



# HOW MEDICARE WORKS WITH INDIAN HEALTH SERVICES

**NAME**  
**SHIP COORDINATOR**



# LAND ACKNOWLEDGMENT

- The Aging and Long-Term Services Department (ALTSD) recognizes the indigenous peoples, past and present, that have been stewards of this region since time immemorial. These lands are home to ancestral caretakers of numerous Pueblo Tribes who would come to include Mescalero Apache, Jicarilla Apache, and the Diné/Navajo Nation. Each of the Tribes has preserved and retained their language, stories, traditions, and maintains profound cultural ties to the land.
- As we come together today, we recognize and honor the significant contributions of all Native Americans. ALTSD also acknowledges tribal sovereignty and tribal self-determination and is committed to building connections with tribal leaders, advocates and stakeholders who share our mission to support lifelong independence and healthy aging among New Mexico's older adults and adults with disabilities.





# IN TODAY'S PRESENTATION:

- What is IHS
- What is Medicare
- Medicaid and cost-saving programs for Medicare
- Why Enroll in Medicare
  - Benefits for the beneficiary
  - Benefits for IHS
- How to get assistance: ADRC, SHIP and SMP





# WHAT INDIAN HEALTH SERVICES IS

A Special Government-to-Government relationship is established in the Constitution of the United States (Article 1, Section 8)

This has been continuously reaffirmed since through a series of treaties, laws, Supreme Court decisions, and Executive Orders

Indian Health Service (IHS) is part of the federal Department of Health and Human Services tasked to provide health services to American Indian and Alaska Natives





# INDIAN HEALTH SERVICES

- IHS is **not** health insurance. It is a part of the federal government that delivers health care to American Indians and provides funds for tribal and urban services
- Medicare health insurance increases options for treatment and care
- It protects the resources in the IHS system, enabling IHS to expand, enhance services, and help more people





## THE SITUATION

American Indians and Alaska Natives (AI/ANs) are steadily growing older. Many AI/AN with disabilities need care:

- There will be 2.5 times as many AI/AN elders by the year 2030 as there were in 2012
- More than 50% of AI/AN people aged 65+ have a disability
- 1 out of 3 of the AI/AN adults with disabilities in need of care are younger than age 65



## THE SITUATION

AI/ANs have a lower-than-average life expectancy and higher rates of many health issues

There are disparities in the access to health care and amount spent on care that contribute to negative health outcomes

In 2019, the per capita personal health care expenditure in the IHS user population was \$4,078. In comparison, in 2017 the US national average was \$9,726



# WHAT IS MEDICARE?





# **WHO CAN GET MEDICARE?**

- 1. Adults 65 or older**
- 2. Younger adults with certain disabilities**
- 3. Anyone with End-Stage Renal Disease (ESRD)**
- 4. Anyone with Amyotrophic Lateral Sclerosis (ALS)**






# MEDICARE ENROLLMENT

- Is automatic when you turn 65 if you already receive a Social Security check
- If you are not automatically enrolled, enroll online or at the SSA office during Initial Enrollment Period (IEP)
  - 3 months *before* you turn 65
  - *During* the month you turn 65
  - 3 months *after* you turn 65
- If you don't enroll when you are first eligible you may owe late enrollment penalties when you enroll later





# **ENROLLING IN MEDICARE AFTER THE INITIAL ENROLLMENT PERIOD (IEP)**

- General Enrollment Period – January 1, through March 31; Coverage begins the month after the month of enrollment
- Special Enrollment Period – moving, employer coverage ends, entering or leaving a long-term care facility
- Medicare Part B will be effective the month following enrollment
- You will be charged a 10% penalty for each full 12-month period that you did not have health insurance
- If you qualified for a Medicare Savings Program (MSP), penalties are waived, and you can enroll in Medicare outside regular enrollment periods





# MEDICARE PART A – HOSPITAL INSURANCE

Part A: Hospital Insurance (inpatient care, skilled nursing care, nursing home, hospice, and home health services)

- If you or your spouse has worked at least 40 quarters/10 years and paid Medicare taxes, you qualify for premium-free Part A
- If you aren't eligible for premium-free Part A, you owe a monthly premium.





# MEDICARE PART B-MEDICAL INSURANCE

Part B: Medical Insurance (doctor visits, medical equipment, treatment ordered by your doctor, and preventive services)

- The standard Part B premium is \$202.90 per month in 2026
- Depending on your modified gross monthly income, your premium may be more (SSA determines exact amount)
- If you are low income, you may qualify for Medicare Savings Program (MSP) which will pay for your premium for you





## **PART D – PRESCRIPTION DRUG COVERAGE**

- Plans include different drugs on their formularies (list of covered drugs) and different premiums
- Plans include different preferred pharmacies, which affects copays
- You may still use your IHS pharmacy and Medicare will be charged
- You may qualify for Extra Help from Social Security, which helps pay monthly premiums and copays





# **PART C – MEDICARE ADVANTAGE PLANS**

- Includes hospital, doctor, and prescription coverage
- Must get care within a network, check with your clinic to see if it's in network before joining plan
- Often included additional coverage such as dental, vision, hearing, transpiration, and fitness
- Plan may charge additional premium, not covered by MSP
- Must check whether preferred doctors are in-network (including IHS providers)



# WHY ENROLL IN MEDICARE?

- IHS is not health insurance. It is part of the federal government that delivers health care to AI/AN and provides funds for tribal and urban services
- Medicare health insurance increases your options for treatment and care
- It protects the resources in the IHS system, enabling IHS to expand, enhance services, and help more people



# HOW PART B BENEFITS YOU

- Expanded access to primary care providers and specialist outside of IHS
- Get covered services without IHS Purchased Referred Care authorization
- Get covered health care services when you are away from home
- Avoid Part B Late enrollment penalty





# HOW PART D BENEFITS YOU

- Expanded access to medications that may not be available through IHS
- Get medication covered after hours and on weekends when IHS pharmacy is closed
- Get covered health care services when you are away from home
- Avoid Part D Late enrollment penalty





# HOW MEDICARE BENEFITS IHS

- Depending on the type of coverage you choose, you may still get your health care at IHS or your local clinic, and your Indian Health program can bill Medicare for your care and prescriptions
- Money saved by billing Medicare can be used to expand and improve services for your community
- The IHS budget only meets about half of the need, so enrollment in Medicare helps expand needed care





# **MEDICAID AND MEDICARE SAVINGS PROGRAMS**





# WHAT IS MEDICAID?

Federal and state program

Medical assistance for people with limited income and resources

Covers about 74 million adults and children

- Medicaid – 68 million individuals enrolled
- SCHIP – 6 millions individuals enrolled

Helps with Medicare costs for more than 10 million dually eligible people (those enrolled in both Medicare and Medicaid)

- Medicaid-administered programs
- Help cover Medicare premiums and cost-sharing for those Medicare who have limited income and resources

# WHAT ARE MEDICARE SAVINGS PROGRAMS (MSPS)?

# HOW DO MSPS HELP?

- Medicare is the primary health insurance for seniors age 65+ and many younger adults receiving Social Security Disability (SSDI) benefits
- Medicare isn't free and out of pocket costs add up, including premiums, deductibles and copayments/coinsurance
- Some people can't afford Medicare
- MSPs help make Medicare affordable for those who qualify
- MSPs pay the Part B premium and may provide help with other cost-sharing
- MSPs eliminate the Part B late enrollment penalty



## **Qualified Medicare Beneficiary (QMB)**

- Pays Part A premium (if applicable) and Part B premium
- Pays Part A & B deductibles, copayments, and/or coinsurance
- Waives late penalties for Part A & B

## **Specified Low-Income Beneficiary (SLMB)**

- Pays only the Part B premium
- Waives late penalties for Part B only

## **Qualified Individual (QI1)**

- Pays only the Part B premium
- A block grant, meaning if states exceed their allotment, no more people can get QI1
- Waives late penalties for Part B only



# BENEFITS OF MSPS

No Part B late enrollment penalty

- Can change Medicare Prescription drug coverage monthly instead of having to wait for Medicare Open Enrollment
- No estate recovery
  - States are not allowed to ask for repayment of the costs they covered under MSP from the estates of deceased MSP recipients
- Those eligible for MSPs are automatically get the Part D Low Income Subsidy/Extra Help
  - “Deemed eligible” meaning automatic enrollment in Extra Help with prescription costs



# MEDICAID WAIVERS

- Some Medicaid waivers are tailored to particular needs such as mental health, developmental disability, or medically fragile
- Home and Community Based Services (HCBS) for in-home caregiving
- Institutional Care (IC) waiver





# **MEDICAID MANAGED CARE ORGANIZATIONS (MCOs)**

- Most people must choose an MCO to manage their Medicaid waiver benefits.
- The MCO provides a Care Coordinator who handles home care staffing and budget
- AI/AN can choose exempt and manage their benefits themselves





# ASSET AND INCOME EXCLUSIONS FOR AI/AN

These assets are not considered when determining eligibility for Medicaid:

- Indian Trust Income
- Individual Indian Money accounts
- Real property withing reservation boundaries
- Natural resource interests within reservation boundaries
- Items of traditional or cultural relevance



# MEDICARE AND YOU

Find information online at  
[www.Medicare.gov](http://www.Medicare.gov)



## Welcome to Medicare

Get Started with Medicare

- **Log in or create an account**  
Access your information anytime, anywhere  
[Log in/Create Account](#)
- **Find health & drug plans**  
Find & compare plans in your area  
[Find Plans Now](#)
- **Find care providers**  
Compare hospitals, nursing homes, & more  
[Find Providers Near Me](#)
- **Talk to someone**  
Contact Medicare & other helpful resources  
[Get Help](#)



# **AGING AND DISABILITY RESOURCE CENTER (ADRC)**

- Options Counseling (OC)
- Home and Community Based Waiver Registration and Assistance
- Short-term Assistance
- State Health Insurance Assistance Program (SHIP)
- Senior Medicare Patrol (SMP)
- Prescription Drug Assistance Program
- 1-800-432-2080 or [www.aging.nm.gov](http://www.aging.nm.gov)

# VISIT [www.Aging.nm.gov](http://www.Aging.nm.gov)



800-432-2080

- About ALTSD
- News & Events
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- Career Opportunities
- Sign Up for E-News
- Adult Protective Services
- Aging Network
- Capital Outlay
- Consumer & Elder Rights
- Long-Term Care
- Office of Indian Elder Affairs
- Ombudsman Advocacy

We help New Mexicans achieve lifelong independence and healthy aging.



### FEATURED SERVICES



#### Aging & Disability Resource Center

Make an appointment for free, unbiased, expert information and assistance with your Medicare decisions. 800-432-2080

[Learn More](#)



#### Adult Protective Services

Adult Protective Services Statewide Intake, toll-free at 866-654-3219.

[Learn More](#)



#### Aging Network

The Aging Network Division (AND) oversees programs that provide supports and services to older adults across New Mexico

[Learn More](#)



#### Consumer & Elder Rights

The Consumer and Elder Rights Division offers a variety of Services

[Learn More](#)



#### Long-Term Care

This program helps residents transition from long-term care facilities back into a



#### NewMexiCare

New MexiCare provides financial assistance and training to caregivers who are



#### Office of Indian Elder Affairs

Honor healthy aging among American Indian Elders by supporting culture, traditions



#### Ombudsman Advocacy

Long-Term Care Ombudsman offer an avenue for expressing and resolving concerns

Have a Question?  
[Start a Live Chat](#)  
Monday - Friday, 9 AM - 5 PM

# APPLY FOR MEDICAID AT

## [www.yes.state.nm.us](http://www.yes.state.nm.us)



Get Assistance ▾

Employers & Providers ▾

Sign In ▾

! Yes NM will be down for maintenance on Sunday, March 2, 2025 from 7:00 AM until 7:00 PM. Thank you. ✕

## Welcome YES.NM.GOV

YES.NM.GOV is your one-stop shop for help. You can use YES.NM.GOV to find, apply for and manage health and human services programs and services. Say YES to the help you deserve New Mexico!



Create An Account

How To Apply →

### What do you need help with?

Paying my utility bills

Buying or getting food

Living expenses

Getting or paying my child support

Finding or paying for child care

Getting medical care or health insurance

Information about substance abuse treatment

# CONTACT INFORMATION

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Navigating Medicare



Preventing Medicare Fraud

# CUSTOMER SATISFACTION

Your feedback is important to us.

English

<https://bit.ly/46OI9ou>



Spanish

<https://bit.ly/4qf9kk6>



Navigating Medicare



Preventing Medicare Fraud



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