KERN COUNTY
AGING & ADULT SERVICES

WELCOME

THE PRESENTATION WILL BEGIN SHORTLY

While You Wait...

Who is Joining us Today?

1 - Medicare Beneficiary
2 - Advocate
3 - Family or Friend of Beneficiary

YOU CAN USE THE CHAT OPTION TO ANSWER



KERN COUNTY
AGING & ADULT SERVICES

Live Webinar



KERN COUNTY HICAP PRESENTS:

MEDICARE IMPROVEMENTS FOR PATIENTS AND PROVIDERS ACT (MIPPA)

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WHAT YOU WILL LEARN TODAY

AGENDA

- What is MIPPA
- Medicare Benefits
- Gaps in Coverage
- Medicare Cost
- Medicare Savings Program (MSP)
- Low Income Subsidy / Extra Help
- Medi-Cal Eligibility for Medicare Beneficiaries
- A look at Preventive Services
- How Can HICAP Help You



SHIP
State Health Insurance Assistance Program

Navigating Medicare

HEALTH INSURANCE COUNSELING AND ADVOCACY PROGRAM (HICAP)

ABOUT US

HICAP is part of the national **SHIP** network and is the most dependable source of unbiased and accurate Medicare related information. In addition to providing counseling, HICAP also assists beneficiaries with Medicare plan comparisons and educates them so that they can make informed decisions before they enroll in a plan.







HICAP DOES NOT SELL, ENDORSE, PROMOTE OR RECOMMEND COMMERCIAL INSURANCE PRODUCTS OR SERVICES.

HOW CAN HICAP HELP YOU?

OUR SERVICES

- New to Medicare orientation and review of options
- Comparison of prescription drug plans, Medicare health plans, and supplemental plans
- Medicare rights and how to appeal denials
- Detection, Prevention, and Reporting of Medicare Fraud
- Medi-Cal Share of Cost elimination for Medicare beneficiaries
- Application assistance for Medi-Cal, Medicare Savings Programs, and Extra Help

MEDICARE BENEFITS & MIPPA



MSPs

Medicare Savings Program



EXTRA HELP/LIS

Part D Low Income Subsidy

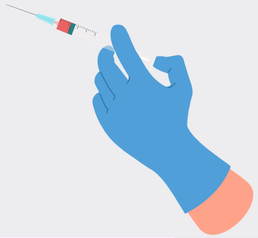


Medi-Cal

Applications & Renewals

Preventive Benefits

Education
Outreach
Counseling



WHAT IS MIPPA?

The Medicare Improvements for Patients and Providers Act (MIPPA) program helps Medicare beneficiaries with limited income and assets learn about programs that may save them money on their Medicare costs.

MEDICARE BENEFITS



PART A

- Hospital Services
- Home Health Care
- Skilled Nursing Care
- Hospice Care

PART B



- Doctor Services
- Labs, X-Rays
- Diagnostic Tests
- Preventive Care
- Durable Medical Equipment
- Outpatient Therapy
- Ambulance Services



PART D

- Prescription Drugs

GAPS IN COVERAGE



Part A, B & D
PREMIUMS

Part A, B & D
COPAYMENTS





Part A, B & D
DEDUCTIBLES

Benefits Not Covered

- Dental Care
- Eyeglasses
- Hearing Aids
- Incontinence Supplies
- Non-Emergency Transportation
- Custodial Nursing Home / Personal Care Services in the Home

MEDICARE PART A PREMIUM

40 WORK QUARTERS: No Premium

30-39 WORK QUARTERS: $278 / Month

30 OR LESS WORK QUARTERS: $506 / Month

MEDICARE PART B PREMIUM

STANDARD MONTHLY PREMIUM: $164.90

High-income earners pay higher monthly premium

MEDICARE PART D (PDP)

26 drug plans in Kern County

MONTHLY PREMIUM: $4 - $172

ANNUAL DEDUCTIBLE: $0 - $505

PRESCRIPTION COPAYS: $VARY

After deductible is met you pay a copay based on Tier and coverage gap might apply



THERE'S HELP AVAILABLE

Medicare Savings Programs (MSP)

- These are programs that provide financial assistance with Medicare Premiums
- In some cases, pays for Part A and Part B cost-shares

Program Name	Monthly Income	Benefits You Will Receive
Qualified Medicare Beneficiary (QMB)	**Single: $1,235** **Married: $1,663**	• The State pays your Part A & B Premiums • The State pays your Part A and Part B Copays and Deductibles • You will receive Full Extra Help
Specified Low Income Medicare Beneficiary (SLMB)	**Single: $1,478** **Married: $1,992**	• The State pays your Part B Premium • You will receive Full Extra Help
Qualified Individual (QI)	**Single: $1,660** **Married: $2,239**	• The State pays your Part B Premium • You will receive Full Extra Help



THINGS YOU MUST KNOW

Medicare Savings Programs (MSP)

RESOURCE LIMITS:

- ✓ $130,000 for a Single person
- ✓ $195,000 for a Married couple
- ✓ Your home and one vehicle are exempt resources

Under all three programs, the state pays the Part B Premium

THE QMB PROGRAM ALSO PAYS FOR:

- ✓ The Part A premium for those who don't qualify for free Part A
- ✓ The Medicare Part A and Part B Copays and Deductibles

People who become eligible for a Medicare Savings Program will automatically be enrolled into the Medicare Part D Extra Help Program which will assist with paying for Prescription Coverage



Knowledge Check

YOU CAN SUBMIT YOUR ANSWERS IN THE CHAT



- This is Consuelo and Octavio, they have very little income (about $1,600/month combined) and have been living off their savings and assistance from their adult children.
- They have about $12,000 in the bank, they own a home and one vehicle.
- Can Consuelo and Octavio get any help with Medicare Cost?

Knowledge Check



YES!!!
Consuelo and Octavio likely qualify for the QMB program due to their limited income and savings.

If approved, the state of California will pay for their Part B premiums, saving them almost $4,000 annually.

They will automatically be approved for Extra Help.

They will not owe copays/deductibles for Medicare covered services.

FINANCIAL HELP WITH PART D

Low-Income Subsidy or Extra Help Program



- This program is administered by Social Security Administration
- It lowers Part D plan premiums, deductibles, and prescription copays
- Your prescription copays will be no more than **$4.15/generic** and **$10.35/brand**
- To receive Extra Help, you must enroll in Medicare Part D
- If you receive full **Medi-Cal** or any of the **Medicare Savings Programs**, you will automatically be enrolled in Extra Help

Full Subsidy	Monthly Income Limit	Asset Limit
Single	$1,843	$16,660
Married	$2,485	$33,240

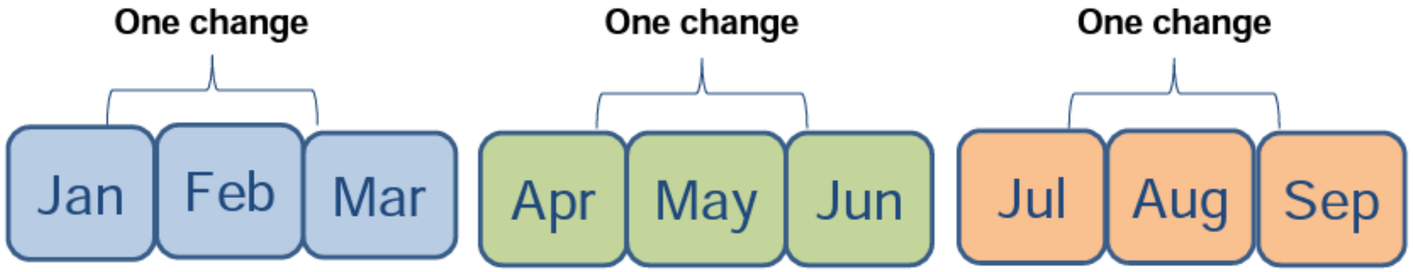
**The home you live in, your car, and life insurance policies are not counted as resources.*

PART D SPECIAL ENROLLMENT PERIOD

FOR PEOPLE WHO QUALIFY FOR EXTRA HELP OR MEDI-CAL



People who qualify for the Part D Low Income Subsidy "Extra Help" program have the right to change their Part D plan once a quarter during the first 9 months of the year



Knowledge Check

YOU CAN SUBMIT YOUR ANSWERS IN THE CHAT



- This is Anthony, he is 68 and widowed. His only source of income is his $1,650 a month Social Security Retirement benefit check. He also has about $10,000 in savings.
- Anthony's doctor recently prescribed some new brand-name medications that are very expensive, and he is having a difficult time meeting his $505 drug plan deductible.
- Does he qualify for Extra Help?

Knowledge Check

Yes!!!
Anthony will likely qualify for full Extra Help due to his limited income and savings.

His brand-name prescription copays will be no more than $10.35 and his generics $4.15

His Part D plan monthly premium and deductible will lower or go away depending on the plan he is enrolled in. He should contact HICAP to review his plan and if necessary he can make changes because now he qualifies for a Special Enrollment.



Medi-Cal Eligibility for Medicare Recipients



- People who receive SSI automatically qualify for Medi-Cal
- People who do not receive SSI can receive Medi-Cal if they meet the income and resource limits below

2023 **Eligibility Guidelines**	**Monthly Income Limit**	**Resource Limit**
Single	$1,697	$130,000
Married	$2,289	$195,000

If you already have Medi-Cal, you should already have Extra Help and the State of California should already be paying your Part B premiums

MEDICARE COVERAGE OF PREVENTIVE SERVICES

Health is wealth

WHAT IS PREVENTIVE CARE?

- ✓ Covered by Part B
- ✓ Services received to evaluate health, prevent illness, detect medical conditions, and stay healthy.
- ✓ Preventive services include screenings, vaccines, and counseling

WHAT WILL I PAY FOR PREVENTIVE SERVICES?

- ✓ No out-of-pocket cost for most services, if the provider participates in Medicare
- ✓ You may have to meet specific requirements for coverage

EXAMPLES OF MEDICARE-COVERED PREVENTIVE CARE:

- Annual Wellness Visits
- Mammograms
- Colorectal cancer screenings
- Diabetes screenings
- Depression screenings
- Bone mass measurements
- Pap smears and pelvic exams
- Prostate cancer screenings
- Flu, COVID-19, Hepatitis B, and pneumonia vaccines











APPLICATION ASSISTANCE IS AVAILABLE

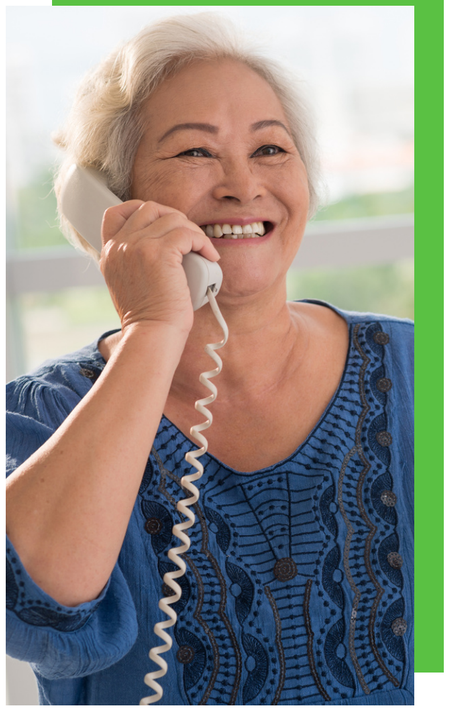
HICAP CAN HELP YOU?

HICAP is only a phone call away. We are ready to assist you and answer your questions, we can help you with the application process and advocate for you!

- Eligibility Screening for all programs
- Assistance completing and submitting Medicare Savings Programs applications to Department of Health and Human Services
- Assistance completing and submitting Extra Help Applications to Social Security
- Assistance completing and submitting Medi-Cal application and required documentation to Department of Health and Human Services
- Assistance completing and submitting Medi-Cal Renewals



In Person



By Phone



Via Zoom

1-800-434-0222



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THANK YOU

AGINGINFO@KERNCOUNTY.COM

Please take a moment to fill out our survey, it will pop up on your screen after the presentation