



Medicare 2024

A presentation as part of the Pierce County ADRC
"Hot Topics" series

MATTHEW M. SANTELLI
EDUCATION AND OUTREACH SPECIALIST
PIERCE COUNTY AGING AND DISABILITIES RESOURCE CENTER



Disclaimer

The information provided during this presentation is not intended to serve as an exhaustive list of benefits available through Medicare coverage and/or Medicare Open Enrollment. Benefit availability depends upon medical necessity as determined by a physician. Clients enrolled with Original Medicare, Medicare Advantage, or Medicare Part D should consult their plan benefit booklets and speak to their plan customer service representatives for more information.



Medicare & You

The official U.S. government
Medicare handbook

2023



Changes to Medicare Enrollment

Local SS offices are currently open again for most in-person meetings. Enrolling in Medicare A and/or Medicare B can also be done online, over the phone, through the US Mail, or even by Fax. Offices are available by appointment or walk-in to request replacement SS and Medicare cards, provide documentation for SS Disability claims, and to ask general questions.

Information on the online or US Mail options can be found at **www.socialsecurity.gov**.

The phone option for Social Security is available at **1-800-772-1213**.

Information on Medicare including the Medicare Plan Finder at **www.medicare.gov**.

The phone option for Medicare is available at **1-800-633-4227**

Basic Information About Medicare

- Medicare is health insurance coverage linked to your lifetime earned income or the earned income of your spouse.
- Most people qualify for Medicare coverage at age 65.
- Other people qualify for Medicare coverage after having received a cash payment from Social Security Disability for 24 months or due to a specific diagnosis (including ALS and End Stage Renal Disease with dialysis).
- Initial eligibility is verified and completed by **Social Security at 1-800-772-1213** (all local Social Security offices are now open for scheduled appointments and walk-in appointments).
- Your Medicare card is a red, white and blue card with your name, effective dates of coverage for Parts A and B, and an ID number for medical billing.

Basic Information About Medicare (cont'd)

- The “Medicare and You 2024” handbook is valuable! Please use it!
- **Medicare Part A:** Covers inpatient (hospital) care and skilled nursing facility care. The skilled nursing facility benefit pays at 100% but usually only for the first 20 days, then there is a copay. There can be deductible and copay costs for other Part A services. No premium cost for most people. 2023 hospital deductible = \$1600.00.
- **Medicare Part B:** Covers outpatient physician visits, lab work, and diagnostic testing. Also covers some medications and medical supplies. **Acupuncture** to be covered for 12 annual visits to treat chronic lower back pain. There can be premium, deductible, and copay costs. 2023 premium = \$164.90 and 2023 deductible = \$226.00. Part B enrollment can be delayed (no penalty) due to “active work” of applicant or their spouse. Call 1-855-798-2627 to report.

Basic Information About Medicare (cont'd)

- **Medicare Part C (Medicare Advantage):** Offers modified A/B/D benefits under management of contracted insurance providers. There can be premium, deductible, and copay costs. There are networks of physicians who contract with the plan. End-Stage Renal Disease now eligible to enroll as “guaranteed issue”.
- **Medicare Part D:** Covers prescription drugs at community pharmacies. There can be premium, deductible, and copay costs. Part D can be delayed (no penalty) due to “creditable coverage”.
- Medicare does not pay for long-term care! Medicare Part A pays for limited-time skilled nursing facility care and limited-time home health care for rehabilitation only!

Medicare and You Handbook 2024

- Has in-depth information about Original Medicare, Medicare Advantage, and Prescription Part D coverage
- Has a comprehensive list of Medicare Part B covered services, including preventive services. Based on age and medical history!
- Has an excellent side-by-side comparison of Original Medicare versus Medicare Advantage.
- Has a complete list of local Medicare Advantage and Medicare Part D plans in the back of the book, including plan names, plan contact phone numbers, and basic plan benefits
- Acupuncture is now covered for chronic low back pain and chiropractic is now covered for subluxation. In 2023 Shingles, RSV, pneumonia, influenza, COVID-19 vaccines fully covered.

Open enrollment for Medicare Part C and Medicare Part D

- Extends from October 15, 2023 to December 7, 2023
- Allows a Medicare beneficiary to make changes to Medicare Part C (Medicare Advantage) or Medicare Part D (Stand-alone drug coverage) for start date of January 1, 2024
- No need to make changes if the beneficiary is happy with current coverage. The current plan will renew automatically if no changes are made. Read your plan benefits summary so you are aware of any changes for 2024!
- At least 24 Medicare Part D plans available in 2023, including at least 7 Benchmark plans (Benchmark plans have no monthly premium cost and no deductible for most Extra Help recipients).

Open enrollment for Medicare Part C and Medicare Part D (cont'd)

- At least 71 Medicare Advantage (MA) plans available in 2023, including at least 32 plans with no monthly premium and 14 “Special Needs” Plans.
- Extended “change enrollment” period for MA plans through March 2024.
- Most MA plans include health and drug coverage. The MA plan manages the Medicare benefits for their enrollees and requires their enrollees to see providers in their network. MA enrollees must have Part A and Part B.
- MA plans can offer additional benefits beyond Original Medicare, such as dental/vision/hearing benefits, along with health club memberships and medical transportation. Others offer grocery and OTC medication purchasing cards. “Honor” or “Patriot” plans cover Veterans on Part A and B.
- MA plans cover 31 million people or 52% of all Medicare enrollees.

Apple Health Medicare Connect MA Plans (D-SNP)

There are 11 plans available in Pierce County in 2023: Amerigroup, Community Health Plan, Humana, Molina, Pacific NW Pace Partners, United Healthcare, and WellCare

All offer \$0 premium/deductible/copays for covered services and benefits
All offer enhanced benefits for full Medicaid and/or QMB (Qualified Medicare Beneficiary) clients

Only Humana offers **enhanced benefits** for all MSP (Medicare Savings Program) clients

Apple Health Medicare Connect MA Plans (D-SNP) (cont'd)

Enhanced benefits can include hearing exams/hearing aids every three years, comprehensive dental services up to \$4000 per calendar year, vision exams and eyeglasses up to \$300 per calendar year, unlimited transportation to plan-approved destinations, \$75 per month healthy grocery purchasing cards, \$1200 per calendar year over-the-counter pharmacy purchasing cards, personal emergency response systems, in-home care, health club memberships, and pest control.

D-SNP clients can change their plans every quarter during calendar year

Also SNP plans for chronically ill and institutional clients

Basic Medicare Part D benefit structure

- Monthly premium costs can vary. Only Part A needed to enroll.
- Calendar year deductible can range from \$00.00 up to \$505.00.
- During the deductible period, the beneficiary pays 100% of the cost of covered drugs
- During the initial coverage period (ICP), costs of covered drugs are paid 25% by the beneficiary and 75% by the plan
- During coverage gap (“donut hole”) in 2023 the beneficiary continues to pay 25% and the plan pays 75%. During catastrophic period, beneficiary pays 5% of costs. In 2024, when the catastrophic period starts, the beneficiary pays none of the costs. In 2025 the most any beneficiary will pay total for medications per year is \$2000.00.
- Note that plans can impose restrictions on filling prescriptions based upon generic drug substitutions, quantity limits, step therapy, MD preauthorization.

Considerations for keeping or changing your Part D prescription drug plan

- Premium/deductible/copay costs in 2024?
- Discounts for using a Preferred Pharmacy? Are any close to home? Any mail order options?
- Are all your medications covered in the plan formulary?
- Verify that plan is charging a maximum of \$35 per month for each insulin prescription?

Considerations for keeping or changing your Part C Medicare Advantage plan

- Premium/deductible/copay costs in 2024?
- Discounts for using a Preferred Pharmacy? Are any close to home? Any mail order options?
- Are all your medications covered in the plan formulary?
- Verify that plan is charging a maximum of \$35 per month for each insulin prescription?
- Are all of the doctors that you are seeing (or may need to see again) in the Advantage Plan network?
- Are there any enhanced benefits available like vision/dental/hearing?

Medicare Supplement Plans (also known as Medigap Plans)

- Do not have an Open Enrollment period
- Benefits are defined by letter category A-N (but not C or F anymore)
- Do not include prescription drug coverage
- Do not have a provider network
- Plans simply pay the remaining costs for the recipient after Medicare pays
- Different levels of payment depending on the letter category of the plan. For newly eligible after 01/01/2020, you cannot buy and no one can sell you Plans C, F, or high-deductible Plan F due to changes in Medicare law.
- Premium costs can vary widely for the same level of coverage
- Applicants can be required to complete a health screening to report any pre-existing conditions, which can result in a denied application

How do I change Medicare Advantage or Medicare Part D plans for 2023 during Open Enrollment?

- Call Medicare at 1-800-633-4227 starting on 10/15/2023.
- Use the Medicare Plan Finder at www.medicare.gov.
- Statewide Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900
- South Sound Outreach locally at 253-212-3519, or online at www.insurance.wa.gov/shiba
- Once you enroll in a new plan for 2024, your current plan will automatically be terminated at the end of 2023.

Programs to help Medicare recipients limit their premium/deductible/copay costs

- Medicare Savings Programs pay for the monthly Part B premium and/or Part B deductibles and copays.
- Medicare Part D Extra Help (also known as Low-Income Subsidy) can limit premium/deductibles/copay cost for medications covered under Medicare Part C and Medicare Part D.
- Medicare Part C and Medicare Part D plans in 2023 can charge no more than \$35 to the beneficiary for each insulin prescription
- Medicare Advantage “premium reduction” or “give-back” plans pay a portion of the Part B premium to increase beneficiary Social Security income.

Medicare Savings Programs (MSP) income and resource eligibility

- Income for a single person must be under \$1,640.00 per month
- Income for a married couple must be under \$2,219.00 per month
- The \$20 “income disregard” is included in the above examples
- No resource limit!
- Apply anytime online at www.washingtonconnection.org
- MSP approval automatically enrolls applicant for Part D Extra Help

Medicare Part D Extra Help (low-income subsidy) income and resource eligibility

- Income for a single person must be under \$1,843.00 per month
- Income for a married couple must be under \$2,485.00 per month
- Resources for a single person (money in investment and bank accounts) must be under \$16,620.00
- Resources for a married couple (money in investment and bank accounts) must be under \$33,240.00
- Apply anytime online at www.socialsecurity.gov or **1-800-772-1213**
- **These benefits and the Income and asset limits required for them will become more generous in 2024.**

Beware of third-party telemarketers calling you to change your Medicare Advantage (MA) Plan! Do not talk to them please!

Lately we have been getting reports from clients that third party telemarketers (not calling from the Medicare Advantage plans themselves) are calling clients and encouraging them to switch out of their current MA plans. Reportedly even if clients decline the offer they are still being switched to other plans. Do not talk to these callers or any other caller making a Medicare enrollment offer of any kind!

COVID-19 vaccine, testing, and treatment update!

Original Medicare and all Medicare Advantage plans fully cover the cost of COVID-19 vaccines, diagnostic testing, antibody tests, medication treatments, and monoclonal antibody treatments

Vaccines are plentiful and widely available including home vaccination! Talk to your doctor or pharmacist or call the Health Dept at 253-649-1412 for home vaccination if needed. The new booster to combat current COVID-19 variants will likely be available around October 1.

Medicare Part B now pays for up to 8 home COVID -19 tests per month at local pharmacies with no copay. "Test to Treat" medications including Paxlovid are now available if you test positive for COVID-19 and need treatment.

A Word About WA Cares To Avoid Scams

WA Cares is another term used to describe the Washington Long-Term Care Trust Act.

WA Cares is a first-in-the-nation program that ensures working Washingtonians can access affordable long-term care coverage.

Workers began contributing to the WA Cares Fund on July 1, 2023.

Workers contribute 0.58% of each paycheck to the WA Cares Fund.

Benefits totaling \$36,500 per person will NOT BE AVAILABLE until July 1, 2026, at the earliest, and then only for active workers who paid into the WA Cares Fund for three consecutive years.

A Word About WA Cares To Avoid Scams (cont'd)

People who are not actively working are NOT ELIGIBLE for WA Cares benefits, including current retired seniors and current disabled adults.

DO NOT FALL PREY TO SCAMS/FRAUD ABOUT WA CARES! THERE ARE NO SIGNUPS OR BUY-INS FOR THIS PROGRAM! THE PAYROLL DEDUCTION FOR WORKERS IS A STATE REQUIREMENT OF THEIR EMPLOYERS!



For more information, here are some useful resources:

Pierce County Aging and Disabilities Resource Center
253-798-4600 / www.pierceadrc.org (with vaccine updates)

WA State Office Insurance Commissioner at 1-800-562-6900/
www.insurance.wa.gov

Medicare
1-800-633-4227 / www.medicare.gov

SHIBA (State Health Insurance Benefits Advisors)
Statewide: 1-800-562-6900 / www.insurance.wa.gov

Social Security
1-800-772-1213 / www.socialsecurity.gov

