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SPEAKERS

Ashley Biggs, Maryland State Library Agency LBPD, Julia Schreiber, Arnold Eppel

- M** Maryland State Library Agency LBPD 00:01
This podcast is brought to you by the Maryland State Library Agency. The MSLA podcast features presenters from Statewide Youth Programs, as well as learning opportunities for library staff and resources for patrons of the Maryland State Library for the Blind and Print Disabled.
- A** Ashley Biggs 00:20
Hi, everyone, this is Ashley Biggs with the Maryland State Library for the Blind and Print Disabled. And I'm so excited today we are going to be talking about Medicare and all the facets that go into that. And I have two amazing guests. I have Julia and I have Arnold here. They are going to be talking with us today. So guys, welcome so much. And thank you for being here.
- J** Julia Schreiber 00:42
Thank you so much for having us.
- A** Arnold Eppel 00:44
Ashley, thanks for having us.
- A** Ashley Biggs 00:46
Giulia, you had said that you wanted to make a clarification. Right from the beginning, it's just to make sure that everybody understands what we're going to be talking about today.
- J** Julia Schreiber 00:55

Thank you. Yes, so just to be clear, the State Health Insurance Act. So I am the Director for the State Health Insurance Assistance Program, which also includes our Senior Medicare Patrol, and another program that helps Medicare beneficiaries get connected to financial assistance programs to help pay for the cost of Medicare. So just to be clear, and I'm from the Maryland Department of Aging, just to be clear, the State Health Insurance Assistance Program doesn't run Medicare. But we are a free and unbiased program that helps any beneficiary across the state with anything related to navigating Medicare. So it could be enrollment assistance, it could be filing an appeal, it could be dealing with the situation of fraud. So if any miscellaneous question comes up about Medicare, you can contact us and we'll put you in touch with one of our trained counselors who can help you get it sorted. That sounds like a heavy lift. That's a big thing right there. I like to think of our counselors as as many superheroes definitely.

A

Ashley Biggs 02:03

We all wear capes

J

Julia Schreiber 02:07

secretly, yeah,

A

Ashley Biggs 02:08

a secretly okay, I thought you were gonna go with the whole ad. No Mo, NO CAPES, no cakes.

A

Ashley Biggs 02:16

So my first question to you guys is what exactly is Medicare? And how does it differ from something like Medicaid.

J

Julia Schreiber 02:24

So Medicare is a federal health insurance, it's federal health insurance for anyone that is 65 or older. Some people who are under 65 also qualify for Medicare. So that's if you have end stage renal disease, or you have ALS, or if you've been receiving disability benefits. To go into it a little bit. It's, it's a little complicated. So there's four parts of Medicare Part A, B, C, and D. Part A is hospital and inpatient care, Part B is medical insurance. So that's receiving care from a physician or outpatient care or even durable medical equipment. Part C is Medicare Advantage. And Part D is prescription drug coverage. So there's two different ways that you can get generally speaking, there's two different ways you can get Medicare, there's a Original Medicare, which is part A and B. And then you can sign up for a Part D plan as a standalone plan. Or you can have what's called Medicare Advantage, or Part C, which is their Medicare approved plans by a private company that bundles Part A, B, and typically Part D as well. And with that you are typically limited to a certain network of providers that's a little different than Medicaid, which is eligibility is focused more on income. So it is

Medicaid is which is also known as medic medical assistance is a joint federal and state program that gives health coverage to some people with limited limited income and resources. So that was

A Arnold Eppel 04:14
that's a mouthful, isn't it?

A Ashley Biggs 04:17
That is a mouthful. That was a lot of information. I'm going to recap just just to make sure that I completely understood. So Medicare has four parts. Each one of those parts serves a very specific purpose to be fully covered you you need to have a and b plus the additional two parts.

A Arnold Eppel 04:36
No

A Ashley Biggs 04:36
Okay. So I misunderstood

A Arnold Eppel 04:38
so you need to have a B and D A for hospital B for medical and D for prescription drugs. D is optional. We tell people they should get it b you may not need it because you might be covered by your employer even though you're 65 or your spouse may be but Medicare Advantage put it in C

A Arnold Eppel 05:00
and it's very confusing as we watch television, especially during November and December and October a little bit open enrollment. It replaces A, B and D. So it's it's similar to a combined as, as Julia said, A commingle services. Every state is different because it's not always the same providers, every state and every county. So, a little clarification. Okay. Okay. Clear as mud. There's mud. Yes. And that is a southern youth aneurysm. I love it.

A Ashley Biggs 05:37
Bringing back to my Mississippi days clears mud, you want to do the recap where you want to do the recap again and say,

A

Arnold Eppel 05:46

I want to try I want to try. So Medicare is for those who are 65 and older and other those individuals who may have a special circumstance where they qualify, and you need Parts A and B with an option of D. It differs from Medicaid as it's open to seniors specifically, and those with special special circumstances. Yeah. eligible for Medicare eligibility is based on age, Medicaid, generally speaking is more focused on income. Okay. Yeah. Okay. Well, I liked that that was a really good, direct way. I like that. How does Medicare support vulnerable populations. So there is a few different ways that Medicare supports vulnerable populations. Generally speaking, since it's an affordable health insurance option for older adults and people with disabilities. And since it is federally, it's a federal program, it ensures a level of standardization and coverage and also costs. But to add on to that, beyond Medicare, there's also programs so Medicare, there's still costs that are associated with Medicare, whether you're paying a premium, or there's co pays or different cost sharing. So there are also different programs that work with Medicare for individuals who are limited income or have limited income or resources. And it helps them pay for those additional costs that comes with Medicare. So there's the extra health program, which is also known as the low income subsidy for part D. And that makes sure that there's only a certain amount that you're paying out of pocket for it for your prescription drugs. So it makes it much more affordable if you qualify. There's also the Medicare Savings Program, which is if you is another program for individuals who are limited income or have a limited income or resources, and that helps pay for Part B premiums. There's different levels of it. So it might be beyond Part B premiums, it can also help with some of that additional cost sharing. So there's a lot of programs available to make Medicare even more affordable than it is. So actually, one of the acronyms we call them wimpy and Slendy and Quimby and slim V will help pay Medicare Part B premiums, the monthly premium, but not all of it will pay some of it based on income.

J

Julia Schreiber 08:29

That's it. That's the Medicare Savings Program. And it's a little confusing because Medicare savings program is actually a form of Medicaid. So there's typically when people think of Medicaid, it's full Medicaid, the Medicare Savings Program is sort of, there's easier there's, it's a little easier to qualify for though. So there's basically different tiers of Medicaid that you can sign up for to help pay for Medicare. So Medicare isn't free. You know, I, I'm kind of shocked because I I'm sorry, I'm I'm turning out, I'll be 40 this year, and my and I heard my entire life, you know, Oh, you want to wait until you know when you're 65 you want to get on Medicare. And I always thought it was a free service. So it's not a free service is what I'm hearing. Is that correct? Actually the premium is means tested. It's based on your income. So you will pay what's what's it Joey \$174 Starting in 2024.

A

Arnold Eppel 09:30

And it goes all the way up to \$594 a month. For Part D. Part A is free Part D is means tested for your premium. And there's something called perma which Julia can explain.

J

Julia Schreiber 09:44

Well so Part A if you have worked essentially free if you've paid 10 years into Social Security

well, so Part A if you have worked, essentially free if you've paid 10 years into social security, then you get premium free Part A so that's that hospital insurance for Part B the standard premium

J Julia Schreiber 10:00

payment for next year for this. This calendar year is about \$174. And as Arnold mentioned, that's the standard payment for most people. But there's something called Irma, which is income related. adjustment. I'm missing one of these in there. But basically, the more money that you make the actual more that, that we'll call that premium will cost.

J Julia Schreiber 10:28

But unfortunately, no, it is not entirely free. It is a very affordable option, though, to make it affordable.

A Ashley Biggs 10:38

How does Medicare interact or collaborate with other health care programs or government initiatives? You've kind of touched base on some of these savings plans? Is that common? Is that something that anybody can take advantage of if their income is?

J Julia Schreiber 10:55

Low? Yeah, so and that's, that's one of the main, one of the things that we often help with it with cruise ship, is helping people navigate what they're eligible for and how to enroll in those programs. There's also another stickbait based program called the senior prescription drug assistance program, it's a little bit of a mouthful, it's people refer to in a speed app. And so if you don't qualify for something like extra help, because your income is too high, there's another state level program that can help cover some of the costs that you get. I think now it's up to \$75 a month to help with prescription costs.

J Julia Schreiber 11:38

There's there it gets actually, as we've sort of touched on, it gets kind of complicated, in terms of how Medicare interacts with other health care programs. But essentially, you can have both Medicare and other types of insurance. So Medicaid is a big is is a big example of that, as we've touched on.

J Julia Schreiber 12:03

You can also have employer based insurance and Medicare, you can you know, there's the federal employee health benefits, there's TRICARE for life, which is for active duty and retired military. So you can actually have Medicare, and one of these other types of insurance and sort

of like the in a different way, but sort of like some of the Medicare Savings Program and extra help, it can help cover some those additional costs.

A Ashley Biggs 12:33

So some people choose to pay more than one premium, so that they can have additional coverage. Okay, so someone might want to be on healthcare.gov to find a plan that goes that complements their Medicare plan is what you're saying?

J Julia Schreiber 12:52

Yes, they wouldn't necessarily be signing up through healthcare.gov. It would be more through their their employee or based enrollment,

J Julia Schreiber 13:03

or through employer based enrollment, essentially. Oh, yeah.

A Ashley Biggs 13:09

I told you I don't understand. So this is why I'm here. I'm asking questions.

J Julia Schreiber 13:14

I appreciate the questions, because it helps figure out also how to how to simplify because it is quite complicated. So something else that we'll touch on to add another layer two parts to it. So I mentioned if you decide to have Original Medicare, which is part A and B, you can also sign up for what is called a Medicare supplement plan that is actually while that is actually administer are regulated by the Maryland Insurance of Maryland Insurance administration. So those are plans that you can sign up for, to help cover some of the things that Medicare Original Medicare does not cover. You can enroll in that if you have Medicare Advantage. But if you have Original Medicare, that is also another form of coverage that you can have. So actually what Joey is describing is it covers the gaps of Medicare, Medicare has many gaps. It only pays 80% of your cost 20% is paid by you. And so while you mentioned first that you thought Medicare was free, first you learned that there is a premium a monthly premium typically comes out to your Social Security check but doesn't have to and then you need to buy or you should have a Medicare supplemental policy and the Medicare supplemental policy covers those gaps of Medicare for A and B and they change based on male or female smoker nonsmoker and age. And so

J Julia Schreiber 14:51

and there are

J Julia Schreiber 14:53
in you need to get a Medicare supplemental policy once you have Medicare

A Arnold Eppel 15:00
Um, so that you're gonna have no pre exclusions. If you drop the plan or don't go into a Medicare supplemental policy, quick enough there, it was called a 63 day rule. You could have pre exclusions where they won't sell you the policy in total, but they'll put pre exclusions on. So sorry to make it even more complicated. But Julia, go ahead. Well, I'll just add us, again, make it more complicated, but essentially, with the 63 day what's called a guaranteed issue, right? So you can sign up without medical underwriting, it used to be right when you turn right when you became eligible for Medicare, you had a very short period of time to get enrolled in Medigap without that underwriting. Now, in Maryland, specifically, they've recently instituted what instituted was called a birthday roll. So if you have a Medigap Plan, you get have additional options each year, a little bit of extra flexibility to switch, a Medigap plan to a different Medigap plan

J Julia Schreiber 16:04
that is of equal or less of equal coverage each year, around your birthday.

A Ashley Biggs 16:13
And because, you know, Arnold, you mentioned, you know, changes if you're a smoker changes. So what if what if somebody

A Ashley Biggs 16:23
right away, but you know, they get an exclusion for something, and that thing clears up, they get all better? Does that exclusion stay forever? Or do they?

A Arnold Eppel 16:37
That's a good question. But I don't know the answer. I would suspect however, your once you've been

A Arnold Eppel 16:44
once a insurance company, they're about 30 of these insurance companies in Maryland that'll sell them to you can go to the Medicare supplemental policy, under the Maryland Insurance Administration website, and you'll see them all, you'll see all the policies they run, they're very consistent A through N, and they tell you what's going to be covered and what's not, but they can put the pre exclusion when I imagine once you have a pre exclusion, you're not getting that

all of it. Because these are, you know, private insurers that are a Julia make may tell us differently. But you can find the costs under the Maryland Insurance Administration website, and it's about 95 pages long by each carrier. But if you have but then let's go back for a second because Julia mentioned this, if you have a Medicare Part C plan, you don't need one of these. Because there are no gaps. It's a it's an essence a wraparound program, but you're restricted to the requirements of the Part C program. So which hospital you go to what's allowed with doctors, etc. And so there, you know, there are those issues, that a Part C plan presents they however, they will cover some dental no cover some eyes, some will some won't. So the joy you mentioned, it's it. The more you get into this the deeper gets of a learning curve.

A Ashley Biggs 18:14

That's a steep learning curve.

A Arnold Eppel 18:16

Oh, yes. Like, you know, when you're 40 years old, you get a new insurance plan. It's complicated, right? And you turn 50. You know, you got another plan, you switched employers? Well, think of it that way. The only difference is now you're 65 and you're getting this insurance plan. And you've got to learn the ins and outs and what's covered and what's not.

J Julia Schreiber 18:37

And that's honestly why ship exists is because it is so complicated. You have Medicare experts that can help talk through the steps and consider your different options.

A Ashley Biggs 18:50

How does having SSI, Social Security, supplemental income affect Medicare?

J Julia Schreiber 18:59

So in Maryland, if you have SSI, you also are eligible for Medicaid. So and when you have Medicaid, Medicaid covers a large share of the costs of Medicare the things that Medicare does not cover. You'll also call NB, but what since you have Medicaid and SSI you also qualify for extra help. So you're getting assistance with your your prescription drug costs.

A Arnold Eppel 19:28

Doesn't Medicaid, then cover the Medicare premium if you have SSI as well, Julia?

J Julia Schreiber 19:33

Yes, it does. Yep. deductibles and cost sharing.

A Ashley Biggs 19:35

Let's say that I've turned 65 And I'm now ready to enroll. Can you give me an idea of what ship does to help people enroll in the in in Medicare?

J Julia Schreiber 19:56

Absolutely. So you can the way that you We can help you fill out the application which you're initially going to do through the Social Security Administration. And then once you qualify, once you're enrolled in Part A and B, you're then going to consider it, which is Original Medicare again, you're then going to consider if you would like to sign up then either for a Medicare Advantage Plan, or consider a Part D prescription drug plan. And if you decide to continue, if you would like to go with Original Medicare, you're also going to consider a Medigap Plan. So our counselors are trained to help you look, consider the different elements of what coverage might be best for you, we do not provide this recommendations. It is in some it's simply helping inform based on your situation, what might be the best coverage for you. And it's basically an alternative to Arnold mention that we're seeing kind of commercials all the time around Medicare Advantage plans, you can speak with a broker who is trying to sell a specific plan, whereas our counselors are unbiased and are really care most about the eligible beneficiaries needs. We're not trying to sell anything.

A Ashley Biggs 21:23

You're the librarians of Medicare.

A Ashley Biggs 21:28

I equate it to being a librarian in that regard. Because in you know, public librarians all we don't tell you what tax form to use, we point you to the right tax to the tax forms over there. And we help you look up which forms you need, or you come in to ask questions, and we show you how to find the answer. We don't necessarily tell you what the answer is. Unless it's like I need a phone number, then you know, of course, we're just gonna give it to you. But you know, we try to help you find get all the information so you can make the best decision. So I'm equating your honorary librarians. This is awesome.

J Julia Schreiber 22:03

I love that association and appreciate the analogy.

A Ashley Biggs 22:08

How quick is the enrollment process?

J Julia Schreiber 22:11

So the enrollment process, if you're doing it, if you're filling out an application online is only about 10 to 30 minutes, if you okay, let me back up a little bit. If you have started receiving Social Security retirement benefits, prior to a few months prior to turning 65, you'll actually all automatically be enrolled in Part A and B. So you just receive that card in the mail. And then you want to just consider whether it's signing up for a Part D plan or or Part C, if you are going to be enrolling just for Medicare, then it's about 10 to 30 minutes, and you can you can do it online, it can take anywhere from about two weeks to two months for them to actually to process it. So it's really important during your initial enrollment period to try to enroll in Part A and B as soon as possible. Can you be denied. If you are in your initial enrollment period, then in you're going to receive information from Social Security, you're not going to be denied something that could come up is whether you have those 10 years of 100 or two, those 10 Those 10 years of work experience that means premium free, part A. So that's a little bit of a challenge that our ship counselors can help sort out, but it's very unlike Social Security's gonna be contacting you being like, hey, it's time to sign up for Medicare. Okay, so, so that's good to know. Because that would be really scary that you turn 65. And all of a sudden you're not qualified, but it doesn't sound like that's the case. No, automatically qualify. Yep. Awesome. And if you have SSDI benefits, after 24 months, you're going to be automatically enrolled in Medicare in part amb. So you could you said it takes two weeks to two months for the for them to process it. But when does the coverage actually begin?

J Julia Schreiber 24:11

It depends a little bit, but it typically starts the first of the month after you apply. So just because it caught the it comes in later. It can it can go back retroactively during your initial enrollment period, which is the three months leading up to your 65th birthday, your birthday month, and then the three months afterwards, if you're applying in those three months before you turn 65 It'll your coverage will start the first of them your birthday month. Okay? If you apply any of those subsequent months or there's also these things called special enrollment periods. It's it's typically starting the month after you apply the first of the month after you apply.

A Ashley Biggs 24:57

Okay, I'm curious. And I want to I want to find out more. And I want to because I'm, you know, I'll be turning 65. Eventually, where's a good place to go? Should I should I call them? Should I call ship directly? Or should I first do my own research?

J Julia Schreiber 25:18

The it's really up to you. There are some great resources on Medicare really fantastic resources on medicare.gov, which is through the Center for Medicare and Medicaid Services are the ones that really run Medicare, you can go to ship health.org, which is the ship National Technical Assistance Center, they do all of they help with all of our like counselor trainings, and they have

a lot of consumer facing resources. And then of course, you can call ship and speak with somebody speak with one of our counselors to learn a little bit more as well. Is there a wait time to speak to a counselor like you have to wait three months for a callback, or? No, we tried to return calls pretty quickly during during the annual open enrollment season. So if you have Medicare, and you're looking to switch plans, there can be sometimes a waitlist, because a lot of people are looking for help. So it's good to get in really early. Otherwise, you should receive

J Julia Schreiber 26:27

a call back from a counselor within 24 to 48 hours, if not talking to them right away.

A Arnold Eppel 26:34

But actually, just so you know, that ship is a national program, as Julia has mentioned. And I'll give you an example, because I used to run the Baltimore County Department of Aging many years ago. And we have one and a half ship counselors that was funded through this program. The rest were volunteers. And so we depend ship depends a lot on volunteer assistance to help answer questions, etc. So you can only imagine how many Medicare beneficiaries there are throughout our nation. And just think about Baltimore County, how many beneficiaries receive Medicare, you have one and a half people that are actually paid for through the shift program to help give those answers. So a lot of recruitment about Julia spends a lot of time with teaching and educating folks on volunteer management, etc.

A Ashley Biggs 27:29

If someone wanted to volunteer, could they

J Julia Schreiber 27:32

that was just gonna say this is a great plug. If anyone listening is interested in volunteering, we we are always open to volunteer to bringing on volunteers, the training criteria is there, the courses that you have to go through are a little bit lengthy, but we have different types of roles. So it doesn't have to be you can volunteer and not necessarily be a full blown counselor. You can go out and do community presentations. You can help us with data entry, answering the phones, there's there's a lot of different options.

J Julia Schreiber 28:07

And if you are interested we have we have an interest form on our website. So it's aging.maryland.go/ship

A Ashley Biggs 28:18

Shi P. Yep.

A Ashley Biggs 28:21

Just making sure I've got it spelled right, because, you know, you type in the wrong wrong spelling there and end up in Timbuktu.

A Ashley Biggs 28:31

Yeah, I definitely definitely am going to plug for volunteers are the cool thing about LBPB patrons is that they love to volunteer.

J Julia Schreiber 28:39

So the way the program operates, I've heard if I met went into this, but we've got we essentially have offices ship offices in every county in Baltimore City. So depending on where you're located, and you can you can work with a local office. Rock on. Yep. You guys are a fountain of information. I hope you guys don't mind us picking your brains. We really appreciate it. Happy to be here and get the chance to share a little bit about Medicare.

A Ashley Biggs 29:10

All right, I just want to say thank you again and till next time, guys.

M Maryland State Library Agency LBPB 29:15

This has been a presentation of a Maryland State Library Agency. For links to additional resources provided by today's presenter, please visit the show notes. For more information on MSLA or the Maryland State Library for the Blind and Print disabled, visit [Maryland libraries.org](http://Marylandlibraries.org)