create a My Social Security Account

The Three Parts of Medicare



**Part A
Hospital
Insurance**



**Part B
Medical
Insurance**

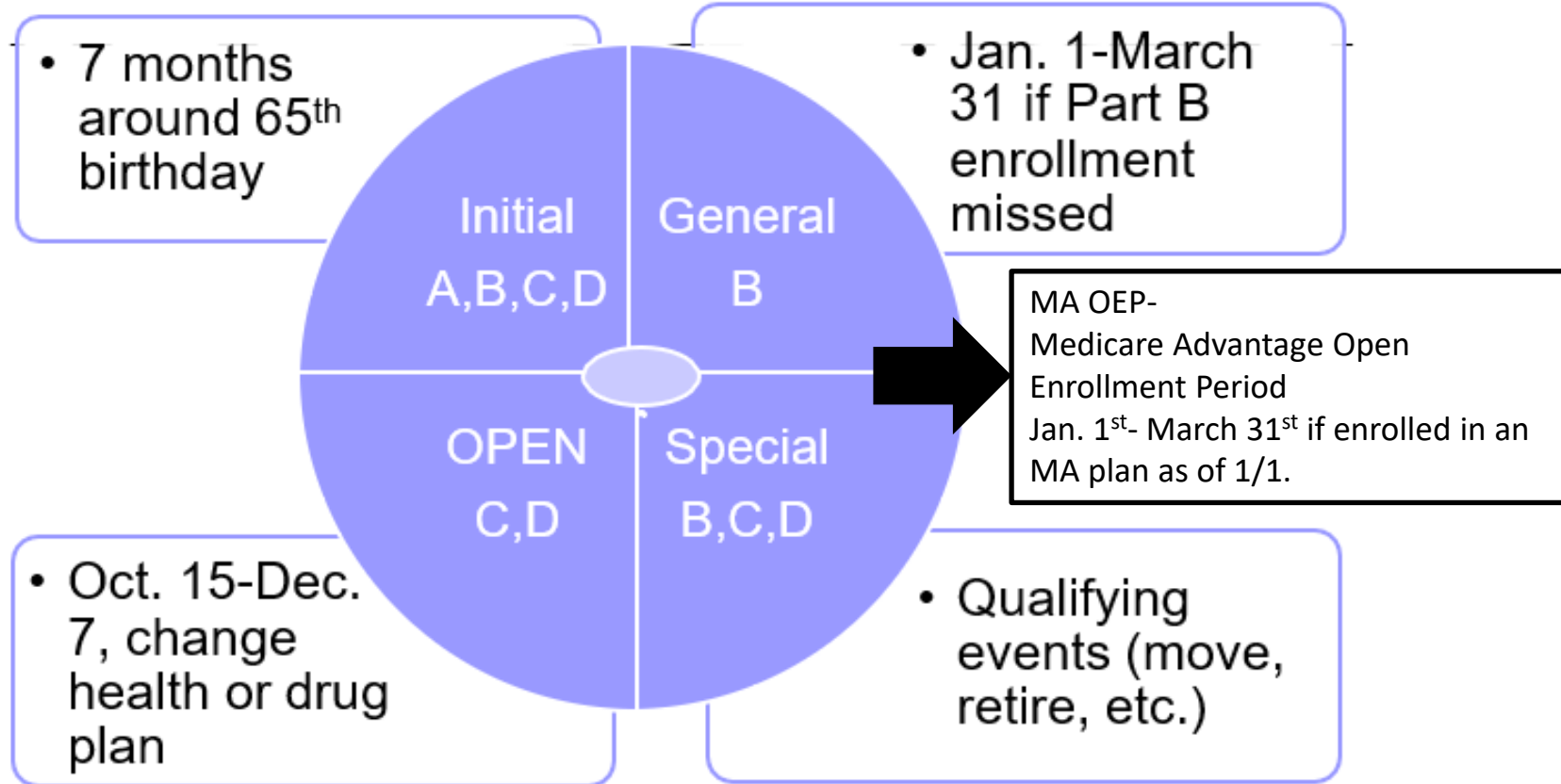


**Part D
Medicare
Prescription
Drug
Coverage**

Part A & Part B is called “Original Medicare”

Medicare Advantage plans combine Parts A, B, and D- also known as Part C

Enrollment Periods



Enrolling in Medicare

- Common myth that Medicare will know or remind a person to enroll when eligible at age 65. This is **NOT TRUE** unless the person is already receiving Social Security benefits
- A person must call Social Security for an appointment at 1-800-772-1213 or enroll online at www.ssa.gov
 - Medicare and Social Security are two entirely separate programs

Delay Medicare Parts B & D

- Evaluate if should take Medicare A – no penalty if wait. If currently contributing to HSA, should delay
- There is a **lifetime** penalty for not signing up for Medicare Part B when initially eligible
- If enrolling late into Part D, there is also a lifetime penalty, if you have not had prior creditable coverage

Medicare Coverage Options

Option 1: Original Medicare

This includes Part A and/or Part B



Part A

Hospital Insurance



Part B

Medical Insurance

You can add:



Part D

Medicare prescription drug coverage

You can also add:



Medigap

Medicare Supplement Insurance

Option 2: Medicare Advantage (Part C)

These plans are like HMOs or PPOs and typically include Part D



Part A

Hospital Insurance



Part B

Medical Insurance



Part D

Medicare prescription drug coverage

Medigap Choices in Massachusetts

Available through **Continuous Open Enrollment**

- **Supplement 1:** only available to those eligible for Medicare before 1/1/20 (whether enrolled or deferred)- covers all co-pays and Part A and Part B deductibles
- **Supplement 1 A:** available to all eligible Medicare beneficiaries. Same as Supplement 1 except does not cover the Part B deductible
- **Core:** Covers co-pays only; beneficiary responsible for deductibles

What is Medicare Open Enrollment?

- Medicare Open Enrollment is the **ONE TIME OF YEAR** when all people with Medicare can review, compare, enroll or dis-enroll in:
 - Part C (Medicare Advantage)
 - Part D (Prescription Drug Plans)
- Medicare Open Enrollment dates:
 - **October 15th**: Open Enrollment begins
 - **December 7th**: Open Enrollment ends
 - **January 1st**: Health/drug coverage begins

Why is Open Enrollment Important?

- This is the annual opportunity to review health and drug plans

This is important because:

- Health needs may change year to year
 - Health or drug plan change the costs, benefits, and drug coverage they offer **every year**
 - **Providers change contracts and preferred pharmacies change**
- By reviewing plans costs and benefits & comparing them with other options available for the upcoming year, there is potential to save money & ensure appropriate coverage

Medicare Prescription Drugs

Which Part of Medicare Pays for Prescription Drugs?

- **Part A:** Covers prescriptions during a Medicare covered stay in an acute care setting or skilled nursing facility
- **Part B:** Covers most prescriptions administered by a provider but the provider or facility must purchase and supply the drugs. This is particular to drugs administered through infusion (chemotherapy). Part B covers some but not all **new** chemotherapy drugs
- **Part D:** Covers most outpatient prescription drugs that are filled at a pharmacy

2022 Part D Standard Benefit

- Annual Deductible- \$480
- Provides coverage for drugs on plan's formulary
- Co-pays/co-insurance during initial coverage period or until reaching the coverage gap
- Coverage Gap when **retail costs (including what plan and member pay) reach annual limit- \$4,430**
 - Under Affordable Care Act consumer will pay 25% for brands and 25% for generics during the coverage gap
- Catastrophic Coverage begins when true OOP costs (TrOOP) (includes member payments and 70% discount on brands) reach annual limit
 - Note: Plan premium and cost of medication not on plan's formulary **do not count** toward out-of-pocket costs

Comparing Medicare Options

- Use the Medicare Plan Finder tool on [Medicare.gov](https://www.Medicare.gov) for 2021 and 2022 plans
- You must log in to the Plan Finder with your [Medicare.gov](https://www.Medicare.gov) account username and password to access personalized features and to save your drug list
- Go to [Medicare.gov](https://www.Medicare.gov) to create an account

Note: you cannot save a drug list if you do an Anonymous search

Medicare Plan Finder Homepage

The screenshot shows the Medicare Plan Finder homepage. At the top, the heading "Find a Medicare plan" is displayed in white on a dark green background. Below it, a sub-heading states "You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**." A white button labeled "Log in or Create Account" is prominently featured, with a blue arrow pointing to it from the right. Below the button is a link that says "Continue without logging in". A second blue arrow points from the bottom right towards the "Continue without logging in" link. The main content area is divided into two columns. The left column is titled "New to Medicare?" and includes the text "Learn about your options & enroll in a plan." with a green button labeled "Learn more about options". The right column is titled "Current Medicare Special Enrollment Period?" and includes the text "Log in or Create Account to change your 2021 coverage" with a green button labeled "Log in or Create Account". Below this button is another link that says "Continue without logging in". At the bottom of the page, there is a link that says "Looking for Medigap policies?".

To log in with an existing account or to create a new account

Click on “Log in or Create Account”

Note: you can click “Continue without logging in” to do an Anonymous search, but drug lists can’t be saved.

Medicare Advantage Open Enrollment Period

- People in **Medicare Advantage** plans on January 1 can make one change January 1- March 31, 2022
- Change from one MA to another MA plan or dis-enroll from MA plan and get stand-alone drug plan (and Medigap plan if needed)
- Ex. Martha's PCP belongs to a medical practice that drops Martha's MA plan February 1. Martha can change to a different MA plan before 3/31 or go back to Original Medicare with or without a Medigap or drug plan

Part C and D Special Enrollment Periods (SEP)

- Can enroll, disenroll, or change **Part C** (Medicare Advantage HMO or PPO) or **Part D**
- Must have qualifying events or circumstances
- Length of SEP depends on the qualifying event
- Penalty may apply
- 5 Star plans or Prescription Advantage membership allow person to change plans 1x

Programs that Can Help Pay Medicare and/or Drug Costs

- MassHealth (Medicaid)
- Medicare Savings Programs
- Extra Help/Low Income Subsidy (**LIS**)
- Prescription Advantage
- Manufacturer plans, [NeedyMeds.org](https://www.NeedyMeds.org) etc

SHINE Counselors can help screen for these and other programs

Reminder: LIS SEP Limitations

- Those on Extra Help/LIS and those with Dual eligibility (Medicare AND MassHealth, SCO) can only change plans one time per calendar quarter in the first 3 quarters of the year, not every month
- Can change during 4th quarter in Fall OEP, for January effective date
- Plan Finder will NOT indicate if beneficiary has already used SEP for current quarter
- Dual eligible and LIS recipients retain the same right to utilize other SEPs such as change of LIS status, Fall AEP, moving out of a service area, 5 Star, etc.

Transitioning from the Health Connector to Medicare



- For those in a Health Connector who become eligible for **Premium free Medicare Part A** (which means they earned 40 credits working under Social Security and paying into Medicare):
 - They should sign up for Medicare
 - They will lose their Health Connector coverage
 - They will lose any tax credits they are receiving
 - If they don't sign up for Medicare, they may be subject to a late enrollment penalty

Senior Medicare Patrol



Mission:

Reach and educate ***Medicare and Medicaid*** beneficiaries, family members, caregivers and professionals on the importance of becoming engaged healthcare consumers to protect, detect and report healthcare errors, fraud and abuse.

SMP Program Presentations cover:

- Billing errors, fraud and/or abuse
- Deceptive Marketing
- Concerns related to Quality of Care
- COVID Fraud, Vaccine Fraud, Braces

Contact: MA SMP Program info@MASMP.org or 800-892-0890
<https://www.masmp.org/>

Scams to watch out for!



- COVID-19 Vaccination Scam Alert
- Economic Stimulus Check Alert
- COVID-19 Testing Scan Alert
- Telemedicine Scam Alert



Beware of Telemedicine Offers From Unfamiliar Medical Providers!

Telehealth or Telemedicine refers to a patient's visit with their medical provider via computer, telephone, or another electronic device. They are particularly helpful for those who are housebound and during inclement weather. Telehealth appointments are not meant to replace all in-person visits. Deciding to take a telehealth appointment should be a discussion between you and your doctors.

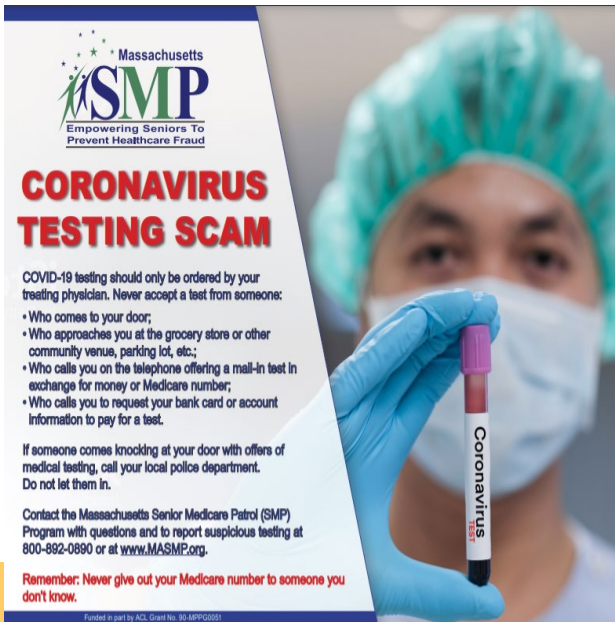
As a result of the novel coronavirus pandemic, telehealth services have expanded exponentially. Medicare extended coverage of telehealth services to allow beneficiaries to access their providers from the safety of their home. Telehealth visits are billable, and we all need to do our part to better understand how telemedicine works.

As telehealth expands, so does the potential exposure to fraud.

- If you are contacted by anyone other than your **medical provider** offering you a telehealth appointment, free testing, treatment or supplies, hang up. It is a scam!
- Be sure your telehealth appointment is being scheduled by one of your medical providers.
- Be sure to **write down** all your telehealth appointments in your MA SMP Personal Healthcare Journal so you can **review** and **compare** them to your Medicare Summary Notices, Explanation of Benefits, and other billing statements. To order your free personal healthcare journal call 800-892-0290 and ask for the MA SMP Program.
- Be sure to report any suspicious telemedicine offers or improper billings to the MA SMP Program's Report-A-Scam Line at 1-978-946-1243 or at ReportAScam@MASMP.org.

Remember: Never give your Medicare number, your bank account information, your credit card numbers, your Social Security number, or any other personal information to anyone you do not know and trust.

For additional guidance call the Massachusetts Senior Medicare Patrol (SMP) Program at 800-892-0890 or visit www.MASMP.org.



CORONAVIRUS TESTING SCAM

COVID-19 testing should only be ordered by your treating physician. Never accept a test from someone:

- Who comes to your door;
- Who approaches you at the grocery store or other community venue, parking lot, etc.;
- Who calls you on the telephone offering a mail-in test in exchange for money or Medicare number;
- Who calls you to request your bank card or account information to pay for a test.

If someone comes knocking at your door with offers of medical testing, call your local police department. Do not let them in.

Contact the Massachusetts Senior Medicare Patrol (SMP) Program with questions and to report suspicious testing at 800-892-0890 or at www.MASMP.org.

Remember: Never give out your Medicare number to someone you don't know.



Warning: Beware of COVID-19 Vaccination Scam Offers

As the first Americans line up for COVID-19 vaccine injections, so also are the scammers preparing to use this opportunity to scam you.

Don't get scammed! You should know the following:

- Most Medicare beneficiaries will not have to pay to get this vaccine during this public health emergency.
- If someone offers to put you on a vaccination list in exchange for money, you are being scammed. You cannot pay to get on a list.
- If someone offers to get you early access to the vaccine in exchange for your credit card or Medicare number, you are being scammed. You cannot pay to get early access to the vaccine.
- No one from Medicare or your municipal or state health department will contact you and offer you the vaccine.
- No one from a vaccine distribution site or a private insurance company will call you asking for your Social Security number, your credit card number, or bank account information to sign you up to get the vaccine. If you get such a call you are being scammed.
- If you get a call, text, email, or even someone knocking on your door claiming they can get you early access to the vaccine, you are being scammed. You can report scams by calling the Massachusetts Senior Medicare Patrol Program's Report-A-Scam line at 978-946-1243 or email to ReportAScam@MASMP.org.

Remember: Never give your Medicare number, your bank account information, your credit card numbers, your Social Security number, or any other personal information to anyone you do not know and trust. Don't get scammed.

For additional guidance call the Massachusetts Senior Medicare Patrol (SMP) Program at 800-892-0890 or visit www.MASMP.org.



My Ombudsman

- Assists individuals to address concerns or conflicts that may interfere with their enrollment in any MassHealth Managed Care Plan, including One Care, SCO and PACE
- Works with MassHealth and the plans to help members resolve concerns and ensure access to benefits and services
- Contact: Phone: 855-781-9898
Videophone: 339-224-6831
Email: info@myombudsman.org
Website: www.myombudsman.org

Medicare COVID-19 Flexibilities

- COVID-19 vaccines and booster vaccines fully covered under Part B with no copay
- COVID-19 testing is covered under Part B
- Waiver of 3-day hospital stay for SNF coverage if the patient is affected by COVID-19
- Expansion of Telehealth services including behavioral health
- MA plans
 - Must charge in network costs for services received out-of-network
 - Referral and prior authorization requirements waived
- Part D and MA plan 90-day prescription refills must be covered if requested (absent any plan restrictions)
- No cost sharing by MA plans allowed for COVID-19 clinical/lab tests

MASS Options



Access to care for elders and individuals with disabilities, simplified

- Housing
- Food
- Caregiver supports
- Health and wellness
- Day services
- Insurance
- Transportation
- In-Home supports

Refer clients who may need assistance:

Call 1-800-243-4636

Visit:

<https://www.massoptions.org/masoptions/>

Take Aways...

- Don't miss deadlines to sign up for Medicare
 - Plans are improving notification to members approaching 65 through data matching
- Dis-enroll from Health Connector plan by calling the plan
- Remember to review Medicare plans every year during the Open Enrollment: 10/15 – 12/7

Where to Go for Help



- **Social Security Administration: 1-800-772-1213**
 - To enroll in Medicare
 - www.ssa.gov
- **SHINE: (1-800-243-4636); SHINE@mass.gov**
 - **Multiple languages**
- **Medicare: 1-800-MEDICARE (1-800-633-4227)**
- **MCPHS Pharmacy Outreach Program: 1-866-633-1617**
 - Review of meds & drug coverage, refers affordable prescription drug programs

Thank You

The SHINE Program

SHINE@mass.gov

@Mass_EOEA

1-800-243-4636

<https://shinema.org/>



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Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.