

Welcome to Medicare

Aging & Disability Resource Center of the Lakeshore
Serving both Kewaunee & Manitowoc Counties

877-416-7083

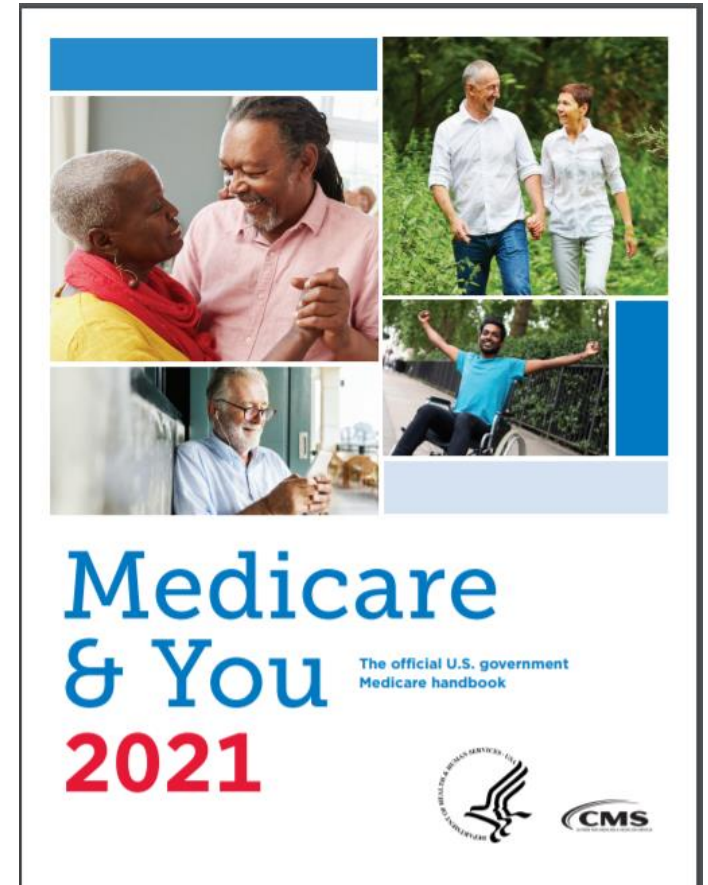


LOCAL HELP FOR PEOPLE WITH MEDICARE

Presentation Outline

- Enrollment in Medicare
- Medicare Basics
- Your Coverage Choices
- SeniorCare
- Help for People with Limited Income
- Words of Caution

Find more detailed information in your Medicare & You 2021 Handbook.



Enrollment in Medicare

Enrollment in Medicare

- If you already get benefits from Social Security or Railroad Retirement, you are automatically enrolled in Part A & B the first day of the month you turn 65.
- If you are close to 65 and currently don't receive Social Security benefits, you need to enroll in Part A & B with **Social Security** during your *Initial Enrollment Period*. (Next Slide.)
 - Visit **socialsecurity.gov** or
 - Call Social Security
 - Kewaunee : **888-862-4811**
 - Manitowoc : **877-409-8430**
- If you are under 65 and disabled, you are automatically enrolled in Medicare after receiving 24 consecutive months of SSDI.

Gain access to your personalized information anytime by registering with **MyMedicare.gov**

Enrollment in Medicare

Enrollment Period



- **Initial Enrollment Period**

7-month period includes 3 months before, month of, and 3 months after 65th birthday.

- **Special Enrollment Period**

If you wait to enroll in Part B because you or your spouse are still working and have group health plan coverage, you can sign up during the 8 months following the month the group plan coverage ends OR employment ends (whichever is first).

There will be no penalty.

- **General Enrollment Period**

January 1 through March 31. (For those who did not sign up during initial enrollment.) **Penalty:** Cost of Part B premium will go up 10% for each full 12-month period you delay enrolling. Coverage begins July 1.

Enrollment in Medicare

Medicare & Employer Coverage

- **You can delay enrollment in Medicare if**
 - You/your spouse are currently working, *and*
 - You are covered under a group health plan based on that employment, *and*
 - Employer has more than 20 employees. (If less than 20 employees you should take Medicare at age 65, even if you are still working.)
- **Enroll in Medicare anytime while actively working.**
- ***Must* enroll within 8 months of**
 - Stop work (quit or retire), or
 - Lose health insurance through work.

*Special
Enrollment
Period*

After 8 months a late enrollment penalty will apply and you will need to wait until the General Enrollment Period.

Enrollment in Medicare

So, If You Are Working and Turn 65:



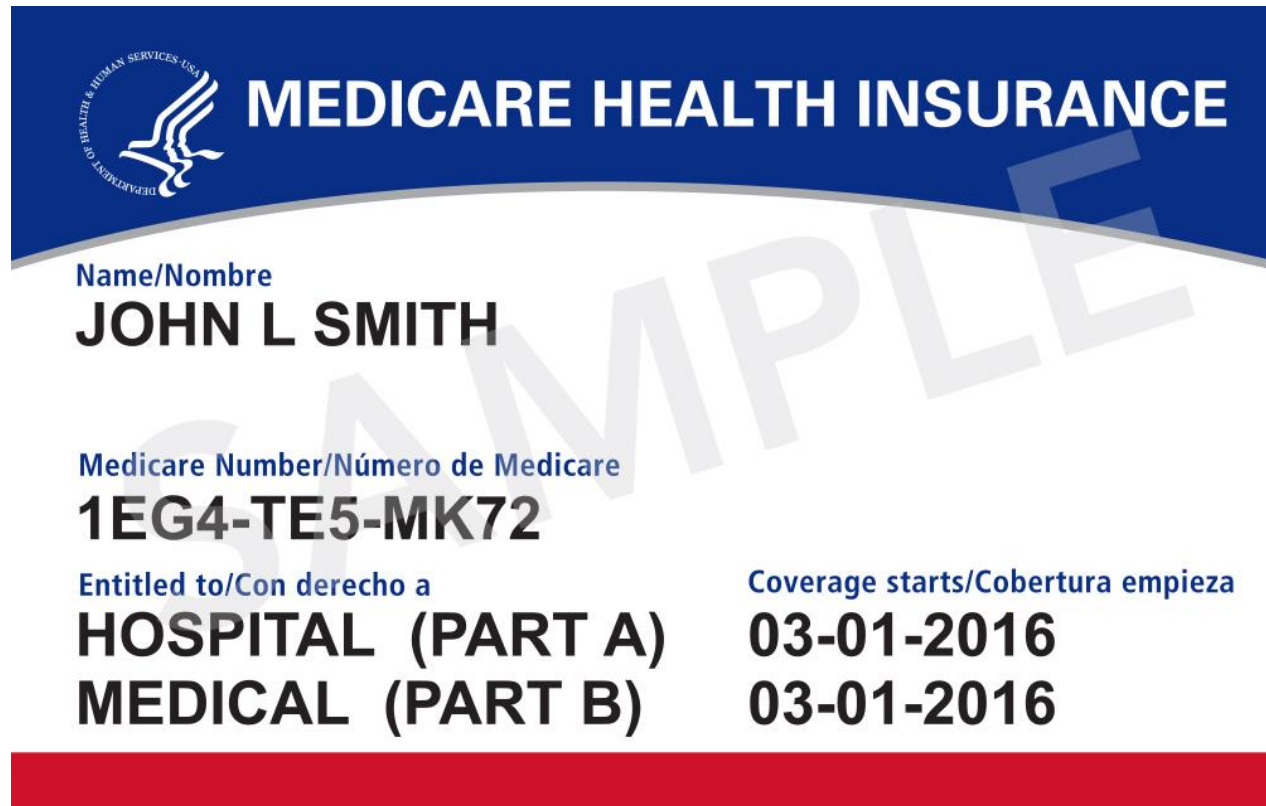
- Check with your human resources department.
- Check with your health insurance plan.
- Check with your spouse's health insurance plan.
- Contact Social Security.

NOTE: Health Savings Account (HSA) Information

- **Contributions can no longer be made to your HSA account once you have Medicare.**
(Even if you only have Part A.)
- If your employer offers an HSA, contact your Human Resources before enrolling into Medicare Part A or B.

Enrollment in Medicare

Medicare Card



The image shows a sample Medicare Health Insurance Card. It features a blue header with the Department of Health & Human Services logo and the text "MEDICARE HEALTH INSURANCE". Below the header, the cardholder's name "JOHN L SMITH" is listed. The Medicare Number is "1EG4-TE5-MK72". The card also specifies coverage for Hospital (Part A) and Medical (Part B), both starting on 03-01-2016. A large, light gray "SAMPLE" watermark is diagonally across the center of the card. The bottom of the card has a red horizontal bar.

	
MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Medicare Basics

Medicare Basics

Part of Medicare	What It Covers
Part A (Hospital Insurance)	Helps cover inpatient care in hospitals and skilled nursing facilities, as well as hospice, some home health care, and blood.
Part B (Medical Insurance)	Helps cover doctors' services, outpatient care, home health care, and some preventive services.
Medicare Advantage (Part C)	An alternative to original Medicare, managed by a private insurance company under contract with Medicare. Combines Part A and B and usually Part D.
Part D (Prescription Drug Coverage)	Helps cover prescription drugs. Run by private insurance companies under contract with Medicare.

Medicare Basics

Medicare Part A



Part A
Hospital
Insurance

Medicare Part A



Part A
Hospital
Insurance

Part A – Hospital Insurance helps cover:

- Inpatient hospital care
 - Semi-private room, meals, general nursing, other hospital services and supplies. Includes inpatient rehabilitation facilities and inpatient mental health care in a psychiatric hospital (lifetime 190-day limit).
- Inpatient skilled nursing facility (SNF) care
 - After a related 3-day inpatient hospital stay
- Blood (inpatient)
- Home health care
- Hospice care

What's not covered?

- Private-duty nursing
- Private room (unless medically necessary)
- Television and phone in your room (if there's a separate charge for these items)
- Personal care items, like razors or slipper socks
- Custodial (non-skilled) care in SNF

Medicare Part A – 2021 Costs



Part A
Hospital
Insurance

- **Premium** — No premium for most people.
- **Deductible** — \$1,484 for inpatient stays (days 1-60).
- **Copays** —
 - **Hospital Inpatient**—See next slide.
 - **Skilled Nursing Facility**—See separate slide.
 - **Home health care** — \$0 copay.
 - **Hospice care** — \$0 copay.
- **Out-of-pocket maximum** — None in Original Medicare.

NOTE: Part B pays for most of your doctor services when you are an inpatient.

Medicare Part A – 2021 Costs

Part A—**HOSPITAL** Copays



Part A
Hospital
Insurance

DAYS	MEDICARE PAYS	PATIENT PAYS
1-60	All except \$1,484	\$1,484 deductible
61-90	All except \$371/day	\$371/day
91-150	All except \$742/day	\$742/day

Medicare Part A – 2021 Costs



Part A
Hospital
Insurance

Part A—Skilled Nursing Facility Copays

DAYS	MEDICARE PAYS	PATIENT PAYS
1-20	All after deductible	\$1,484 deductible
21-100	All except \$185/day	\$185/day
Days 100+	None	All

Medicare Part A

Are You an Inpatient or an Outpatient?

Inpatient – Formally admitted to the hospital with a doctor's order.

Outpatient – No doctor's order to admit you. ER visit is considered Outpatient.

Hospital "Observation Status"

- Outpatient, **not** Inpatient, even if you spend the night.
- *Medicare A pays nothing.*
- Medicare Part B pays for doctors services and hospital outpatient services after you pay your deductibles, coinsurance and copayments.
- For drugs received during an observation stay, you'll likely need to pay out-of-pocket and submit a claim form to your drug plan for reimbursement. Request an *out-of-network pharmacy claim form* from your Part D plan.

Medicare Basics

Medicare Part B



Part B
Medical
Insurance

Medicare Part B

Part B — Medical Insurance



Part B
Medical
Insurance

Helps cover medically necessary:

- Doctors' services
- Outpatient medical and surgical services and supplies
- Clinical lab tests
- Durable medical equipment (may need to use certain suppliers)
- Diabetic testing supplies
- Preventive services (like flu shots and a yearly wellness visit)
- Home health care

Medicare Part B – 2021 Costs



Part B
Medical
Insurance

- **Monthly Premium** – Standard premium is \$148.50 (or higher depending on your income, see next slide).
- **Yearly deductible** – \$203
- **Coinsurance** – 20% coinsurance for most covered services, like doctor's services and some preventive services, if provider accepts assignment.
 - \$0 for some preventive services.

Medicare Part B

Income-Related Monthly Adjustment Amount for 2021 (IRMAA)

Chart is based on your yearly income in 2019 for what you pay in 2021 for Part B premium.

File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	In 2021 You Pay
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50
\$88,000–\$111,000	\$176,000 - \$222,000	Not applicable	\$207.90
\$111,000–\$138,000	\$222,000 - \$276,000	Not applicable	\$297.00
\$138,000–\$165,000	\$276,000 - \$330,000	Not applicable	\$386.10
\$165,000-\$500,000	\$330,000 - \$750,000	\$88,000 - \$412,000	\$475.20
\$500,000 or Above	\$750,000 or Above	\$412,000 or Above	\$504.90

Medicare Part B

Preventive Services



Part B
Medical
Insurance

- Welcome to Medicare Visit
- Yearly Wellness Visit
- Additional screenings/tests/services
 - Most covered with no deductible or co-pay.

*“An ounce of prevention is worth a pound of cure”
-Benjamin Franklin*



*Review the
preventive services
chart &
discuss your
prevention plan with
your doctor.*

Medicare Part B

Preventive Services



Part B
Medical
Insurance

“Welcome to Medicare” Visit

Includes:

- Height, weight, and blood pressure
- Body mass index
- Vision test
- Review of potential risk for depression and level of safety
- Discussion about advance directives if you choose
- A written plan regarding screenings, shots, and other preventive services needed

Note: NOT a physical!

Medicare Part B

Preventive Service



Part B
Medical
Insurance

Yearly Wellness Visit

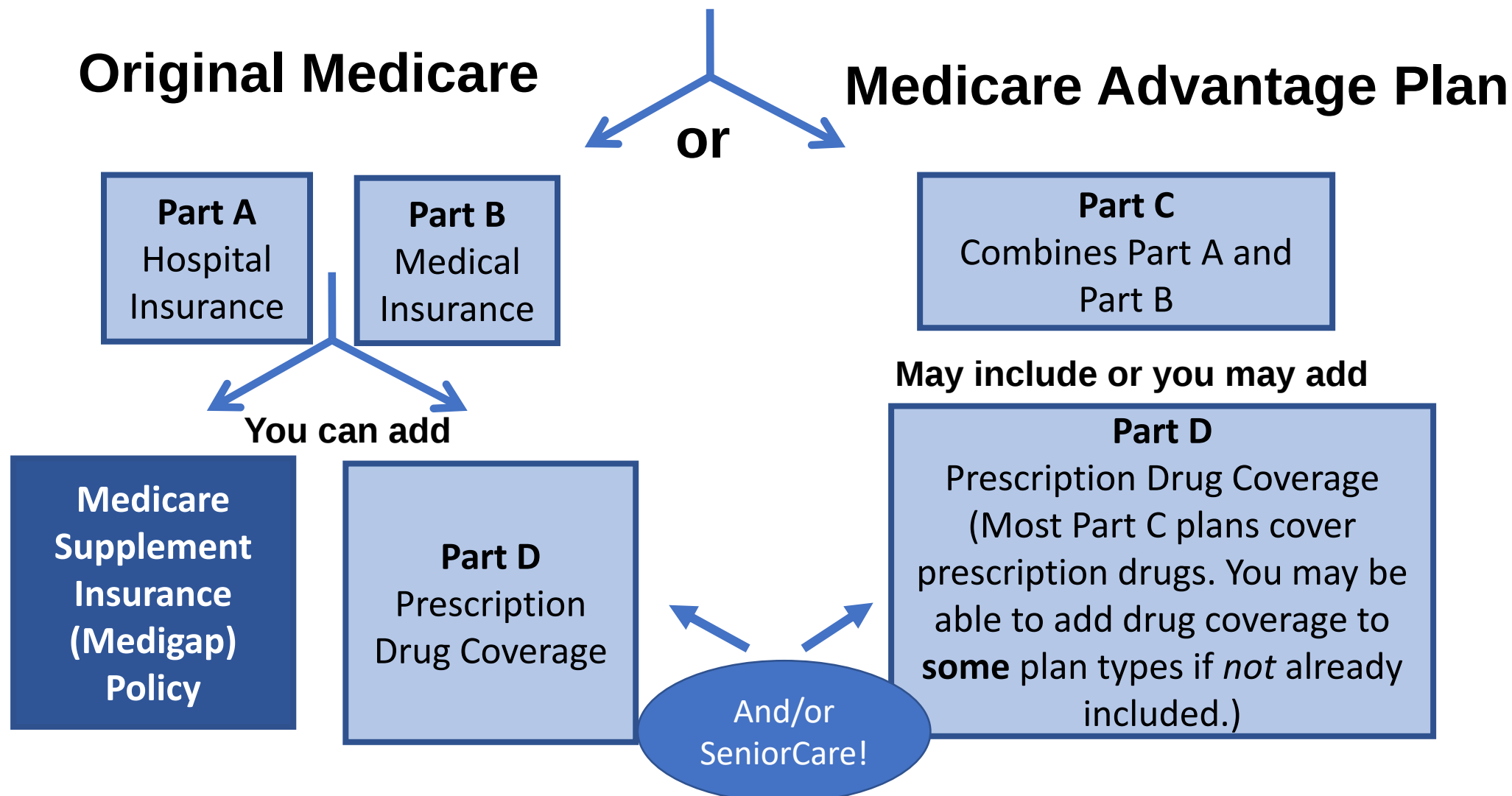
Includes:

- Review of medical and family history
- Develop list of current providers and prescriptions
- Record height, weight, blood pressure
- Create list of risk factors and treatment options
- Detection of cognitive impairment
- Establish schedule of screenings for appropriate preventive services
- Offer personalized health advice

Note: Not a physical. Be sure to ask for ***Yearly Wellness Visit*** by name.

Your Coverage Choices

Your Coverage Choices



Original Medicare



Part A
Hospital
Insurance



Part B
Medical
Insurance

- Original Medicare is Part A (Hospital Insurance) and/or Part B (Medical Insurance).
- Medicare provides coverage.
- You have your choice of doctors, hospitals, and other providers that are accepting new Medicare patients.
 - Costs are affected by whether or not they accept **assignment**, which is an agreement by your doctor/provider, to be paid directly by Medicare, to accept the payment amount Medicare approves for the service, and not to bill you for any more than the Medicare deductible and coinsurance.

You can add



- **Medicare Supplement (Medigap) Insurance**



- **Part D**

Original Medicare

Original Medicare does *not* cover these services or supplies:



- Most Dental care or Dentures
- Cosmetic surgery
- Health care while traveling outside U.S.
- Hearing aids and/or exams for fitting hearing aids
- Long-term care
- Most routine foot care & most supportive devices for feet
- Routine eye care and most eyeglasses
- Routine physicals

Original Medicare

Medigap Insurance



Medicare Supplement (Medigap) Insurance



- Private Insurance to supplement **Original Medicare**. Approved & regulated by WI Commissioner of Insurance.
- You must have Medicare Parts A and B to buy a Medigap policy.
- You pay a monthly premium for this type of plan.
 - Helps pay some health care costs that Original Medicare doesn't cover.
 - Once Medicare pays its share of Medicare-approved amounts for covered costs, then your Medigap policy pays its share.
- Costs vary depending on insurance company, optional benefits selected, age of applicant, where applicant lives.
- Does not include outpatient prescription drug coverage.
- No need to review coverage yearly.

Medigap Insurance

Types of Policies



- Traditional Medicare Supplement Policies
 - *Attained Age* – As you age your premiums will change to meet your age range and premiums become higher.*
 - *Issue Age* – Premiums are set at the age you are when you buy the policy and will not increase because you get older.* Premiums may increase for other reasons.
- Cost-Sharing Supplemental Policies (50% or 25% cost sharing)
- High-Deductible Medicare Supplement
- Medicare Select

**Medigap Premiums may also increase each year due to cost of living adjustments.*

Medigap Insurance



- **Basic Benefits:** Covers 20% after Part B, copays for Part A, additional inpatient psychiatric days, first 3 pints of blood, 40 home care visits.
- **Wisconsin Mandated Benefits:** Covers some chiropractic services, 30 days non-Medicare Skilled Nursing Facility. *(Only applies to policies issued in Wisconsin to Wisconsin residents.)*

**See OCI Publication:
“WI Guide to Health Insurance for People with Medicare”*

Medigap Insurance



Optional Riders (Benefits):

- Part A Deductible (or Part A 50% Deductible)
- Part B Deductible*
- Part B Copay/Coinsurance (reduces premiums)
- Part B Excess Charges
- Additional Home Health
- Emergency Foreign Travel

**As of January 1, 2020 the Part B Deductible rider is no longer an option for people newly eligible for Medicare. (Still available for those eligible prior to 1/1/20.)*

Medigap Insurance



Steps to Buy a Policy

- STEP 1: Decide which benefits (riders) you want, then decide which of the Medigap policies meets your needs.
- STEP 2: Find out which insurance companies sell Medigap policies in your state.
- STEP 3: Call the insurance companies (or insurance agent) that sell the Medigap policies you're interested in and compare costs.
- STEP 4: Buy the Medigap policy.

Medigap Insurance



When You Can Buy a Medigap Policy

- Your one-time 6-month Open Enrollment Period (**OEP**) begins when you're 65 or older and enrolled in Part B.
- May buy a Medigap policy any time an insurance company will sell you one.

During Your Medigap OEP	NOT During Your Medigap OEP
Best time to buy	May have waiting period for preexisting conditions
Guaranteed Issue Period	May cost more
Companies must sell to you any policy they sell for the same price even if you have a pre-existing condition	Companies can deny coverage

Medigap Insurance



Delayed Open Enrollment Period (OEP)

- If you delay enrolling in Medicare Part B
 - Because you or your spouse are **still** working, **and**
 - You have group health coverage (primary),
- Then your Medigap OEP is delayed
 - Until you are enrolled in Part B.
- If you have Medicare due to a disability, you get 2nd OEP at age 65.

Medigap Insurance



Other times you cannot be denied a policy:

- Your Medicare Advantage plan terminates or stops providing care in your service area.
- You move outside the plan's service area.
- Your employer group health plan ends some or all of your coverage.
- Your employer group plan increases cost by more than 25% in one 12 month period.
- You are in Trial Period of Medicare Advantage plan.

Must apply within 63 days of the date your other coverage ends.

Medigap Insurance

For Questions Contact:

- WI SHIP Medigap Helpline
1-800-242-1060
- Commissioner of Insurance
1-800-236-8517
<https://oci.wi.gov>
- Medicare
1-800-MEDICARE
www.Medicare.gov

The screenshot shows the Medicare.gov homepage. At the top, the logo 'Medicare.gov' is displayed with the tagline 'The Official U.S. Government Site for Medicare'. A search bar is located in the top right corner. Below the logo, a row of navigation buttons includes 'Sign Up / Change Plans', 'Your Medicare Costs', 'What Medicare Covers', 'Drug Coverage (Part D)', 'Supplements & Other Insurance', 'Claims & Appeals', 'Manage Your Health', and 'Forms, Help, & Resources'. The 'Supplements & Other Insurance' button is selected, and its dropdown menu is open, showing several options: 'How Medicare works with other insurance', 'Retiree insurance', 'What's Medicare Supplement Insurance (Medigap)?', 'Find a Medigap policy.', 'When can I buy Medigap?', 'How to compare Medigap policies', and 'Medigap & travel'. A blue arrow points to the 'Find a Medigap policy.' option. The main content area features a large banner with the text 'Make the most of your 2021 coverage' and two buttons: 'See what Medicare covers' and 'Find Health & ...'. At the bottom, a green banner reads 'See how Medicare is responding to Coronavirus' with a 'Learn More' button.

Medicare Part D



Part D
Medicare
prescription
drug
coverage

Medicare Prescription Drug Coverage

Medicare Part D



Part D
Medicare
prescription
drug
coverage

- To receive Part D coverage, you must enroll in a Part D Plan.
- Covers prescription medications.
- Run by private companies that contract with Medicare.
- Part D Plans are provided through:
 - Medicare Prescription Drug Plans (PDPs) that work with Original Medicare.
 - Medicare Advantage Prescription Drug Plans (MA-PDs).

You can compare plans and enroll in a plan on the Plan Finder at:
www.medicare.gov

Medicare Part D



Part D
Medicare
prescription
drug
coverage

Enrollment Opportunities

- Initial Enrollment Period
 - 3 months prior, month of, and 3 months after starting Medicare.
- Annual Open Enrollment Period
 - Enroll October 15 thru December 7th each year for coverage starting January 1st of the following year.
- Medicare Advantage Open Enrollment Period
 - January 1 – March 31—*only for people already enrolled in MA plan*
- Special Enrollment Period
 - In certain circumstances, you may be able to change your Medicare prescription drug coverage outside of the Initial or Annual Open Enrollment Period.

Medicare Part D – Costs



Part D
Medicare
prescription
drug
coverage

Premiums, Deductibles, and Copays or Coinsurance

- Costs vary by plan and change **annually**.
- 2021 premiums range from \$7.30 to \$132.30 per month.
- 2021 National base beneficiary premium is \$33.06.
- 2021 Limit for a deductible is \$445.
- Copays and coinsurance may vary per drug, per plan, per pharmacy.

Income Related Monthly Adjustment Amount (IRMAA)

- People with Part D who have higher incomes will pay an additional amount on top of their premium. Income thresholds:
 - Individuals: \$88,000
 - Couples filing jointly: \$176,000
- This amount is based on their tax filing from two years prior. (2021 amount is based on 2019 tax filing.) Only about 5% of people with Medicare are subject to IRMAA.

Medicare Part D – Costs



Part D
Medicare
prescription
drug
coverage

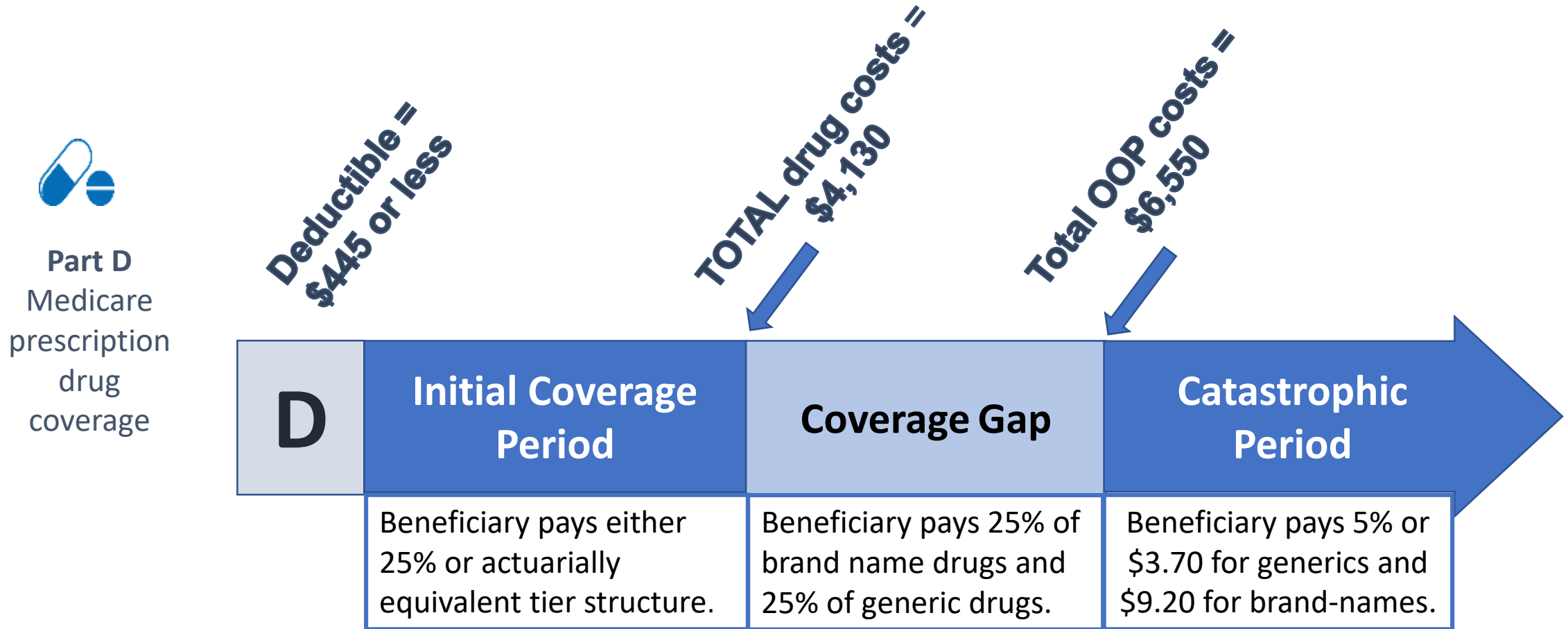
Late Enrollment Penalty

- You may pay a late enrollment penalty if you did not enroll in Part D during the IEP and did not have other **creditable** coverage*.
- The penalty is 1% of the average national monthly premium for every month you delayed enrollment.
- The penalty will be added to your monthly premium if and when you enroll in a Part D plan, and it will continue as long as you are enrolled.

***Creditable Coverage:** Other prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard Part D coverage, such as:

- Veterans drug coverage
- SeniorCare
- Some types of Employer Coverage (must ask)

Medicare Part D – Costs



From January 1, 2021 (or a later start date for those who enroll after January 1).

Medicare Part D

What is Covered



Part D
Medicare
prescription
drug coverage

- Prescribed medications
- Medications that are included in a plan's formulary (Not all medications are covered by all plans.)
- The law excludes certain medications from coverage under Part D.
- Medications must be for medically prescribed use.
- Insulin and needles and syringes for the administration of insulin

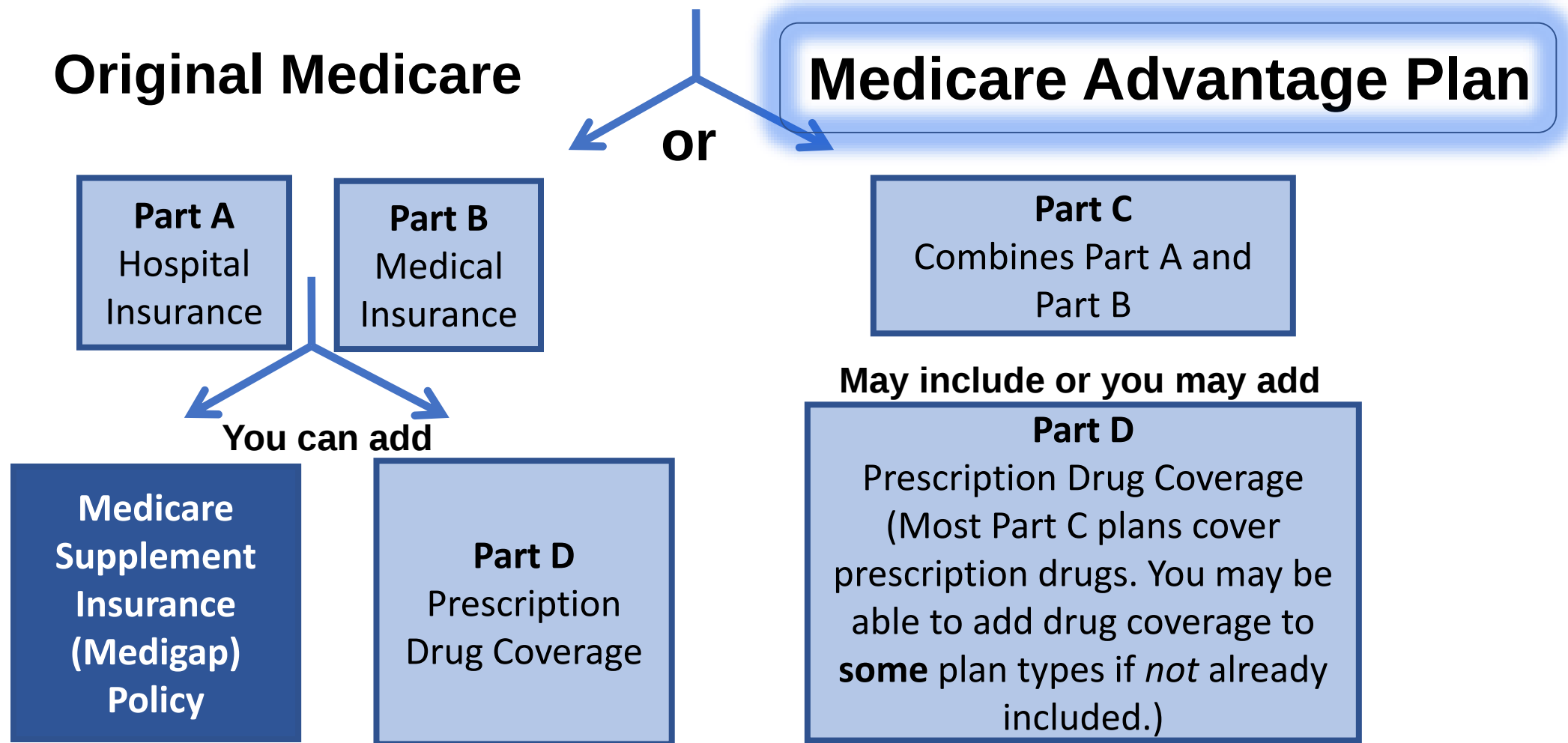
Medicare Part D

What Is Not Covered?



- Medications that are not on a plan's formulary are *usually* not covered.
- Non-prescription, over-the-counter drugs
- Drugs that are not approved by the Federal Drug Administration (FDA)
- Vitamins and minerals
- Cough medicine
- ED medications
- Drugs for cosmetic purposes
 - Weight loss or weight gain
 - Hair loss

Your Coverage Choices



Medicare Advantage Plans (Part C)

Part C Includes



Part A
Hospital
Insurance



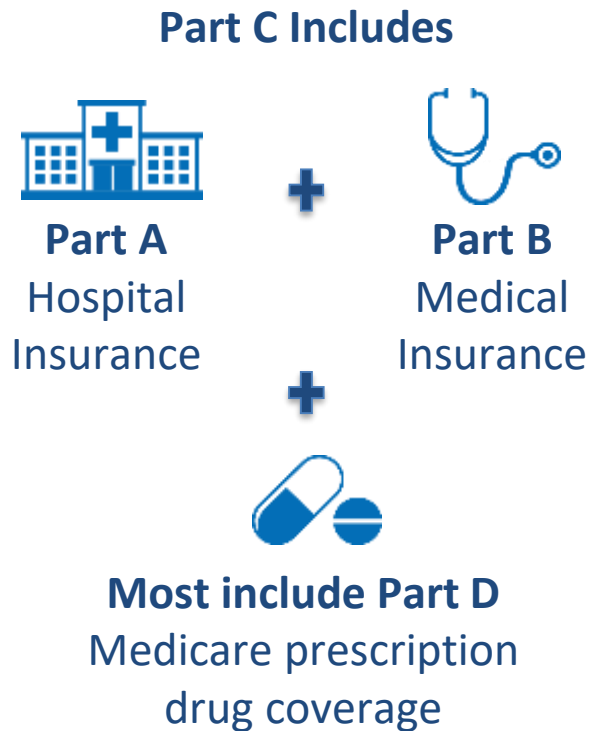
Part B
Medical
Insurance



Most include Part D
Medicare prescription
drug coverage

- Medicare Advantage, sometimes called Part C, includes both Part A, Part B, and usually Part D.
- Private insurance companies approved by Medicare provide your Medicare coverage.
- Most plans are HMOs or PPOs with provider networks. You must use plan doctors, hospitals, and other providers, or you will pay more or all of the costs.

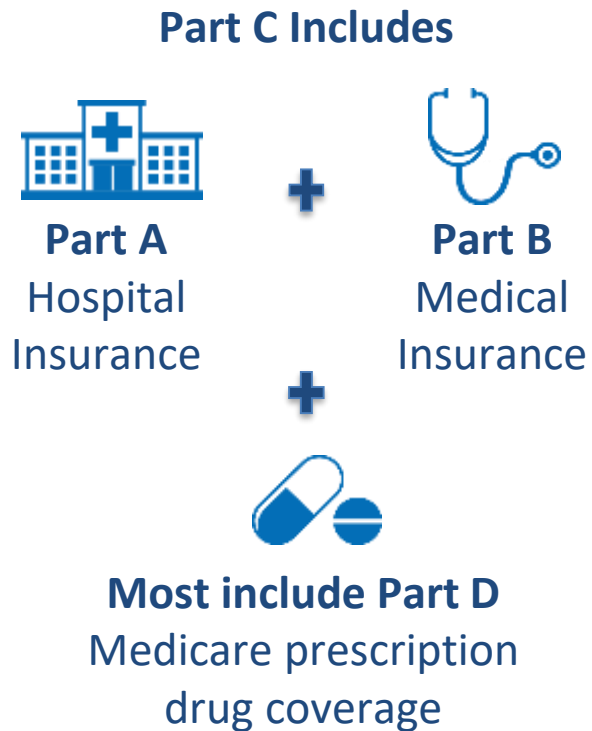
Medicare Advantage Plans



What you Pay in 2021

- Part B monthly premium
- Additional monthly premium depending on the plan
- Deductibles, coinsurance, and copayments
 - Different from Original Medicare
 - Vary from plan to plan
 - May be higher if out-of-network
- Out-of-Pocket Maximum – \$6,700 (individual)

Medicare Advantage Plans



If you join a Medicare Advantage Plan you:

- Still get all services covered by Part A and Part B, but you get them through the Medicare Advantage Plan.
- May choose a plan that includes Part D prescription drug coverage.
- May have different benefits and cost-sharing.
- Can't be charged more for certain services than you would pay under Original Medicare.
- May have a yearly limit on your out-of-pocket costs for medical services.
 - Once you reach this limit, you'll pay nothing for covered services.
- May choose a plan that includes extra benefits not covered by Original Medicare, such as vision or dental care.
- Cannot use a Medigap policy to supplement your coverage.

Medicare Advantage Plans

Advantages

- May have lower monthly premium (beyond Part B premium).
- Coordinated care with network physicians.
- Some offer extra benefits (vision, dental, hearing).
- Varied plans and choices.
- Can change plans each year.
- Out-of-pocket copay maximum.
- Must follow CMS regulations.

Disadvantages

- May have higher out-of-pocket expenses.
- Higher costs when out of network.
- No State mandates or protections for extras
- Confusion over plans/coverage.
- Must re-evaluate plan each year/May need to change plans.
- Enrollment is limited to specific times of the year.

Medicare Parts C & D

Annual Open Enrollment Period

October 15th – December 7th

- Medicare Advantage Plans and Medicare Part D plans can change their plan details each year.
- Plan formularies, pharmacy networks, premiums, and other costs can change each year.

Medicare Advantage Plans have another Open Enrollment Period
January 1 – March 31—***only for people already enrolled in MA plan.***

Review your current plan each year!

The Medicare Plan Finder

The screenshot shows the Medicare.gov homepage. At the top, the Medicare.gov logo is on the left, and a search bar with the text 'Search Medicare' and a 'Search' button is on the right. Below the logo is the text 'The Official U.S. Government Site for Medicare'. A row of navigation buttons includes 'Sign Up / Change Plans', 'Your Medicare Costs', 'What Medicare Covers', 'Drug Coverage (Part D)', 'Supplements & Other Insurance', 'Claims & Appeals', 'Manage Your Health', and 'Forms, Help, & Resources'. The main banner features a photo of an elderly woman smiling, with the text 'Make the most of your 2021 coverage'. Two buttons are visible: 'See what Medicare covers' and 'Find Health & Drug Plans'. A white callout box with the text 'Click “Find Health & Drug Plans?”' and a blue arrow points to the 'Find Health & Drug Plans' button. Below the banner is a green bar with the text 'See how Medicare is responding to Coronavirus' and a 'Learn More' button. At the bottom, there are four service tiles: 'Log in/Create account' (with a person icon), '2021 Medicare Costs' (with a dollar sign icon), 'Find care' (with a binoculars icon), and 'Want a new plan now?' (with a calendar icon).

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

Search Medicare Search

Make the most of your 2021 coverage

Click “Find Health & Drug Plans?”

See what Medicare covers Find Health & Drug Plans

See how Medicare is responding to Coronavirus Learn More

Log in/Create account
Access your Medicare account

2021 Medicare Costs
See basic Medicare costs for 2021

Find care
Search all providers & facilities

Want a new plan now?
See if you can join

Compare plans at
www.medicare.gov

- Personalize your search to find plans that meet your needs.
- Compare plans based on star ratings, formularies, benefits, costs, and more.

Other Types of Health Insurance

- Employer/Retiree Group Health Plan
 - Is it a Supplement or Medicare Advantage?
 - Some offer **creditable** prescription coverage.
 - Contact your employer or union benefits administrator to find out how your insurance works with Medicare.
- Military Coverage: VA or TriCare
- Medical Assistance/Low Income Programs



SeniorCare

Wisconsin's Prescription Drug Assistance Program

- Available to Wisconsin residents age 65 and over who are U.S. citizens or have qualifying immigrant status.
- \$30 annual application fee. (No monthly premium.)
- No asset limit.
- Creditable coverage.
- Your annual income determines your level of coverage.
 - No deductible at Level 1.
 - Level 2a and 2b have a deductible.
 - Level 3 has a deductible and spenddown.
- May use alone or in addition to Part D.



For more information or to access
an application online:
www.dhs.Wisconsin.gov/seniorcare

Or call:
1-800-657-2038

Help for People with Limited Income



■ Medicare Savings Programs

- If eligible, your Medicare Part B premium will be paid for you.
- Some also have Medicare copays and deductibles paid as well based on income and assets.

■ Extra Help (Low Income Subsidy)

- Assistance with Medicare prescription drug coverage.
- Reduces Part D premiums, deductibles, and copays based on income and assets.



■ Senior Care

- Level of assistance depends on annual income.

Help for People with Limited Income

Program Eligibility Guidelines

Program	Single Individual (Unmarried)		Married Couple	
	Monthly Income	Assets	Monthly Income	Assets
Medicare Savings Program	< \$1,449	< \$7,970	< \$1,959	< \$11,960
Extra Help	< \$1,610	< \$13,290	< \$2,177	< \$26,520
Wisconsin SeniorCare Level 1	< \$1,717	No asset limit	< \$2,322	No asset limit

***Income Limits based on 2021 federal poverty guidelines.**

Words of Caution

Always review your Medicare Summary Notice!

CMS Medicare Summary Notice June 16, 2006

2 CUSTOMER SERVICE INFORMATION **3**

4 Name
Street Address
City, State ZIP Code

5 **BE INFORMED:** Protect your Medicare Number as you would a credit card number.

Your Medicare Number: 111-11-1111-A

If you have questions, write or call:
Medicare (#12345)
555 Medicare Blvd.
Suite 200
Medicare Building
Medicare, US XXXXX-XXXX

Call: 1-800-MEDICARE (1-800-633-4227)
Ask For Doctor Services
TTY users should call: 1-877-486-2048.

This is a summary of claims processed from 5/15/06 through 8/15/06.

6 PART B MEDICAL INSURANCE - ASSIGNED CLAIMS

Dates of Service	Services Provided	Amount Charged	Medicare Approved	Medicare Paid Provider	You May Be Billed	See Notes Section
Claim number 12345-84956-84556		10	11	12	13	14
Doctor name, Street Address, City, State ZIP Code		\$55.00	\$44.35	\$0.00	\$44.35	a b
04/07/06	1 Office/Outpatient Visit, ES (99214)					

15 **THIS IS NOT A BILL** – Keep this notice for your records.

- This is not a bill. Sent quarterly.
- Check name, address, Medicare number for accuracy.
- Did you receive the service?
- Be sure claim is processed and paid. If item is denied, call doctor's office to make sure claim was coded properly. If not, office can resubmit.
- If denied, you have appeal rights. Appeal deadline is 120 days.

Words of Caution

Three Steps to Prevent Fraud

Step 1: **Protect** Yourself and Others from Medicare Fraud

DON'T

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

DO

- Do treat your Medicare card and number like your credit card.
- Do watch out for identity theft.
- Do be aware that Medicare doesn't call or visit to sell you anything.
- Do be cautious of offers for "free" medical services.
- Do **pass it on!**



Words of Caution

Step 2: **Detect** Medicare Fraud & Abuse

- Always review those **Medicare Summary Notices (MSNs)** !
- Access your Medicare information online at www.MyMedicare.gov.
- Create a **Personal Health Care Journal**:
 - Record doctor visits, tests and procedures in the journal and take it with you to appointments.
 - Compare your MSNs and other statements to your journal to make sure they are correct.



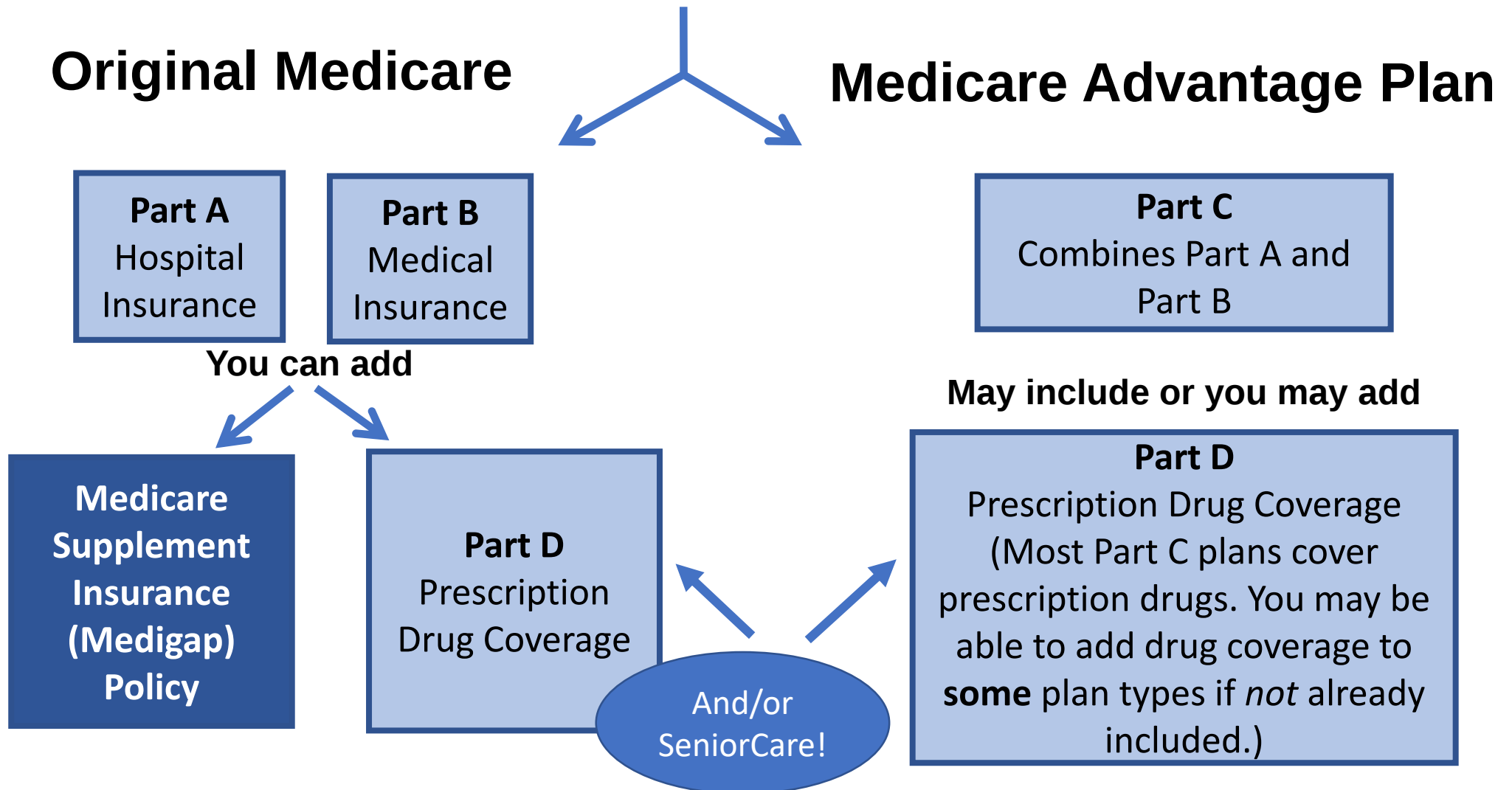
Words of Caution

Step 3: **Report** Suspected Medicare Fraud and Abuse

- Call the provider.
- Gather information and documentation.
- Contact **WI Senior Medicare Patrol (SMP)**:
 - Call Toll-free: **1-888-818-2611** (*Free and Confidential!!*)
 - To report suspected fraud/abuse.
 - For training, speakers, and/or materials.
 - To volunteer with the SMP program.



Review—Your Coverage Choices



For More Information or Assistance

- Call Medicare at **1-800-633-4227** or visit www.medicare.gov
- **Wisconsin SHIP Resources:**
 - Medigap Helpline: **1-800-242-1060**
 - Medigap Part D Helpline (for ages 60+): **1-855-677-2783**
 - Disability Drug Benefit Helpline: **1-800-926-4862**
 - Local assistance: **ADRC of the Lakeshore: 877-416-7083**



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