

Montana SHIP

Janet Stellmon, Montana SHIP Director

March 1, 2026



DEPARTMENT OF
**PUBLIC HEALTH &
HUMAN SERVICES**

Montana SHIP



Medicare provisions

Administered by:

- Centers for Medicare & Medicaid Services (CMS)?

Enrollment is through:

- Social Security Administration (SSA) for most
- Railroad Retirement Board (RRB) railroad retirees

Medicare generally pays:

- 80% of medically necessary charges if services are provided by Medicare-approved provider



Medicare Eligibility: Where to Start?



Who is Medicare for?



Age 65 and older



Under 65 and deemed disabled

by the Social Security Administration

- 24-month waiting period



End-Stage Renal Disease (ESRD)



Lou Gehrig's Disease (ALS)

- No waiting period

Medicare A and B are run by Center for Medicare and Medicaid Services - CMS

PARTS OF MEDICARE

Parts of Medicare

Original Medicare



Part **A**
Hospital
Insurance



Part **B**
Medical
Insurance



Part **D**
Prescription
Drug Plans

Medicare Advantage



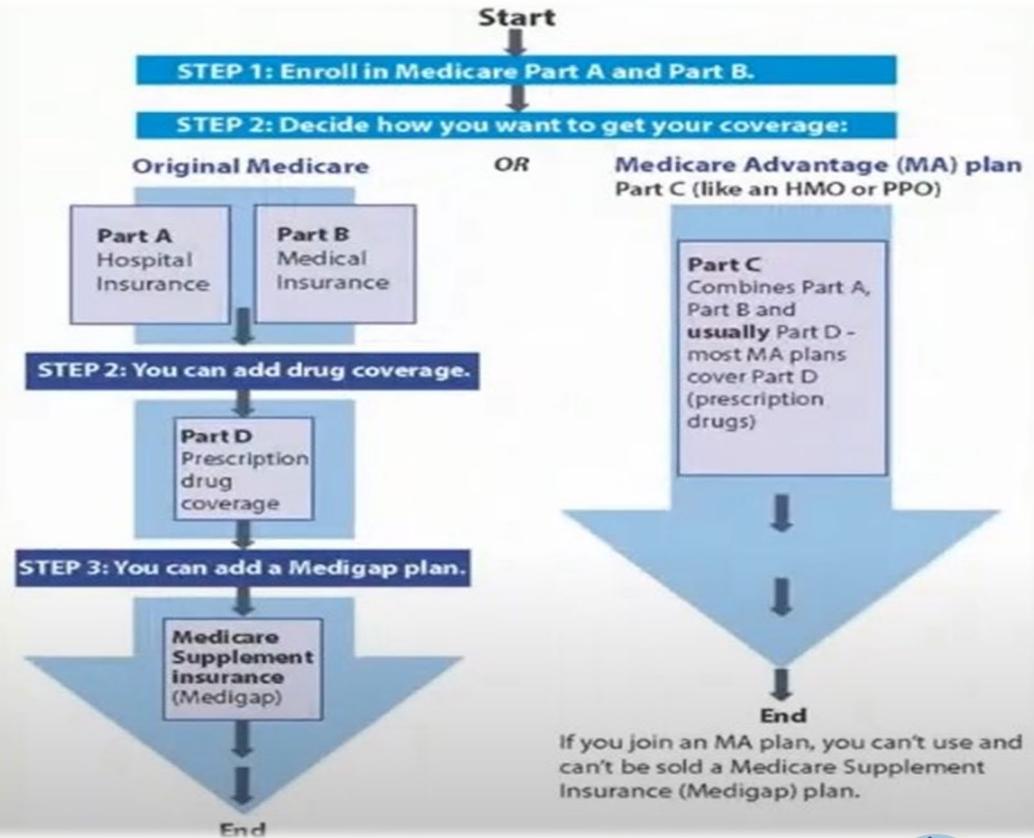
Part **C**
Medicare
Advantage
Health Plans

If clients can't afford to pay Medicare premiums and other medical costs, they may be able to get help from their state.



MEDICARE CHOICES

**Decide
how you
want to
get your
Medicare**



ORIGINAL MEDICARE

Original Medicare



Part A – Hospital insurance

- Hospital (inpatient)
- Skilled Nursing Facility
- Home health care
- Hospice care



Part B – Medical insurance

- Doctor's visits
- Outpatient hospital services
- Clinical lab tests
- Durable Medical Equipment
- Preventive services

Original Medicare



+ stand-alone Part D plan



MEDICARE PART A (HOSPITAL)

• Medicare Part A (Hospital Insurance)

- What does Part A cost:
 - Most people get Part A premium free
 - Some people pay a premium to get Part A (based on a higher income)

- **Premium:** Typically, no cost.

- **Terminology***Costs/Co-Pay/Cost Share/Deductible:**

Hospital-Deductible-\$1736 per benefit period for the first 60 days

Skilled Nursing Facility-no deductible/Co-Pay only after 20 days care

Home Health-no deductible or co-pay

Hospice Care-no deductible or co-pay except small co-pay for out-patient RX for pain and symptom management & in-patient respite care.



MEDICARE PART A

- You can buy Medicare Part A if:
 - You don't have the qualifying work history:
 - Paid Medicare taxes less than 30 work quarters = \$565 per month
 - Paid Medicare taxes 30-39 work quarters - \$311



MEDICARE PART B



Medicare Part B (medical insurance)



You are eligible for Part B if:

- You're entitled to Part A
- Are age 65 or older
- A U.S. citizen or resident



MEDICARE PART B

Medicare Part B eligibility

- In most cases, if you choose to buy Part A, you must also have Part B.
- You may be automatically enrolled if you:
 - Receive SSA or RRB retirement benefits
 - Received disability benefits for 24 months
- Some individuals with higher incomes may pay a higher premium.



MEDICARE PART B

- **Medicare Part B**

- Covers a variety of medical services such as: Doctors' services, outpatient hospital care, Durable medical equipment (DME), and preventive services.
- **Premium:** \$202.90 per month
- **Deductible:** \$283 per year
- **Copayments:** 20% of Medicare approved costs after deductible is met.



MEDICARE PART D (PRESCRIPTIONS)



Medicare Part D

Plans help cover generic and brand name prescription drugs. Drug plans are run by private insurance companies approved by Medicare

- Premiums: Average plan is \$34.50
- Cap of \$2100 for covered medications in 2026
- Co-Pays vary by category of drug and by plan
- Most plans have a set amount of initial coverage. After this, cost of drugs may increase.
- Individuals with high-cost drugs qualify for additional coverage for catastrophic costs.



MEDICARE PART D

Part D – Medicare Rx drug coverage



Part D
Prescription
Drug Plans

Part D plans are optional

- However, if you choose not to sign up when you're first eligible, you could be subject to a penalty.

Part D coverage options

- Medicare Part D stand-alone plans work with Original Medicare.
- Most, but not all Medicare Advantage plans have prescription drug coverage.



MEDICARE PART D

Part D eligibility

- You must have Part A and/or Part B.
- You must actively enroll in a Part D plan.
- You can't have a Part D plan outside the U.S.
- If you have drug coverage through your employer plan, you may have creditable coverage.
 - Creditable coverage is coverage that is as good or better than Medicare Part D.
 - With creditable coverage you may not need Part D.
 - Means no late enrollment penalty.



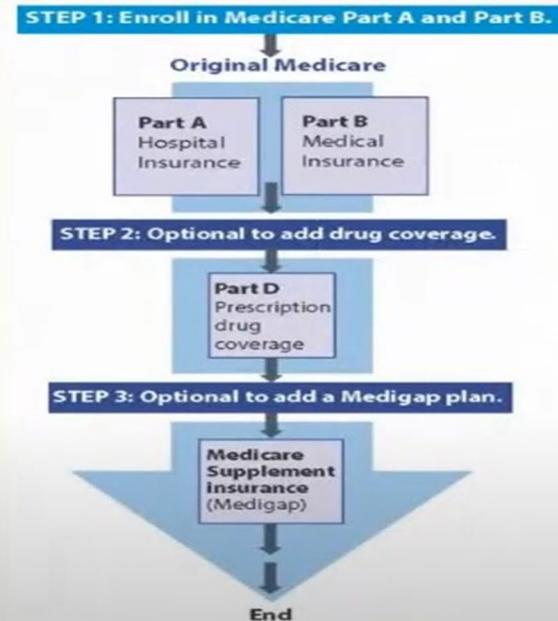
MEDIGAPS (MEDICARE SUPPLEMENTS)

Medigap

Also called Medicare Supplement insurance

MEDIGAP

Medicare Supplement insurance (Medigaps)



MEDIGAPS (MEDICARE SUPPLEMENTS)

What is Medicare Supplement Insurance (Medigap)?

- Supplement Insurance helps fill “gaps” in Original Medicare
- Sold by private companies
- Helps pay some remaining costs after Original Medicare pays for care and services:
 - Copayments
 - Coinsurance
 - Deductibles

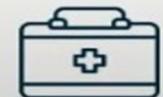
Medicare Supplemental and Medicare C & D are provided by a variety of private insurance companies.



MEDIGAPS (MEDICARE SUPPLEMENTS)

Medigap eligibility:

- **Must have Part A and B**
- The best time to enroll is the first 6 months starting with the day you turn age 65 and you have enrolled in Part B.
- Available for purchase from any insurance company that's licensed in your state to sell one.
- It's illegal for someone to sell you a Medigap policy if you have a Medicare Advantage plan that you intend to keep.



MediGAP
Medicare
Supplement



DEPARTMENT OF
**PUBLIC HEALTH &
HUMAN SERVICES**

MEDIGAPS (MEDICARE SUPPLEMENTS)

2024 Plan Benefits	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance & Hospital Costs (up to an additional 365 days after Medicare benefits are used up).	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	**100%
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A Hospice Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled Nursing Facility Coinsurance	X	X	100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A Deductible (\$1,632)	X	100%	100%	100%	100%	100%	50%	75%	50%	100%
Medicare Part B Deductible (\$240)	X	X	100%	X	100%	X	X	X	X	X
Medicare Part B Excess Charges	X	X	X	X	100%	100%	X	X	X	X
Foreign Travel Emergency (up to the plan limits)	X	X	80%	80%	80%	80%	X	X	80%	80%

NOTE: Plan F is only available to beneficiaries who qualified for Medicare prior to 2020.

Out of Pocket Limits: \$7,060 \$3,530



DEPARTMENT OF
PUBLIC HEALTH &
HUMAN SERVICES

MEDICARE PART C – MEDICARE ADVANTAGE PLANS/HEALTH PLANS



Medicare Advantage Plans

Part C - Medicare Advantage plans

STEP 1: Enroll in Medicare Part A and Part B.

Medicare Advantage (MA) plan
Part C (like an HMO or PPO)

Part C
Combines Part A,
Part B and
usually Part D -
most MA plans
cover Part D
(prescription
drugs)

End

If you join an MA plan, you can't use and can't be sold a Medicare Supplement Insurance (Medigap) plan.



DEPARTMENT OF
**PUBLIC HEALTH &
HUMAN SERVICES**

MEDICARE PART C

Part C – Medicare Advantage (MA) plans



Part C
Medicare
Advantage
Health Plans

- Medicare contracts with private insurance companies to administer Medicare, creating another way to get your Medicare coverage.
- You **will** continue to **pay** your **Part B** premium and may have a monthly premium for your Medicare Advantage plan.
- You must **use** plan **network** doctors or hospitals.
- Plans vary depending on the county you live in; you **must live** in the county where the plan is sold.

Some counties don't offer Medicare Advantage plans.



DEPARTMENT OF
PUBLIC HEALTH &
HUMAN SERVICES

MEDICARE PART C

Medicare Advantage plan eligibility

- Must live in the service area of the plan you want to join.
- Are enrolled in Part A and Part B.
- Enroll during one of the approved enrollment periods.

Deductibles & Co-Pays:

No Annual Deductibles but you may have out of pocket costs

Hospital deductibles vary by plan

Co-pays vary by plan, but most plans have some cost share for all services. There are no additional insurances that will cover the cost share of the plans

Coverage:

Identical services as Original Medicare including preventive care

Some plans offer benefits for vision, dental, and hearing that are not offered by Original Medicare.





Medicare supplement insurance plans



Medicare Advantage plans



Doctors and hospitals

You can select your doctors and hospitals as long as they accept Medicare patients.

You may be required to use doctors and hospitals in the plan network.



Referrals

You can see specialists without referrals.

You may need referrals and may be required to use network specialists.



Network

No network restrictions. Coverage goes with you across the United States.

You may have network restrictions. Emergency care is covered for travel within the United States and sometimes abroad.



Enrolling

You can apply to buy a Medicare supplement insurance plan any time after you turn 65 and join Medicare Part B.

Generally, there are specific periods during the year when you can enroll or switch to another Medicare Advantage plan.



Costs

You pay a monthly plan premium in addition to your Part B premium. When you use services, your out-of-pocket costs are limited.

Generally, you pay a low or \$0 monthly plan premium in addition to your Part B premium. When you use services, you pay co-pays, co-insurance and deductibles.



Prescription drug coverage

Prescription drug coverage is not included. Consider also purchasing a Medicare Part D plan.

Prescription drug coverage is included with most plans.

MEDICARE HELPING PROGRAMS

LOW-INCOME SUBSIDY (LIS) - help with Medicare Part D – Prescription Drugs

MEDICARE SAVINGS PROGRAMS – QMB/SLMB/QI – helps with premiums for Medicare Part B (sometimes A, deductibles, etc)

BIG SKY RX – helps with Medicare Part D premium up to \$50.00 per month.

Low-Income Subsidy (LIS)

2025 EXTRA HELP (LIS)/SPAP (BIG SKY RX)					
LIS (Extra Help) Social Security Administration <i>Low Income Subsidy (LIS)</i>			Big Sky Rx 1-866-369-1233 Max premium \$50.60 <i>State Pharmaceutical Assistance Program (SPAP)</i>		
	Income	Resources		Income	Resources
Single	↓ \$23,475	↓ \$17,600*	Single	↓ \$31,300	No Resource limits
Couple	↓ \$31,725	↓ \$35,130*	Couple	↓ \$42,300	
Benefits: Part D premiums average is \$50.63/Month. No coverage gap. Ongoing SEP. Waive LEP.			Benefits: Pays up to \$50.60 of the Part D premium. <i>One Special Enrollment Period (SEP) per Calendar Year.</i>		Apply: 1-866-369-1233 or 1-406-444-1233 (Helena or out of state) Fax 1-406-444-3846
Apply: Social Security Administration or www.SSA.gov *Includes \$1500 per person burial exclusion. Help with drug costs Medicare			Big Sky Rx https://dphhs.mt.gov/SLTC/aging/BigSky		



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

HELPING PROGRAMS

Medicare Part B 2025 MSP INCOME & RESOURCE GUIDELINES

Effective 04/01/2025	QMB Qualified Medicare Beneficiary Program	SLMB Special Low-Income Medicare Beneficiary Program	QI ** Qualified Medicare Beneficiary Program
<u>Income Limits</u> Single Individual Couple	\$1,305 \$1,763	\$1,565 \$2,155	\$1,761 \$2,380
<u>Resource Limits</u> Single Individual Couple	\$9,660 \$14,470	\$9,660 \$14,470	\$9,660 \$14,470
<u>Benefits</u>	Medicare Part A & B premiums, deductibles and Coinsurance	Medicare Part B premium	Medicare Part B premium
Income guidelines change in Oct. Source Medicare.gov	Starts month after application is submitted	Starts month that application is submitted. May be backdated 3 months.	Starts month that application is submitted. May be backdated 3 months.**

Apply at the local County Office of public Assistance or www.apply.mt.gov

*Eligible for LIS (Low-Income Subsidy) to help with Medicare Part D 04/25

****Cannot be eligible for another Medicaid**

SMP

SMP & SHIP

Renee Labrie-Shanks – Montana SMP
Director

- ✓ Grant-based program administered by ACL since 1997.
- ✓ 54 State Projects:
One in every state, DC, PR, GU, and USVI.
5,720 team members nationally.
- ✓ SMP is known as a trusted OIG & CMS partner and provides a direct link from Medicare beneficiaries to fraud investigators.

This project was supported by grant #90MPPG0052 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington D.C., 20201. Points of view or opinions do not necessarily represent official ACL policy.



Montana SMP is a program coordinated by Missoula Aging Services and partnered with local Area Agencies on Aging.



DEPARTMENT OF
PUBLIC HEALTH &
HUMAN SERVICES

SMP



SMP

Senior Medicare Patrol

Preventing Medicare Fraud

- ✓ Medicare loses at least **\$65 billion** each year due to fraud, errors, and abuse.
- ✓ MT SMP is a federally designated entity for reporting cases of Medicare fraud, errors, and abuse.
- ✓ MT SMP's mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, abuse, and errors through outreach, counseling, and education.

Who is Affected?

- ✓ **Taxpayers**
- ✓ **Medicare trust fund**
- ✓ **Higher premiums**
- ✓ **Less money available for needed benefits**
- ✓ **Quality of treatment**

This project was supported by grant #90MPPG0052 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington D.C., 20201. Points of view or opinions do not necessarily represent official ACL policy.



Montana SMP is a program coordinated by Missoula Aging Services and partnered with local Area Agencies on Aging.



DEPARTMENT OF
PUBLIC HEALTH &
HUMAN SERVICES

MONTANA SHIP

- State Health Insurance Assistance Program
- 150 Counselors across the state
- 1-800-551-3191



QUESTIONS?

