

Medicare and Tribal Health Services: How the programs work together



CALIFORNIA HEALTH ADVOCATES
Medicare: Policy, Advocacy and Education

Today we will talk about...

- MEDICARE
- HOW MEDICARE HELPS YOUR TRIBAL HEALTH PROVIDERS
- HOW TO PROTECT YOURSELF FROM FRAUD AND SCAMS
- WHERE TO GET HELP WITH QUESTIONS



What is Medicare?

Medicare is health insurance that **helps** pay for health care services and supplies.



What Agencies Are Responsible for Medicare?



Social Security

Enrolls most people in Medicare



Railroad Retirement Board (RRB)

Enrolls both railroad retirees and active employees in Medicare



Office of Personnel Management (OPM)

Handles federal retirees' premiums




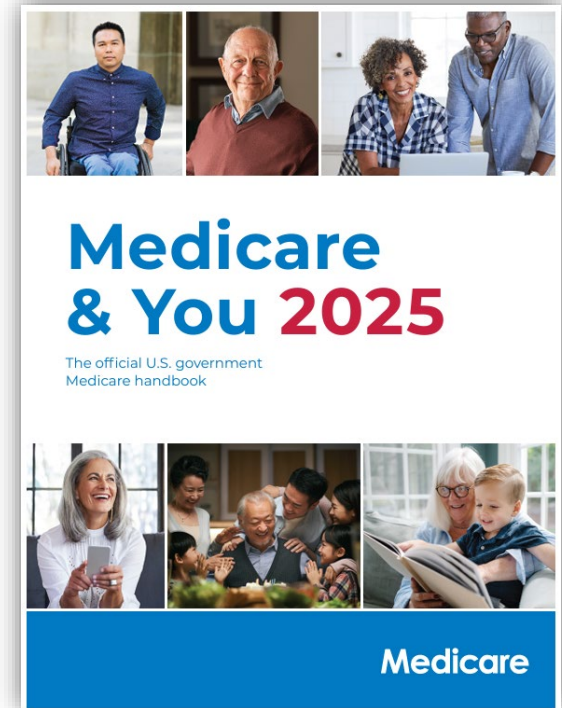
Centers for Medicare & Medicaid Services (CMS) Forms Medicare policy and administers Medicare coverage, benefits, and payments

Medicare Eligibility

Health insurance for:

- People 65 or older
- Certain people who are under 65 with disabilities
- People with Lou Gehrig's disease (ALS)
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

 **NOTE:** To get Medicare you must be a U.S. citizen or lawfully present in the U.S. Must reside in the U.S. for 5 continuous years.



CMS Product No. 10050

Medicare Cards



OLD

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A) 07-01-1986
MEDICAL (PART B) 07-01-1986

SIGN HERE

DO NOT SEND CLAIMS FOR PAYMENT OF MEDICARE BENEFITS TO THIS (↓) ADDRESS

NEW

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
PART A
PART B

Coverage starts/Cobertura empieza
03-03-2016
03-03-2016

- The Social Security number was your Medicare number
- New card has an alphanumeric ID number

Medicare vs Medi-Cal

Medicare

- Federal health insurance
- Eligible by age or disability

Medi-Cal

- Health insurance through your state
- Eligible by income

You can have BOTH!



Enrollment Timeframes

- 65th birthday month: 7 months
 - 3 months before, birthday month, and 3 months after
 - If receiving Social Security retirement income, Medicare enrollment is automatic on the 65th birthday month
- Disabled at any age receiving SSDI (Social Security Disability Income) – Starts on 25th month
- People with end stage kidney disease: Usually 4th month of dialysis
- People with Lou Gehrig's disease (ALS): Automatic the month SSDI starts

Special Enrollment Periods - SEP

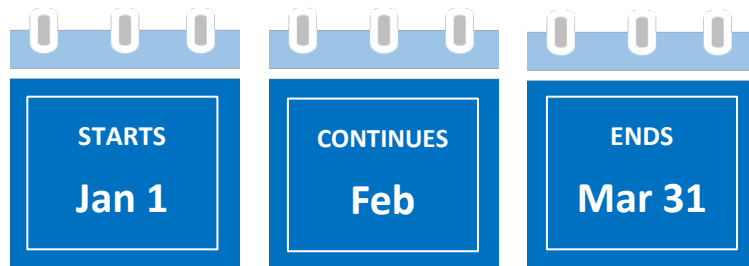
If still working and covered by employer plan,
can delay enrollment in Medicare

- You have 8 months to enroll in Medicare once you stop working to avoid a Late Enrollment Penalty (LEP)
- Having IHS coverage doesn't avoid a LEP
- Others depending on situation

<https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods>

General Enrollment Period

3-Month GEP each year



You can sign up for:

- Part A (if you have to buy it)
- Part B
- Part D (when you sign up for Part B)

May have late enrollment penalties

Yearly Open Enrollment Period (OEP) for People with Medicare



- 7-week period each year where you can join, drop, or switch Medicare Advantage Plans or Medicare drug plans

This is a time to review health and drug plan choices

What Does it Cost?

Part A is free for most.

Part B, Part C or Part D may have a monthly fee.

If you use an IHS provider, you pay no out-of-pocket costs for medical services.



Medicare Basic Costs

- Part A – free for most if have 40 quarters
 - If fewer qtrs, premium ranges from \$285 to \$518 per month. Social security determines based on work quarters
 - In-patient hospital deductible: \$1,676/per in-patient benefit period
 - \$419/day for 61st–90th day; \$838/day for 91st–150th
 - Skilled Nursing Facility \$209.50/day for 21st–100th day

NOTE: there's no limit to the number of benefit periods you can have, whether you're getting mental health care in a general or psychiatric hospital. However, if you're in a psychiatric hospital (instead of a general hospital), part A only pays for up to 190 days of inpatient psychiatric hospital services during your lifetime.

Medicare Basic Costs

- Part B - \$185 per month – deducted from SSA payment, or billed directly
- Premium is based on your tax return from 2 years ago
- Some people pay a higher premium due to their income level
 - Annual deductible \$257
 - Medicare pays 80% if in Original Medicare - Balance is covered by IHS if using IHS clinics

Medicare Basic Costs

If your yearly income in 2023 (for what you pay in 2025) was:

File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	You pay each month (in 2025)
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00
Above \$106,000 up to \$133,000	Above \$212,000 up to \$266,000	Not applicable	\$259.00
Above \$133,000 up to \$167,000	Above \$266,000 up to \$334,000	Not applicable	\$370.00
Above \$167,000 up to \$200,000	Above \$334,000 up to \$400,000	Not applicable	\$480.90
Above \$200,000 and less than \$500,000	Above \$400,000 and less than \$750,000	Above \$106,000 and less than \$394,000	\$591.90
\$500,000 or above	\$750,000 or above	\$394,000 or above	\$628.90

Hospital Insurance

Part A

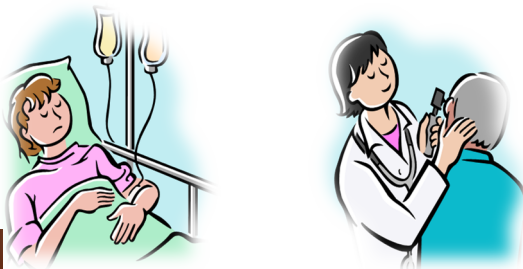


Medical Insurance

Part B



Medicare Advantage



Part C

**Part A + Part B
and usually Part D**

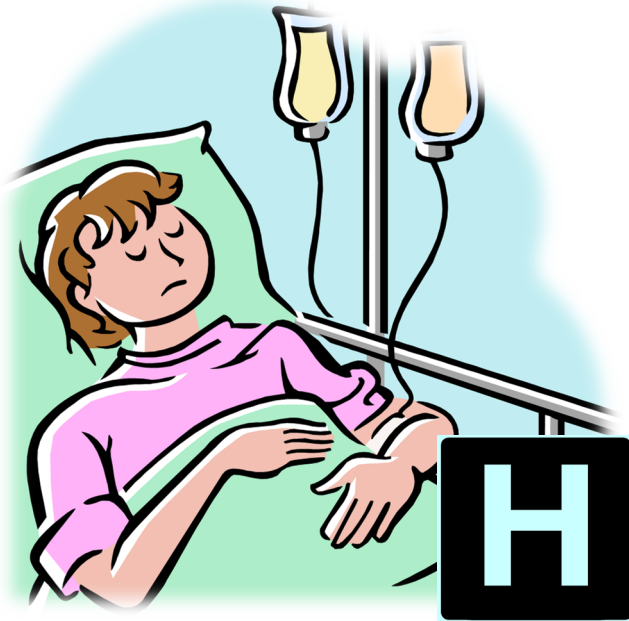
Prescription Drugs



Part D

ORIGINAL MEDICARE

Part A: Hospital Insurance



Helps cover:

- Inpatient care
- Inpatient skilled nursing
- Hospice care
- Home health services

ORIGINAL MEDICARE

Part B: Medical Insurance



Helps cover:

- Doctor visits
- Emergency room visits
- Durable Medical Equipment (DME)
e.g. wheelchair, walker
- X-rays, lab tests
- Outpatient services
- Outpatient mental health
- Ambulance
- Preventive health services

ORIGINAL MEDICARE

Part B: Medical Insurance



Original Medicare **doesn't** cover:

- Long-term care
- Routine dental care
- Dentures
- Acupuncture
- Hearing aids
- Cosmetic surgery
- Care not medically necessary

ORIGINAL MEDICARE

Part D: Prescription Drug Plans



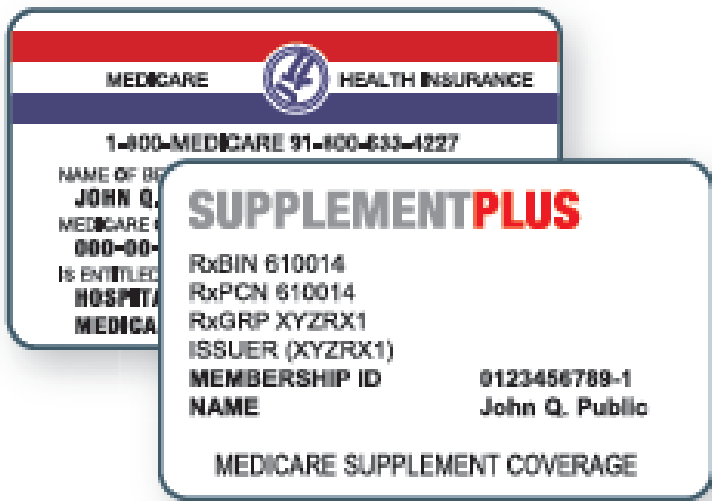
- Must have Part A or Part B
- Run by private companies
- Has a monthly premium, and some have a deductible
- Covered drugs and co-pays vary
- No co-pays to you if you use IHS pharmacy
- Medicare pays the clinic's pharmacy

IHS may not pay for all prescriptions

*** Can use Part D plan at other pharmacies**

ORIGINAL MEDICARE

Medigap or Medicare Supplements



- Helps pay some costs after Medicare
- Not required
- Not Medicare plans
- Private insurance
- Must have Part A & B
- Plans have different costs and cover different things

ALTERNATIVE TO ORIGINAL MEDICARE

Part C: Medicare Advantage (MA) Plans

**Hospital
Coverage**



**Medical
Coverage**



**Prescription
Drugs**



Limitations: geography, network of providers, participating pharmacies

- Combines Parts A and B and usually includes Part D
- Don't need Medigap / supplemental insurance
- Some extra benefits
- Compare plans carefully
- Run by private companies – not Medicare
- Some IHS clinics may not accept Part C or Part D plans

Things to think about when choosing your plan...

COST



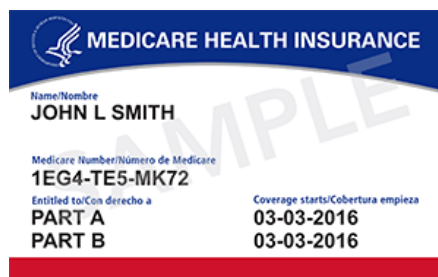
COVERAGE



CONVENIENCE



How does Medicare work with IHS clinics?



- When Elders use Medicare at an IHS clinic, Medicare pays
- That saves your IHS health care money
- Elders can also use providers not part of IHS and use Medicare to help pay for care - may have costs!

More About Tribal Health & Medicare

- Area tribes decide what health care coverage they will offer.
- Medicare may cover services that IHS does not.
- IHS providers may cover some services Medicare does not: dental, vision, hearing.
- Some tribes may pay Medicare premiums for their members.



MEDICARE: PRIMARY CARE, REFERRALS, MEDICATIONS

- ❖ IHS can see patients with Medicare
- ❖ IHS primary care provider (PCP) can do referrals
 - ❖ If patient has a Medicare health plan with a PCP, they can also do a referral.
- ❖ Medications prescribed by IHS providers can be filled by IHS pharmacy
 - ❖ Some exceptions apply to medications prescribed by non-IHS providers.

Help to Cover Costs

- Medi-Cal
- Medicare Savings Program
 - Helps pay Part A & Part B premiums, and may pay deductibles, co-insurance
- Low Income Savings (LIS) aka Extra Help
- Eligibility based on income and assets
- Patient Services and Patient Advocates can review Elders' eligibility



Preserve IHS resources...

Protect yourself and your clinics
from health care fraud, errors and
abuse.

Health care fraud hurts everyone

- Hurts the clinics by stealing health care dollars
- Steal money or benefits from Elders
- Reduces quality of care
- Leaves less money for care Elders need
- Leads to higher health care costs

Steps to prevent health care fraud



What is the Senior Medicare Patrol or SMP?




Trained volunteers that help elders prevent health care fraud and assist people if they feel they have been scammed.

Medicare Summary Notices or MSN

Explains:

- What the health care provider billed Medicare for
- The amount Medicare approved for payment
- How much Medicare paid
- What you may be billed for (have to pay)

 **Medicare Summary Notice** Page 1 of 4
for Part A (Hospital Insurance)
The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services

JENNIFER WASHINGTON
TEMPORARY ADDRESS NAME
STREET ADDRESS
CITY, ST 12345-6789

THIS IS NOT A BILL

Notice for Jennifer Washington		Your Claims & Costs This Period	
Medicare Number	XXX-XX-1234A	Did Medicare Approve All Claims?	YES
Date of This Notice	September 15, 2013	<small>See page 2 for how to double-check this notice.</small>	
Claims Processed Between	June 15 – September 15, 2013	Total You May Be Billed	\$2,062.50
		Facilities with Claims This Period	

Report possible Medicare fraud and abuse

- Call the doctor, pharmacy or hospital first to double check MSN entries
- Gather information and paperwork
- Call if you get suspicious calls about the new Medicare card
- **Contact your SMP at**
1-855-613-7080



This is a free and confidential service!

Questions?

Ask questions or get help:

- Talk to your tribal benefits coordinator or the IHS representative
- Contact the HICAP (Health Insurance Counseling & Advocacy Program) at:
1-800-434-0222 for help with Medicare
- Call your SMP program at:
1-855-613-7080





Former partnerships:

- * CIMC – California Indian Manpower Consortium
 - * Yuhaaviatam of San Manuel Nation – RSBIHC
 - * Yocha Dehe Wintun Nation
 - * Federated Indians Graton Rancheria
- 



California Health Advocates
and the
Senior Medicare Patrol welcomes
new partnerships with
California Tribal Nations
Call 916-465-8104

Thank you!
We are honored to serve you



CALIFORNIA HEALTH ADVOCATES
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