Legal Aid's Medicare SHIP Program

Agenda

- Legal Aid of the Bluegrass
- Medicare SHIP Program
- Medicare Benefits
- Medicare Open Enrollment

Legal Aid of the Bluegrass

Legal Aid of the Bluegrass

- Legal Aid is a non-profit organization
- Legal Aid protects the rights of people living at or near poverty with legal problems such as:
  - Housing
  - Consumer
  - Family related issues, including domestic violence
  - Public benefits
- Assists specific populations including veterans and elderly individuals
- Call 859-431-8200 to apply for assistance
  - Monday through Thursday 10:00 am – 3:00 pm and Friday 10:00 am – 1:00 pm
    - Calls are answered in the order they are received
  - Online intake at www.lablaw.org

Legal Aid's Medicare SHIP Program

SHIP

Medicare Assistance Program

Medicare SHIP Program

- Medicare SHIP (State Health Insurance Assistance Program) is funded through a federal grant and services are provided at no cost to the client
- Staff are trained by Medicare and other reputable organizations including the National Council on Aging
- Mission: to help adults age 60+ and people on Medicare make informed decisions on programs that affect their quality of life, such as Medicare, Medicaid, Social Security, Medigap insurance and other benefit programs
- Medicare SHIP is not an insurance company and is not affiliated with any insurance organization

Medicare SHIP’s Role

- To provide information to help people make informed decisions about their insurance and healthcare needs
    - Conduct presentations
    - Develop informational material on changes to benefit programs
    - Provide plan comparison assistance and assist with enrollment, when possible
- To assist individual with complex benefit related concerns
    - Work with federal and state partners, along with legal aid attorneys to resolve issues
- To screen for eligibility and complete applications for money saving programs

Medicare SHIP’s Notable Work

- Assist with Medicare plan comparisons
    - In 2024’s Medicare Open Enrollment, helped clients to save roughly $1.4million
- Assist with benefit program applications
    - From January-July 2025, helped clients to apply for $1.2million in money saving benefit programs
- Assist SSI recipients to enroll into Medicare Part A benefits
- Assist beneficiaries that have both Medicare and Medicaid with balance billing issues

Medicare Benefits

Medicare Benefits

- Medicare has 4 parts
    - Not every Medicare beneficiary is enrolled into all 4 parts
        - Enrollment is based on your personal circumstances
    - Medicare Part A
        - Hospital Insurance
            - Deductible, co-pays, and co-insurance amounts
    - Medicare Part B
        - Medical insurance
            - Annual deductible and 20% co-insurance amounts
    - Medicare Part C
        - Medicare Advantage takes the place of Original Medicare
    - Medicare Part D
        - Prescription drug coverage

Medicare Part C-Medicare Advantage (MA)

- An MA Plan is another way to get your Medicare coverage
- Offered by Medicare-approved private companies that must follow rules set by Medicare
- If you join an MA Plan, you'll still have Medicare, but you'll get your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage from the MA Plan, not Original Medicare

Medicare Advantage Plan Structure

- May choose a plan that includes prescription drug coverage
- Plan determines service region
- Must use health care providers who participate in the plan’s network
    - Some plans offer out-of-network coverage
- Can be charged different out-of-pocket costs
- Can’t be charged more than Original Medicare for certain services, like chemotherapy, dialysis, and skilled nursing facility (SNF) care
- May choose a plan with extra benefits like vision, dental or fitness and wellness benefits
- Have a yearly limit on your out-of-pocket costs
    - Plan determines which medical services count toward the limit

Types of Medicare Advantage Plans

- Kentucky has several Medicare Advantage options
    - HMO- Health Maintenance Organization
        - Limited provider network, primary care doctor required, referrals to see specialists required
    - PPO-Preferred Provider Organization
        - Flexible provider network, no primary care doctor or referrals to specialists required
    - PFFS-Private Fee For Service
    - SNP-Special Needs Plan
        - For special populations including people with both Medicare and Medicaid; people with specific chronic conditions; and people living in nursing homes
    - MSA-Medical Savings Account

Medicare Part D- Prescription Drug Coverage

- An optional benefit available to all people with Medicare
- Run by private companies that contract with Medicare
- Provided through
  - Medicare Prescription Drug Plans (PDPs) (work with Original Medicare)
  - Medicare Advantage Prescription Drug Plans (MA-PDs)

Medicare Part D Plan Structure

- It's optional
  - You can choose a plan and join
  - May pay a lifetime penalty if you join late
- The plans are consistent across Kentucky and offered in every county
- Plans have formularies
- Out-of-pocket cost may be less if you use a preferred pharmacy
- Some plans charge an annual deductible and could charge co-pays or co-insurance amount for medications
- If you have limited income and resources, there's Extra Help to pay Part D costs

Medicare Open Enrollment

Medicare Open Enrollment

- Open Enrollment begins October 15 and ends December 7 of each year
- One time per year opportunity to compare and make changes to your prescription drug plan and/or Medicare Advantage plan
- If a change is made, it will take effect on January 1
- People with Extra Help do receive additional opportunities to make changes but for most people on Medicare this is the one opportunity each year to make changes
    - 7 out of 10 Medicare beneficiaries do not compare plans each year
    - Not comparing leads to a loss nearly $1000 per year due to medication overspending

Comparison Assistance

- Comparison assistance is offered by the Medicare SHIP Program
    - Call 1-866-516-3051
    - We must gather important information to work with you (this is required due to our federal grant)
    - We will mail a Medicare Comparison Request form for you to complete and return
    - We take requests beginning September 8 but cannot work on the comparisons until October 15
- 1-800-Medicare (1-800-633-4227)
- Visit Medicare.gov
- Sales agents can assist but be selective and work with someone that you know locally

Words of Caution

- Marketing for Open Enrollment cannot begin until October 1
- Medicare Advantage is NOT Medicare Supplement/Medigap
- It is projected that insurance companies will get paid an additional $15Billion next year for enrolling Medicare beneficiaries into their coverage leading to an increased risk of fraud
- Cold calling, door knocking, and approaching people in common areas violates the Medicare marketing regulations
  - Sales agents can come to your home or call you with your permission only
- Be cautious on the internet due to imposter websites that mimic government websites
  - All government websites end with .GOV
- ALWAYS COMPARE

Medicare SHIP Contact Information

Medicare SHIP Program

Legal Aid of the Bluegrass

1-866-516-3051

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Thank you