



Scott Veatch



Carol Taylor



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Welcome to the WDT Caregiver Network



Theresa Robinett



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WDT Caregiver Network

Care Coverage: Insurance Coverage, Private Pay and Community Support



Cathy Carlisle
SHIP/SMP Coordinator
Wyoming Senior Citizens, Inc

Erin Le Blanc
Director Laramie County Senior
Activity Centers



October 13, 2021

Our 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.

Mission Statement

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.

Welcome !

Wyoming Center on Aging
Facilitator: Sabine Schenck
Technical Support: Jenny Wolf



Sabine Schenck



Jenny Wolf

The goal of today's session is to provide you with insights and education on how you can be the caregiver you strive to be.

Today's Agenda

1

Welcome and Introductions

2

Educational Discussion: Care Coverage

3

Caregiver Experience: Everyone

4

Thank you

We are in this together



Extra Help & Limited Income

What is Medicare?

Medicare Saving Program



Wyoming State Health Insurance Information Program

Cathy Carlisle
SHIP/SMP Coordinator
307-634-1010

Introduction to WSHIIP

- ❖ Wyoming State Health Insurance Information Program (WSHIIP)
- ❖ Wyoming Senior Citizens, Inc
 - Serving seniors since 1975 (40+ years)
 - Have managed SHIP for 25 years
 - All assistance provided free of charge

Program Personnel

- ❖ **Program Manager:**
Chris Smolik-Riverton
- ❖ **Program Coordinators:**
Sandy Goodman-Riverton
(Also SMP Program Manager)
Peg Thew-Casper
Cathy Carlisle-Cheyenne
- ❖ **Assistant/Counselor:**
Mary McNeil-Riverton
- ❖ **State Director:**
Tana Howard-Cheyenne
- ❖ **47 dedicated volunteers statewide**

WSHIIP Assists Medicare Beneficiaries With:

- ❖ New Medicare Counseling-costs, benefits, enrollment periods etc...
- ❖ Applying qualifying savings programs
- ❖ Medigap & other insurance issues
- ❖ Fraud & Protection
- ❖ Understanding Medicare Summary Notices (MSNs)
- ❖ Prescription Drug Annual Open Enrollment
- ❖ Issues/Concerns/Questions

What is Medicare

- ❖ Health insurance for people 65 and older
- ❖ People under 65 with disabilities
 - After receiving 24 months of Social Security benefits
 - Once qualify for Medicare-all options are available (MA Plans, Drug Plans, Original Medicare)
- ❖ People any age with End Stage Renal Disease (ESRD), ALS, and certain other conditions

4 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

- ❖ In-Patient Hospital Care
 - Includes drugs provided during stay and related to your stay (Not daily maintenance meds)

- ❖ Skilled Nursing Care

- ❖ Hospice

- ❖ Home Health

- ❖ Blood

Medicare Part A Con't

- ❖ No Premium if worked 10 years =40 credits
- ❖ Paid into program thru payroll taxes
- ❖ \$471 Premium if less than 40 credits
- ❖ \$1,484 Deductible per 60 day benefit period
 - Additional costs for stays over 60 days

Medicare Part B

- ❖ Medical Insurance
- ❖ Doctor visits/ Out patient surgery
- ❖ Tests/therapy/shots, etc.
- ❖ Durable Medical equipment: Wheelchairs/walkers

Medicare Part B Con't

- ❖ Monthly premium \$148.500 taken directly from SS check if receiving
- ❖ Yearly deductible \$203
- ❖ Must enroll when eligible if no other coverage
- ❖ 10% penalty per 12 months of no coverage
- ❖ 8 months to enroll after other coverage ends (SEP)

Medicare Advantage Plan (Part C)

- ❖ Medicare pays the advantage plan to manage the benefits
- ❖ Enrollees are:
 - Still** in the Medicare program
 - Still** receive all Part A & B services
 - Still** have Medicare rights & protections

MA Plans Con't

- ❖ Combines Parts A&B and may include prescription (Part D)
- ❖ Benefits usually have a set dollar co-pay amount
- ❖ May receive extra benefits
Vision/hearing/dental
- ❖ Continue to pay Part B premium

MA Plans Con't

- ❖ PFFS (Private Fee For Service) plan-In Wyoming
- ❖ Only in 8 counties in Wyoming
Fremont/Natrona/Albany/Uinta/
Crook/Sheridan/Teton/Weston

Medicare Part D

- ❖ Prescription Drug Coverage
- ❖ Available to all people on Medicare
- ❖ Not automatic with A & B enrollment
- ❖ Enroll during IEP or required to wait until Annual Enrollment Period (Oct 15-Dec 7) unless eligible for SEP
- ❖ Effective 1st day of month following enrollment.

Part D Con't

- ❖ 1% x national average premium penalty per month for not enrolling when 1st eligible. That penalty is multiplied by that years national average and you pay that penalty every month for the rest of your life
- ❖ Annual Enrollment Period (AEP) each year October 15th thru December 7th
- ❖ Plan is effective January 1st
- ❖ Can join/drop/switch plans

Part D Con't

- ❖ Annual review of plans highly recommended
- ❖ Special Enrollment Period (SEP) If you lose other credible coverage, you are required to enroll within 63 days of end of other coverage
- ❖ You get a quarterly SEP if receive Extra Help (LIS-Low Income Subsidy) or reside in a Skilled Nursing Facility (SNF)

Initial Enrollment Period (IEP)

- ❖ 7 month initial enrollment period. This special enrollment period is as follows:

3 months before birthday month
your birthday month

3 months after birthday month

Your eligibility date does depend on when you enroll

- ❖ Social Security responsible for enrollment into Medicare.
You can enroll online at SSA.gov or contact SSA directly for an in person or phone appointment.

Special Enrollment Period (SEP)

- ❖ Loss of employer coverage
- ❖ Receiving Extra Help for Part D
- ❖ Residing in Skilled Nursing Facility

General Enrollment Period (GEP)

- ❖ Part A & B General Open Enrollment begins January 1st thru March 31st
- ❖ Benefits effective July 1st
- ❖ Enrollment for people who did not enroll during their initial enrollment period

Automatic Enrollment – Parts A and B

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




Medicare Card

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

Front

MEDICARE			HEALTH INSURANCE
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JANE DOE			
MEDICARE CLAIM NUMBER 000-00-0000-A	SEX FEMALE		
IS ENTITLED TO		EFFECTIVE DATE	
HOSPITAL (PART A)	07-01-1986		
MEDICAL (PART B)	07-01-1986		
SIGN HERE →	<i>Jane Doe</i>		

Back

<p>1. Carry your card with you when you are away from home.</p> <p>2. Let your hospital or doctor see your card when you require hospital, medical, or health services under Medicare.</p> <p>3. Your card is good wherever you live in the United States.</p> <p><small>WARNING: Issued only for use of the named beneficiary. Intentional misuse of this card is unlawful and will make the offender liable to penalty. If found, drop in nearest U.S. Mail box.</small></p>	<p>I DO NOT WANT MEDICAL INSURANCE <input type="checkbox"/> Check Here</p>
 <small>Centers for Medicare & Medicaid Services Baltimore, MD 21244-1850 Form CMS-1968 (01/2002)</small>	<p>If you have questions about Medicare, call 1-800-MEDICARE (1-800-633-4227) or visit us at www.medicare.gov.</p>
<p>Written Signature (or Legal Representative)</p> <p>SIGN HERE</p> <p>Signature by Mark (X) Must Be Witnessed</p> <p>Signature of Witness</p> <p>Address of Witness</p>	
<p>If you DO NOT want Medical Insurance</p> <p>1. Check the box above (top right), sign your name, and return the entire form in the enclosed envelope. Do NOT tear off the Medicare card. It would be improper to use it since you do not want Medical Insurance. You must return the form BEFORE the Medical Insurance effective date shown on the card.</p> <p>2. Since you are entitled to Hospital Insurance even though you do not want Medical Insurance, we will send you a new card showing that you have Hospital Insurance only.</p>	

When Enrolling is Not Automatic

- ❖ Some people need to sign up for Medicare
 - Those not automatically enrolled
 - For example, if not getting Social Security or Railroad Retirement Board (RRB) benefits
 - Even if you're eligible to get Part A premium-free
- ❖ Enroll through Social Security
 - RRB for railroad retirees
- ❖ Apply 3 months before you turn 65
 - Don't have to be retired

Medigap Supplemental Insurance

- ❖ Only works with original Medicare
- ❖ Medicare Part B pays 80% of charges
- ❖ Supplemental recommended for 20%
- ❖ Sold by private insurance companies
- ❖ Costs vary per plan
- ❖ Medigap Buyers Guide available on-line @ wyomingseniors.com or doi.wyo.gov

Medigap

- ❖ Purchase within 6 months of enrolling in Part B
- ❖ Must be 65 or older and have Part B to enroll in a Medigap plan
- ❖ Initial enrollment is the only time for guarantee issue with no pre-existing condition under-writing
- ❖ All plans are standardized

Part D-Medicare Plan Finder

- ❖ A tool used to help beneficiaries find the best Part D plan and enrollment
- ❖ Found on www.Medicare.gov website
- ❖ Client will need to provide:
 - Medicare.gov user name and password
 - List of prescriptions/dosages/freq filled
 - Medicare Card

Plan Finder Con't

- ❖ Plan finder will indicate if prescriptions are on the plan's formulary (list of covered medications)
- ❖ Will indicate if any quantity limits (how many pills can be filled per month) or pre-authorization requirements

Extra Help or Low Income Subsidy(LIS)

- ❖ Program administered by Social Security
- ❖ If qualify:
 - Low** to no premium
 - Low** to no deductible
 - Low** to no co-pay

Extra Help Con't

- ❖ Apply with Social Security
- ❖ Income \$1,581 Single
- ❖ Income \$2,134 Married
- ❖ Cash assets: 14,390 Single
28,720 Married
(checking accts, savings, stocks, CD's, etc.)

Limited Income NET Program

- ❖ Also called LI-NET
- ❖ Designed to provide drug coverage while newly eligible client awaits drug plan enrollment
- ❖ Humana administers program on behalf of CMS (Centers for Medicare & Medicaid)

Medicare Savings Programs (MSP)

- ❖ QMB-Qualified Medicare Beneficiary
- ❖ SLMB-Specified Low Income Beneficiary
- ❖ QI-Qualified Individual
- ❖ Frequently have higher income and resource limits than Medicaid

- ❖ Full Dual Eligible
Medicare & Medicaid
Supplemental not needed

- ❖ Income \$1094 Single
\$1,472 Married

- ❖ Resources \$7,970 Single
\$11,960 Married

SLMB

- ❖ Pays Part B premium so person can better afford Medigap policy
- ❖ Income \$ 1,308 Single
\$ 1,762 Married
- ❖ Resources \$7,970 Single
\$11,960 Married

QI

- ❖ Works the same way as SLMB
- ❖ Pays the Part B Premium to allow for available funds for supplemental insurance
- ❖ Program only has set amount available for assistance each year
- ❖ Once funds are allocated then no more assistance available
- ❖ Income \$1469 single/\$1980 married
- ❖ Resources \$7970 single/\$11,960 married

Medicare Disability

- ❖ Receive Medicare A & B after 24 months of Social Security benefits
- ❖ May enroll in:
 - ❖ Medicare Advantage plan
 - ❖ Original Medicare
 - ❖ Medicare Prescription Drug Plan

Wyoming Health Insurance Pool (WHIP)

- ❖ Medicare disabled supplemental health care coverage
- ❖ For people with Medicare but under age 65

SMP

- ❖ Senior Medicare Patrol Program
- ❖ Assists Medicare/Medicaid beneficiaries prevent, detect, & report fraud
- ❖ Advise every client to:
 - Review Medicare Summary Notices (MSNs)
 - Protect personal information
 - Do not provide information to anyone you do not know
 - Report possible fraud/abuse to SMP

Medicare Summary Notice

- ❖ Beneficiary will receive once every quarter

- ❖ Notice will Show:
 - The health care services provided
 - The costs of services and supplies
 - The amount Medicare paid the provider
 - Amount beneficiary owes if no supplement in place

Key Points to Remember

- ❖ Medicare is a health insurance program
- ❖ It doesn't cover all of your health care costs
- ❖ You have choices in how you get coverage
- ❖ There are programs for people with limited income and resources
- ❖ Decisions affect type of coverage you get
- ❖ Certain decisions are time-sensitive
- ❖ You can get help if you need it

Helpful Contact Information

- ❖ Medicare - [Medicare.gov](https://www.Medicare.gov)
1-800-633-4227
- ❖ Medicaid (WY) - [Health.wyo.gov](https://www.Health.wyo.gov)
1-855-294-2127
- ❖ Social Security - [SSA.gov](https://www.SSA.gov)
1-866-336-7580
- ❖ Cathy Carlisle wshiipchy@wyoming.com
1-307-634-1010



What questions do you have for Cathy and Erin, and our professional support team?

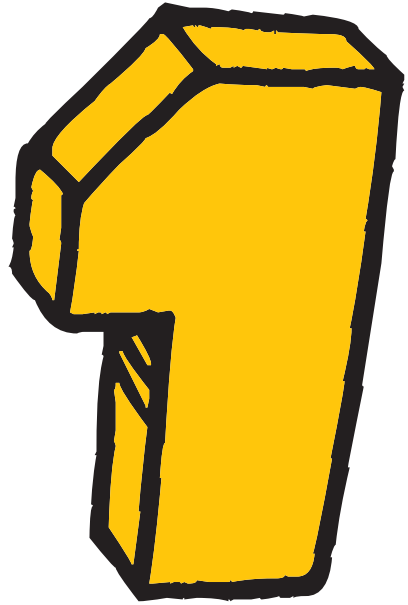
How can we best support you?

WDT Caregiver Network Survey

[WDT Evaluation Survey: Care Coverage](#)



Wyoming State Health Insurance Information Program



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Peg Thew-Casper
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Assistant/Counselor:

Mary McNeil-Riverton

State Director:

Tana Howard-Cheyenne

47 dedicated volunteers statewide

WSHIIP 307-634-1010

2

Centers for Medicare & Medicaid Services

800-633-4227 (toll-free)

877-486-2048 (TTY/toll-free)

<https://www.cms.gov/>

www.medicare.gov

WDT Caregiver Network

http://www.uwyo.edu/wycoa/educational_and_training_opportunities/wdt-resources.html



Wyoming Center
on Aging



Next Session:

October 27th, 2021, at 10:30 am

**Caring for my loved one during the Holidays
Support at home or in assisted living**

Presenter: Theresa Robinett

Contact information

Wyoming Center on Aging

Jenny or Sabine: (307) 766-2829

wycoa@uwyo.edu

www.uwyo.edu/wycoa



Wyoming Dementia Together Caregiver Network

Wednesdays at 10:30 am (Mountain Time)

Oct 27th	Caring for my loved one during the Holidays - Support at home or in assisted living
Nov 10th	Taking Care of the Caregiver: Communicating with Family and Friends during the Holidays
<i>Nov 24th</i>	<i>No session - Happy Thanksgiving!</i>
Dec 8th	Holiday Celebrations: Making it a Great Season for All
Dec 22nd	Celebrating the Caregiver

SAVE THE 2022 DATES:

January 12th, Jan 26th, Feb 9th, Feb 23rd and more!

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