



**Carol Taylor,
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Spousal Caregiver**



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Occupational Therapist**



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Neuropsychologist**



**Dani Mandelstam-Guerttman,
Dementia Specialist**



WDT Professional Support Team!

MISSION

We are a community of experienced professionals who partner with caregivers to provide confidential education and support free of cost to those whose loved ones are living with dementia.



VISION

Our vision is to create a vibrant, active community that touches every caregiver in Wyoming in order to harness personal strengths and local resources to ultimately provide the best care possible for those living with dementia.



Welcome !

Wyoming Center on Aging
Facilitator: Dani Guerttman
Technical Support: Jenny Wolf

The goal of today's session is to provide you with information on how to obtain and learn about Home Care, Levels of Care, and potential payment options. Let's learn from our professional support team and from each other.



Dani Guerttman



Jenny Wolf



Welcome and Introductions

Home Care – Levels of Care (2):
Coverage and Out-of-Pocket
Expenses

Discussion: Next Steps

Upcoming Attractions, Thank you

Home Care - Levels of Care (2): Coverage and Out-of-Pocket Expenses



Today's Speaker



Cathy Carlisle
WSHIIP Program Coordinator
wshiipchy@wyoming.com

Cathy Carlisle has been the Wyoming State Health Insurance Information/Senior Medicare Patrol coordinator at Wyoming Senior Citizens Inc for almost 10 years. WSCI-Wyoming Senior Citizens Inc. houses the WSHIIP (education on Medicare which is provided at no charge) and SMP programs education on Fraud, Error and Abuse within Medicare helping individuals through education how to look for these ongoing issues). Cathy has previously been in the insurance field for over 25 years including insurance coding and billing, claims appeals and collections, explanation of self-funded insurance plans. She enjoys spending time camping and fishing with her 2 girls.



SHIP
State Health Insurance
Assistance Program

Understanding Medicare



307-634-1010 Cheyenne

Cathy Carlisle
WSHIP Program Coordinator
wshiipchy@wyoming.com





- Statewide agency
- Offices located in Riverton, Casper, & Cheyenne
- Grant programs awarded are:
 - WY State Health Insurance Information Program (WSHIIP)
 - Senior Medicare Patrol (SMP)
 - Senior Companion Program (SCP)
 - Family Care Giver Program (FCR)
 - Foster Grandparent Program (FGR)
 - LTC Ombudsman Program (OMB)

WSHIIP Program

- **Wyoming State Health Insurance Information Program**
- Federal grant funded to provide unbiased assistance to Medicare beneficiaries **at no cost**
- Wyoming Senior Citizens, Inc. awarded grant for last 28 years
- 4 Coordinators and 60 certified volunteers statewide

Flow of Topics

- Medicare Parts A, B, D
- Coverage/Costs
- How/when to enroll
- What's needed if currently on employer insurance
- Special Enrollment Period (SEP)
- General Enrollment Period (GEP)
- Medicare Supplement Insurance
- Medicare Advantage Plan (Part C)
- Extra Help & Medicare Savings Programs (MSP)
- Medicare consumer protection

What is Medicare?

- Health insurance for four groups of people
 1. 65 and older
 2. Under 65 with certain disabilities
 3. Any age with End-Stage Renal Disease
 4. Any age with ALS (Lou Gehrig's disease)

- Administered by
 - Centers for Medicare & Medicaid Services (CMS)

The Four Parts of Medicare



**Part A
Hospital
Insurance**



**Part B
Medical
Insurance**

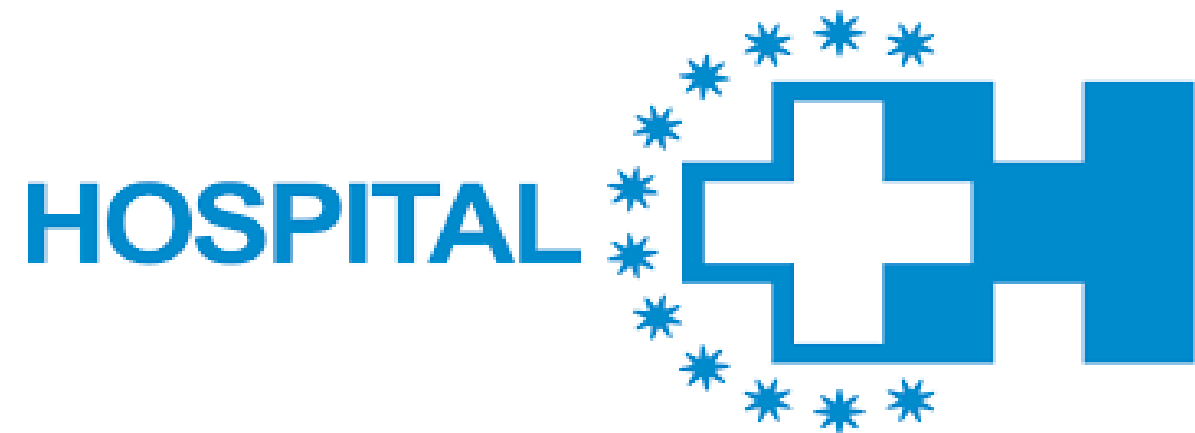


**Part C
Medicare
Advantage
Plans (like
HMOs/PPOs)**
Includes Part A,
Part B and
sometimes Part
D coverage



**Part D
Medicare
Prescription
Drug
Coverage**

Medicare Part A



Medicare Part A-Covered Services

Inpatient Hospital Stays

Semi-private room, meals, general nursing, and other hospital services and supplies. Includes care in critical access hospitals and inpatient rehabilitation facilities. Inpatient mental health care in psychiatric hospital (lifetime 190-day limit). Generally covers all drugs provided during an inpatient stay received as part of your treatment.

Skilled Nursing Facility (SNF) Care

Semi-private room, meals, skilled nursing and rehabilitation services, and other services and supplies.

Home Health Services

Part-time or intermittent skilled nursing care, and/or physical therapy, speech-language pathology services, and/or services for people with a continuing need for occupational therapy, some home health aide services, medical social services, and medical supplies for use at home.

Hospice Care

For terminally ill and includes drugs for pain relief and symptom management, medical care, and support services from a Medicare-approved hospice.

Blood

In most cases, if you need blood as an inpatient, you won't have to pay for it or replace it.

Paying for Medicare Part A

- Most people receive Part A premium free
 - If you paid Federal Insurance Contributions Act (FICA) taxes at least 10 years
- If you paid FICA less than 10 years
 - May pay a premium to get Part A
 - \$499 (>30qtrs) or \$274 per month (>39<30qtrs)

Benefit Periods for Part A

- Part A deductible is \$1,556 per 60 day benefit period
- Begins the day you first receive inpatient care
In hospital
- No limit to number of benefit periods you can have per year

Medicare Part B



What are Medicare Part B-Covered Services?

Doctors' Services

Services that are medically necessary (includes outpatient and some doctor services you get when you're a hospital inpatient) or covered preventive services.

You pay 20 percent of the Medicare-approved amount (if the doctor accepts assignment) and the Part B deductible applies (\$233 in 2022).

Outpatient Medical and Surgical Services and Supplies

For approved procedures, like X-rays, casts, or stitches. You pay the doctor 20 percent of the Medicare-approved amount for the doctor's services if the doctor accepts assignment. You also pay the hospital a copayment for each service. The Part B deductible applies.

Medicare Part B-Covered Services (continued)

Durable Medical Equipment (DME)

Items such as oxygen equipment and supplies, wheelchairs, walkers, and hospital beds for use in the home. Some items must be rented.

You pay 20 percent of the Medicare-approved amount, and the Part B deductible applies.

Visit www.medicare.gov/supplier to find Medicare-approved suppliers in your area.

More Medicare Part B-Covered Services

Home Health Services

Medically-necessary part-time or intermittent skilled nursing care, and/or physical therapy, speech-language pathology services, and/or services for people with a continuing need for occupational therapy, some home health aide services, medical social services, and medical supplies. You pay nothing for covered services.

Other (including but not limited to)

Medically-necessary medical services and supplies, such as clinical laboratory services, diabetes supplies, kidney dialysis services and supplies, mental health care, limited outpatient prescription drugs, diagnostic X-rays, MRIs, CT scans, and EKGs, transplants and other services are covered. Costs vary.

Part B-Covered Preventive Services

- “Welcome to Medicare” preventive visit
- Annual “Wellness” visit
- Abdominal aortic aneurysm screening
- Alcohol misuse screening and counseling
- Behavioral therapy for cardiovascular disease
- Bone mass measurement
- Cardiovascular disease screenings
- Colorectal cancer screenings
- Depression screening
- Diabetes screenings
- Diabetes self-management training
- Flu shots
- Glaucoma tests
- Hepatitis B shots
- HIV screening
- Mammograms (screening)
- Obesity screening and counseling
- Pap test, pelvic exam, and clinical breast exam
- Pneumococcal pneumonia shot
- Prostate cancer screening
- Sexually transmitted infection screening (STIs) and high-intensity behavioral counseling to prevent STIs
- Smoking cessation

NOT Covered by Medicare

- Long-term care
- Routine dental care
- Dentures
- Vision
- Cosmetic surgery
- Acupuncture
- Hearing aids and exams for fitting hearing aids
- Other – check on www.medicare.gov

Medicare Part B Costs

With Original Medicare you pay:

- Monthly Premium \$170.10 in 2022
- Yearly deductible of \$233 in 2022
- 20 percent coinsurance for most services

Paying the Part B Premium

- Deducted monthly from
 - Social Security benefit payments
- If not receiving Social Security
 - Billed every 3 months
 - OR Medicare Easy Pay to deduct from bank account monthly

Part B Late Enrollment Penalty

- Penalty for not signing up when first eligible
 - 10% for each full 12-month period
 - Will have penalty as long as you have Part B
- **No** penalty if qualify for Special Enrollment Period which begins when employee insurance ends



Mid-session questions?

- **How do I know if I am eligible for all 4 parts of Medicare?**
- **Is there a fee with Medicare Adv Plan Part C?**
- **Identifying payment options. Accessing state and federal funding**

Medicare Part D



Medicare Prescription Drug Coverage

- Also called Medicare Part D
- Available to everyone with Medicare
- Must be enrolled in a plan to get coverage
- Two sources of coverage
 - Medicare Prescription Drug Plans (PDP)
 - Medicare Advantage Plans with Rx coverage (MA)



© Can Stock Photo

Medicare Drug Plan Costs

- Costs vary by plan
- In 2022, most people will pay
 - A monthly premium
 - A yearly deductible (plan specific)
 - Copayments or coinsurance
 - 25% for covered brand-name drugs in coverage gap
 - 25% for covered generic drugs in coverage gap

Coverage Gap or “Donut Hole”

In 2022 you'll reach the coverage gap when you and your plan have paid out	Brand Name drugs while in the Coverage Gap will cost you	Generic Drugs while in the Coverage Gap will cost you	You will get out of the Gap Coverage when you reach the Catastrophic limit
\$4,430	25%	25%	\$7,050



Late Enrollment Penalty

- Penalty applied if not enrolled timely
 - 1% Penalty x national base premium
 - For each month eligible and not enrolled
 - For as long as you have Medicare drug coverage
 - National base beneficiary premium
 - \$33.37 in 2022
 - May change each year
 - **NO** penalty if you had creditable drug coverage thru employer insurance

Medicare Annual Part D Open Enrollment

- October 15 to December 7
- Review prescription drug plan

Plans change:

- Premiums
- Deductibles
- Co-pays
- Tier Levels
- Formularies

Highly recommended to review plan each year!

How and When to Enroll



Automatic Enrollment – Parts A and B

- Automatic for those receiving
 - Social Security benefits
 - Railroad Retirement Board benefits
- Initial Enrollment Period (IEP) package
 - Mailed 3 months before
 - 25th month of disability benefits
 - Age 65
 - Others must enroll themselves



Medicare Card

- Keep it and accept Medicare Part A and Part B
- Return it to refuse Part B
 - Follow instructions on back of card

Front



Back

1. Carry your card with you when you're away from home.
2. Let your hospital or doctor see your card when you need hospital, medical, or health services under **Medicare**.
3. Your card is good wherever you live in the United States.

WARNING: Issued only for use of the named beneficiary. Intentional misuse of this card is unlawful and may be punishable by fines, imprisonment, and other penalties. If found, drop in nearest U.S. Mail Box.



Centers for Medicare & Medicaid Services
Baltimore, MD 21244-1850

Form CMS-1966 (04/2015)

Questions about Medicare:

- visit Medicare.gov
- call 1-800-MEDICARE (1-800-633-4227); (TTY: 1-877-486-2048)

When Enrolling Isn't Automatic

- You need to enroll with Social Security
 - Visit [SSA.gov](https://www.ssa.gov), or call 866-331-2198 (Riverton)
 - Or Visit your local office (will set phone appt)
- If retired from the Railroad, enroll with the Railroad Retirement Board (RRB)
- Apply 3 months before turning 65 or no later than 3 months after turning 65
Initial Enrollment Period(IEP)

General Enrollment Period (GEP)

- For people who didn't sign up for Part B (or premium Part A) during their Initial Enrollment Period and did not have employer plan
- January 1–March 31 annually
 - Coverage starts July 1
- May have to pay a penalty
 - 10% for each 12 months eligible, but not enrolled in Part B for as long as you have Part B

Enrolling in Part B If You Have Employer Coverage

- May affect your Part B enrollment rights
 - May have issue obtaining supplement plan later
 - You may want to delay enrolling in Part B if:
 - You or your spouse are still working and have employer coverage
- See how employer insurance works with Medicare
 - Some employers require you to enroll in Medicare
- If employer has 20 or fewer employees
 - Medicare pays primary



When Employer Coverage Ends

- You may get a Special Enrollment Period (**SEP**)
 - Sign up for Parts A, B & D without a penalty
 - Part B: 8 months to enroll
 - Part D: 63 days if enrolled in Part A already

***Retiree and COBRA coverage are not considered active employee plans**

- Medigap (supplement) Guarantee Issue Enrollment period
 - A 6-month period that starts when you're both 65 or older and enrolled in Part B
 - Sold by private insurance companies

Supplemental Insurance Coverage

“Medigap”



Medigap Policies

- You pay a monthly premium
- Costs vary by plan
- Medigap insurance companies can only sell a “standardized” Medigap policy
 - Identified by letters
- Doesn't work with Medicare Advantage
- No networks

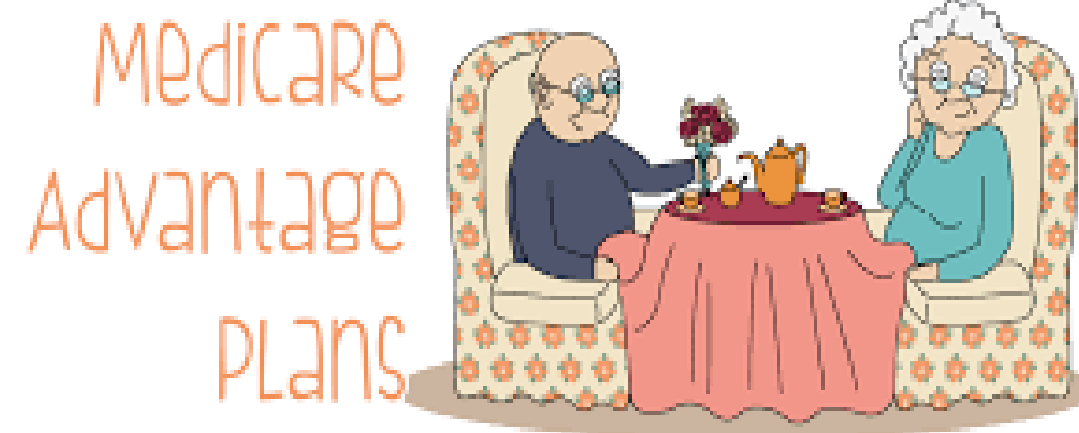
Medicare Supplement Insurance (Medigap) Policies

- Medigap policies are private health insurance companies that
 - Supplement Original Medicare
 - You must have Medicare Part B to get a Medigap policy
 - Help pay some health care costs that Original Medicare doesn't cover
 - Medicare will pay its share of the Medicare-approved amounts for covered health care costs (80%)
 - Then your Medigap policy pays its share (20%)
 - A Medigap policy covers one person

Medigap Plans

- Standardized plans identified by a letter
 - Plans A, B, D, G, K, L, M, and N are currently sold
 - Companies don't have to sell all plans
 - Plans with the same letter must offer the same basic benefits
 - Only the policy cost and customer service will vary between companies
 - Will not work with Advantage plans

Medicare Part C

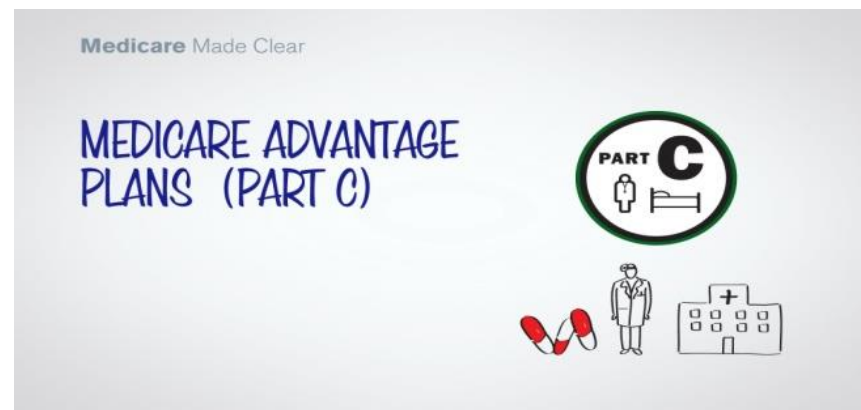


Medicare Advantage Plans Also Called “Part C”

- Health plan options approved by Medicare
 - Another way to get Medicare coverage
 - Part of the Medicare program
 - Run by private companies
 - Also include MSA’s (medical savings accounts)
- May have to use network doctors or hospitals
- Types of plans available may vary

How Medicare Advantage (MA) Plans Work

- You still have Medicare
- You still have Medicare rights and protections
- You still pay Medicare A & B premiums



Medicare Advantage Eligibility Requirements

- You must live in plan's service area
- You must have Medicare Part A **and** Part B
- You must follow plan's rules
- You can only belong to one plan at a time

United Health Care, Aetna, Medica & MSA

What's available in Wyoming

- 1) Fremont-United & MSA
- 2) Natrona-United & MSA
- 3) Teton-United & MSA
- 4) Sheridan-United & MSA
- 5) Albany-United & MSA
- 6) Weston- United & MSA
- 7) Crook-United, Medica & MSA
- 8) Uinta-Aetna & MSA
- 9) Weston-United & Medica
- 10) All others, MSA only

Extra Help & Medicare Savings Programs (MSPs)



What Is Extra Help?

- Program to help people pay for Medicare prescription drug costs & premiums (Part D)
 - Also called the Low-Income Subsidy (LIS)
 - Managed by Social Security
 - If Full Extra Help:
 - \$0-\$9.85 co-pay for any medication
- No coverage gap or late enrollment penalty if you qualify for Extra Help
- Can change drug plan anytime during year

Medicare Savings Programs

- **Help from Medicaid paying Medicare costs**
 - For people with limited income and resources

- **Programs include:**
 - Qualified Medicare Beneficiary (QMB)
 - Medicaid as secondary & pays Part B premium

 - Specified Low-Income Medicare Beneficiary (SLMB)
 - Pays Part B premium

 - Qualifying Individual (QI)
 - Pays Part B premium (approved if funds available)

Medicare Summary Notice (MSN)



Medicare Summary Notice (MSN)

- Will receive MSN quarterly if you had claims
- Review detail for accuracy
 - Did you see that physician?
 - Did you have those tests?
- “Amount you may owe” column
 - Supplement plan pays
 - You owe if no supplement plan

Medicare Fraud and Abuse



Medicare Fraud & Abuse

- **Protect** your information & Medicare #
 - Do not give your # to any unknown source
 - Should not carry in wallet
- **Detect** errors on MSN
- **Report** errors/issues to Senior Medicare Patrol (SMP)
 - Located at Wyoming Senior Citizens, Inc



307-856-6880

When to Call the SMP Program

- Potential billing error/Double billing
- Provider billing for services not received
- A compromised Medicare #
- Suspected fraud/abuse
- Marketing and/or enrollment/disenrollment issues



307-856-6880

Call Wyoming Senior Citizens, Inc To:



- Enroll into Medicare
- Sign up for Social Security benefits
- MSN Questions
- Claims & appeals
- Suspect Medicare fraud/abuse
- Questions/issues/concerns

Prescription Drug Open Enrollment
October 15-December 7

Thank You for Attending



SHIP

State Health Insurance
Assistance Program



307-634-1010

3120 Old Faithful Rd Suite 200 Cheyenne

Cathy Carlisle
WSHIP Program Coordinator

wshiipchy@wyoming.com



Discussion Questions

- **I know there are many choices but how do I determine which is best for me? Are there experts that can sit down with me and help better understand?**
- **I receive food stamps and am on Medicaid. Would SLMB or QMB or SMP or Limited Income NET or LIS or MSP or QI be beneficial to me?**



Discussion Questions, Ctd

- **My spouse is being discharged home after a stroke. How do I pay for home care?**
- **If you have limited ability to provide care, discuss rehab facility with MD.**
- **If you are on a limited income, contact Medicaid to determine eligibility**
- **If your spouse is rehabbing at home, have the MD write orders for PT, OT, SLP which are covered by Medicare**
- **Others?**

Did we address everything you wanted to learn today?



We took notes and will answer questions we did not address via e-mail or phone

Wyoming Dementia Together Caregiver Network Post Session Evaluation Link

https://uwyo.sjc1.qualtrics.com/jfe/form/SV_80wrMFEfdG2DuOG





**If you found today's session useful,
consider inviting a friend or family member
to our next session on Sept 21st, 2022**

What caregivers are saying about us...

“Great presentation. I thought I knew all about what was going to be presented. I am glad I came anyway, because I learned a lot.”

“Great information. It will help us plan for the future. As my mother's disease progresses, we will have good plan. Right now she can still tell us what she wants.”

Upcoming Sessions:

Topic Series: Caregiver Support – End of Life Considerations

- **Sept 21st** End of Life: Palliative Care and Hospice Care
- **Oct 5th** Rehab Services and Comfort Measures at the End of Life
- **Oct 19th** Advocacy for your loved one: What is your medical team trying to say?
How could you respond?
- **Nov 2nd** End of Life – Preparing for the Journey
- **Nov 16th** Leaving a Legacy: What is your story?

Topic Series: Holiday Caregiving

- **Nov 30th** Holiday Activities: Introduction to Music Therapy
- **Dec 14th** Holiday Celebrations: Celebrating you as a Caregiver

Be sure to check out the [Wyoming Dementia Together Once Again YouTube Channel!](#)

Click on “subscribe” and on the “bell” icon next to it and you will be notified when we upload a new video.

Don’t forget to “like” us and feel free to leave a comment.



Stay in the moment



We are in this together



Take a deep breath



Have a good day ahead!