

Welcome to
Medicare

NEBRASKA
SHIP

Local help for Nebraskans
with Medicare



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Nebraska SHIP

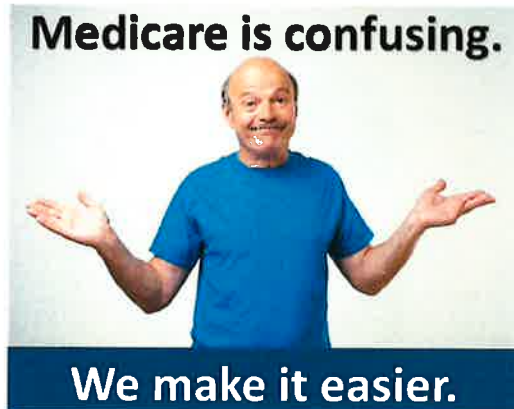
- Federally funded member of the SHIP National Network
- Administrator of Nebraska's SMP (Senior Medicare Patrol)
- Division of the Nebraska Department of Insurance
- Seven locations statewide
 - Network of over 250 Certified Counselors
 - Area Agency on Aging (AAA)
 - Volunteers Assisting Seniors (VAS)
- Provides Medicare Education & Counseling
 - Free
 - Confidential
 - Unbiased
- 1-800-234-7119
- www.doi.nebraska.gov/SHIP

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What is Medicare?



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What is Medicare?

- Federal Health Insurance created in 1965
- Must meet one to qualify:
 - 65 or over
 - Qualifying Disability
 - End-Stage Renal Disease (ESRD)



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Part A – Hospital Insurance

- Pays for:
 - Inpatient Hospital Care
 - Skilled Nursing Facility Care
 - Home Healthcare
 - Hospice
- Premium free for most



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Part A – Hospital Insurance

- Inpatient Hospital Stay
 - \$1,600. deductible per inpatient hospitalization
 - Pays for first 60 days
 - Daily copay for days:
 - 61 – 90 - \$400./day
 - 91 – 150 - \$800./day
- Skilled Nursing Facility Stay
 - Medicare Part A covers first 20 days at 100%
 - Daily copay of \$200. for days 21 - 100



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When and where do I sign up?

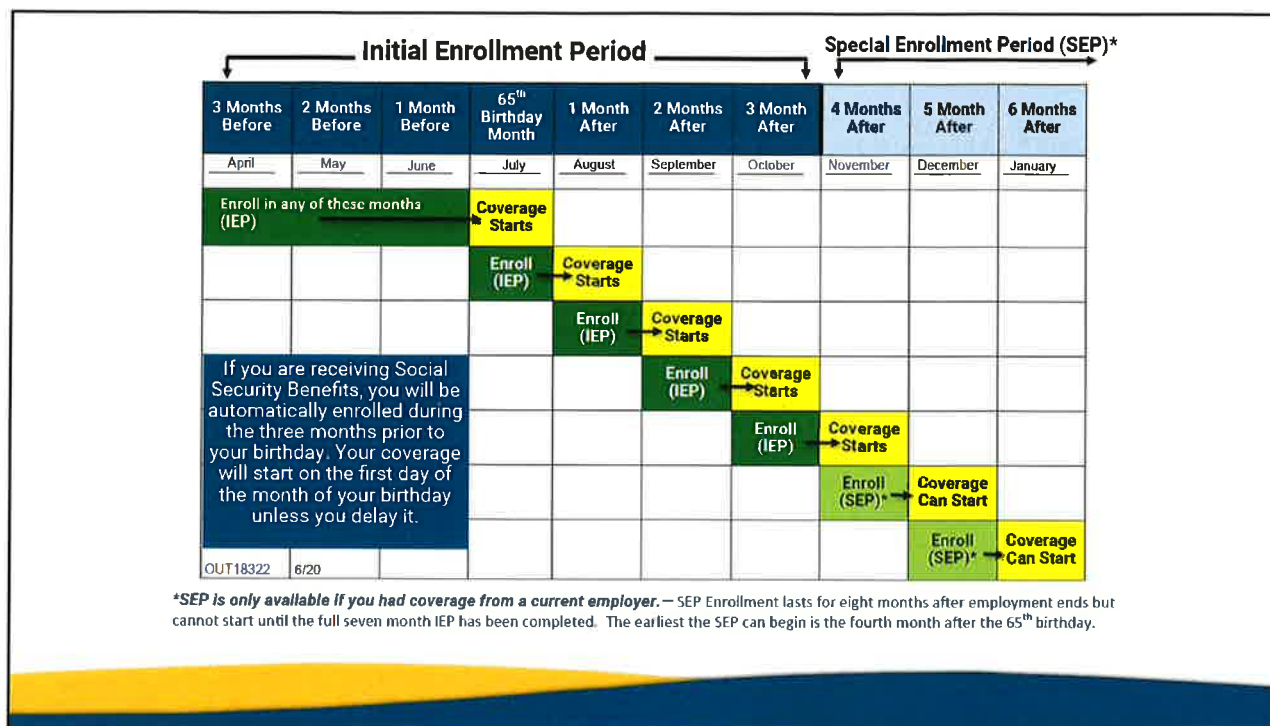
- Most individuals getting Social Security or Railroad Retirement Board benefits are:
 - Automatically enrolled into Part A and Part B
 - Receive their Medicare card 2 – 3 months prior to Medicare beginning
- Individuals not getting Social Security or Railroad Retirement Board benefits will need to sign up themselves

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When and where do I sign up?

- Initial Enrollment Period (IEP)
 - Enroll in the three months before the 65th birthday month:
 - Coverage begins the first of the birthday month
 - Enroll in the month of 65th birthday or within the three months after:
 - Coverage begins the first of the following month
- Three ways to sign up:
 - Local Social Security Administration Office
 - 1-800-772-1213
 - www.ssa.gov

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Part B – Medicare Savings Program

- Lower income earners can receive assistance paying for Part B premiums
 - Single
 - Income < \$1,641/monthly
 - Assets* < \$9090
 - Married
 - Income < \$2,220/monthly
 - Assets* < \$13,630
- Apply at ACCESS Nebraska
 - 1-855-632-7633
 - www.ACCESSNebraska.ne.gov

*Assets do not include car or home

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Medicare Supplements

- Optional extra insurance
 - Purchased from private insurance company
 - Standardized plans
 - Guaranteed renewable
- Works with Original Medicare & pays for some or all:
 - Deductible
 - Copays
 - Coinsurance



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2023 Medicare Supplement Options										
BENEFITS	PLAN A	PLAN B	PLAN D	PLAN G*	PLAN K	PLAN L	PLAN M	PLAN N	PLAN C	PLAN F*
Part A Hospital Coinsurance, days 61-90 (\$400 per day)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hospital Lifetime Reserve, days 91-150 (\$800 per day)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
365 More Hospital Days-100%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A and B Blood	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part B Medical Coinsurance (20%)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A Hospice Coinsurance	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled Nursing Facility Coinsurance, days 21-100 (\$200 each day)			✓	✓	50%	75%	✓	✓	✓	✓
Part A Hospital Deductible (\$1,600)		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B Medical Deductible (\$226)									✓	✓
Part B Excess Charges (15%)				✓						✓
Foreign Travel Emergency			✓	✓			✓	✓	✓	✓
Out-of-Pocket Limit					\$6,940	\$3,470				

Plan C and Plan F are only available to individuals who turned 65 prior to 1/1/2020.

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How can I determine my options?

- Contact Nebraska SHIP for premium quotes from all companies selling Medicare supplements in Nebraska
- Provide your counselor with the following information:
 - Zip Code
 - Age
 - Gender
 - Tobacco Status
 - Which plan you are interested in

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Medicare Supplements



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How can I determine my options?

- Your actual drug plan costs will vary depending on:
 - The drugs you use
 - The plan you choose
 - Whether your drugs are on your plan's formulary
 - Which tier your drug is assigned to
 - The pharmacy you choose
 - Preferred
 - In-Network
 - Out-of-Network

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When and where do I sign up?

- When you first become eligible for Medicare, you can join during your Initial Enrollment Period
- During a Special Enrollment Period
 - Retirement
 - Change in Residence
 - Involuntary Loss of Creditable Coverage
- To sign up:
 - [Medicare.gov](https://www.medicare.gov)
 - Nebraska SHIP

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Original Medicare



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What is Medicare?

Original Medicare
Part A (Hospital) Part B (Medical)



Supplement

Part D (Drugs)

OR

Medicare Advantage



Part C
(Hospital, Medical,
and Drugs)

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Which providers can I use?

- **Provider Access: Medicare Advantage has a more restrictive network of providers**
 - PPO and Cost Plans – You get the best prices by using in-network providers
 - In-network providers offer lower copay/coinsurance and out-of-pocket maximums
 - Out-of-network providers charge higher copay/coinsurance and out-of-pocket maximums
 - HMO – Must use providers in-network
 - In-network providers offer lower copay/coinsurance and out-of-pocket maximums
 - Out-of-network providers charge you 100% of the cost of the service

- In any MA Plan, Prior Authorization Requirements may exist for:
 - Specialist Visit
 - Diagnostic Tests & Procedures
 - Durable Medical Equipment
 - Inpatient Hospital Coverage

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Medicare Fraud & Abuse

- Costs Medicare \$60 billion annually
 - Providers billing for services not received
 - Providers ordering unnecessary tests/procedures
 - Compromised Medicare information
- Potential results include:
 - Tax dollars lost
 - Medicare fund at risk
 - Less money for benefits
 - Higher Medicare premiums/costs
- What about errors?
 - Human error exists
 - Most medical/health professionals are honest
 - Only review and investigation will determine truth

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Medicare Fraud & Abuse

- Protect
 - Social Security number/Medicare number
 - Shred letters with personal identifying information
 - Medicare does not call or visit
- Detect
 - Review Medicare Summary Notice (MSN)
 - Review Explanation of Benefits (EOB)
 - Keep records/Healthcare Journal
- Report
 - Ask questions
 - Call Nebraska SHIP
 - 1-800-234-7119

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Nebraska SHIP

- Medicare information by phone, in-person or via WebEx
- Cost comparisons for Part C, Part D & Supplements
- Medicare enrollment help and problem solving
- Fraud prevention education and reporting
- Low Income Subsidy application assistance
- Presentations for your group
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