

Local SHINE Program Provides Welcome Port in the Storm of Medicare Enrollment



SHINE counseling services for Lexington Residents are available at no charge by appointment at the Senior Center at 1475 Massachusetts Avenue, Lexington, MA. Appointments for counseling services, which usually take about one hour, can be made by calling the Senior Center at 781-861-0194. Counselors are also available to answer questions over the phone and to make home visits for individuals who are homebound due to illness or disability.

Rhoda Neidorf and Rose Lerner are the volunteer counselors for the SHINE program run out of the Lexington Senior Center.

By Dilys Burke
 With the Annual Election Period for Medicare nearly upon us (November 15, 2008 through December 31, 2008), many seniors are faced with the complex task of evaluating and making changes to their existing healthcare Medicare plans. Moreover, with the many different plans and provisions available, and the risk of premium penalties if one does not enroll in Medicare within the allotted time frames, enrolling in or changing plans to one's advantage can be a daunting task. Sorting out all of the information regarding plan types and when and how to enroll in different parts of Medicare can be confusing; if not done properly, can end up causing healthcare coverage delays, or costing enrollees more than is necessary. While comprehensive information is available through Medicare (1-800-633-4227; www.medicare.gov), finding one's way through the labyrinth of information can prove to be perplexing and frustrating.

The SHINE (Serving the Health Information Needs of Elders) program is a federal and state-funded program that has been in existence since 1988. The program offers free Medicare counseling services, provided through trained volunteers, to elderly and disabled adults. The overall purpose of the program is to help eligible citizens make optimal insurance choices, while protecting them from paying too much for the healthcare coverage they need. The program also provides help with filling out forms for

insurance and public assistance benefits programs.

SHINE volunteer counseling services are available on a year-round basis in towns throughout the country through the Executive Office of Elder Affairs. The regional coordinating agency for SHINE – Minuteman Senior Services – oversees 21 local sites for area seniors. Lexington residents can receive SHINE counseling at the Senior Center, located at 1475 Massachusetts Avenue, Lexington, MA. Barbara Deveau, Coordinator of Social Services for the Lexington Senior Center, encourages seniors who are signing up initially or who want to review and/or make changes to their existing plans to take advantage of the SHINE program. Counseling services are available every Tuesday and one additional weekday during the Annual Election Period.

Meet your local SHINE Counselors

Rhoda Neidorf and Rose Lerner are the volunteer counselors for the SHINE program run out of the Lexington Senior Center. Like all SHINE volunteers, both have had extensive training as SHINE counselors, while receiving ongoing training and re-certification each year to assure that they have expertise in the very latest developments in the ever-changing Medicare landscape.

"By sitting down and talking with individuals, we can offer clear answers to the complexity of issues that seniors face when enrolling in or changing their Medicare plans,"

Some questions that SHINE counselors can help answer include:

- What does Medicare pay for?
- What facets of healthcare are covered by Medicare parts A, B, C, and D?
- What is Medicare Advantage, and is it right for me?
- What is "Medigap" insurance?
- When can I make changes in my plan?
- Do I need prescription drug coverage (Medicare part D)? If so, what are my options and when do I enroll for this?
- If I join a Medicare managed care plan, will I have to change physicians?
- How do I appeal a denial of service under Medicare or a Medicare managed care plan?
- How do costs compare between Medicare Advantage and Medigap?
- Does Medicare or Medigap insurance pay for nursing home or home health care?
- What if I need help paying for any part of my Medicare insurance?

says Rose Lerner. Some of the most common issues Rose and Rhoda encounter from seniors are: Whether or not to go with a Medicare Advantage plan or Medigap; when, why, and how to apply for Medicare Part D (prescription coverage) as well as the Massachusetts Prescription Advantage plan; and what types of plans are available (there are currently 51 Medicare part D and 33 Medicare Managed Care plans in addition to 4 Medigap plans available, all with different premiums, deductibles, copays, and out-of-pocket spending limits).

"People come to us perplexed over the sheer volume of different options and how to determine which plans are best for them, given their health issues and income," Rhoda comments. "We can sit down with them and help them figure out what, if any, changes have occurred with their current health plans, whether it would be in their best interest to change to another managed care, Medigap, or prescription plan, and which options may be best for them."

Rose and Rhoda are not only committed to understanding important issues involved with Medicare enrollment, they are both enthusiastic about helping others and love what they do through the SHINE program.

"It's very rewarding to be able to help people who are confused by all of the options and stipulations involved in the different facets of Medicare," says Rose Lerner.

Rhoda Neidorf agrees: "People often tell me what a wonderful program this is and how much it has helped. I love providing this service."

The benefits of receiving help from SHINE

Counseling services for people who do not fully understand the plans, enrollment requirements, and provisions of Medicare can help avoid pitfalls that result in gaps in coverage and costly penalties. "For example, people may not be aware that, if they do not enroll in Medicare during the designated time frame – three months before, the month during, and three months following their 65th birthday – they may have to pay a penalty on their premium for the rest of their lives and may face a crucial gap in coverage," informs Rose. "This is true even if they are not yet receiving full Social Security benefits. On the other hand, if a person or spouse is working and receiving healthcare benefits from his or her employer, enrolling in a Medicare part B plan can be delayed until the coverage stops. The same is true for enrollment in Medicare Part D, the prescription coverage plan. It's important to note that even those who are receiving prescription plans through retirement accounts or an employer may need to enroll in a Medicare prescription plan if the drug coverage they are receiving through work or a retirement plan is not up to par with or better than prescription coverage offered through Medicare Part D." These are just a few examples of how puzzling enrollment for Medicare benefits can be, and how easy it can be to make a significant error without correct information.

It can also be difficult to figure out which type of coverage is the most cost effective. In addition to Medicare, there are two options: Medicare Advantage (managed care plans) or Medigap (a supplemental Medicare insurance plan). Premiums, deductibles, and copays vary depending on the individual plans chosen. Managed care plans are often less expensive in terms of premiums and deductibles, and many offer prescription coverage as part of the plan. However, there are copays required for each visit to a healthcare provider with these plans. So while a managed care plan may be beneficial to some people, for those who have chronic conditions and/or are receiving multiple treatments, the cost of copays for frequent healthcare services may exceed any savings on premiums and deductibles. In such cases, one of the Medigap options, which do not require copays, may be more a cost effective option.

"Another issue that is a concern for many Medicare recipients is what is referred to as the 'doughnut hole' in prescription coverage," says Rhoda.

In general, Medicare prescriptions plans have a deductible and offer coverage up to \$2,700.00 for the total cost of medications, during which the individual pays only a co-payment. Once the total cost of the drugs exceeds this amount, the individual must pay full price for his or her medications until the out of pocket cost exceeds \$4,350.00. The plan will then begin to

pay approximately 95% of the cost of the drugs. "This leaves the covered individual with a period in which he or she is paying 100% of the cost of their medications until they reach the out-of-pocket cost threshold of \$4,350.00. For many individuals, this is beyond what they can afford to pay," explains Rose, "If an individual's income is below \$15,600 (or \$21,000 if married), there is something called 'Extra Help' available through Social Security that can help defray costs during this gap in coverage."

For Massachusetts residents, a state funded prescription assistance program called *Prescription Advantage* is also available for people aged 65 or older whose annual incomes are less than \$52,000 (or \$70,000 if married). Disabled adults under the age of 65 whose annual incomes are less than \$19,552 (or \$26,320 if married) are also eligible to receive benefits from the Prescription Advantage program. The program is income based, and may assist with co-pays, premiums, deductibles, and an annual out-of-pocket spending limit. According to Rose and Rhoda, many people may not be aware of the Prescription Advantage program, as it is available only to residents of Massachusetts and separate from coverage provided through Medicare.

Additional areas that Rose and Rhoda can help people with are billing errors, confusion over Medicare statements, denials of coverage, and applying for Mass Health (Medicaid) coverage. "Some issues may be simple enough to be resolved over the phone... we are always available to talk to people with specific questions about their Medicare plans or healthcare costs," Rose comments.

The importance of the upcoming enrollment period

November 15th through the end of December is the period when individuals who have enrolled in Medicare Advantage and Part D plans can make changes to their plans. Enrolled individuals will receive important information from Medicare about the current status of Medicare, Medicare Advantage, and prescription coverage, including any changes in coverage that may have occurred in an individual's specific plans.

"We caution people to pay close attention to this information, as managed care companies and prescription drug plans may change their coverage policies from year to year, or withdraw from the program all together" says Rose. "In addition, formularies for prescription plans may change and coverage for certain medications may no longer be available. Or perhaps someone's health needs have changed and the current plan is not providing optimal coverage."

Both Rose and Rhoda agree that evaluating and identifying relevant changes can be a complex and confusing task. Through the SHINE program, they are available to help individuals map their way through the maze of information and plan options and advise them on making decisions that can potentially optimize Medicare benefits and minimize costs.

Quick Tips from SHINE

- 1| The Annual Election Period (November 15 through December 31, 2008) is the period when you can make changes to your Medicare Advantage and Part D prescription coverage plans... it is important to evaluate any information received from these plans to determine if changes would benefit you.
- 2| Timing for initial enrollment into Medicare is crucial for avoiding late enrollment penalties. If you are nearing or have had your 65th birthday and are unsure if or when you should enroll, call SHINE at 781-861-0194.
- 3| As a Massachusetts resident, you can enroll in the Prescription Advantage program any time if you are 65 or older or if you have a Medicare disability.
- 4| If your income and assets are low, apply for extra help through the Social Security Administration at 1-800-772-1213.
- 5| If you are a Veteran, and need help with your coverage, you can contact Veteran's Agent Bob Martin at 781-953-3160.
- 6| Services for people whose native language is Korean, Chinese, or Hindi are available. For information, call Minuteman Senior Services at 781-272-7177.

Contact Information for Medicare Recipients:

- Medicare: 1-800-MEDICARE (1-866-633-4227); <http://www.medicare.gov>
- Lexington SHINE program: 781-861-0194
- Minuteman Senior Services (Regional Coordinating Agency for SHINE): 781-272-7177, ext. 270; <http://www.minutemansenior.org>
- Massachusetts Executive Office of Elder Affairs (statewide SHINE coordinators): 1-800-AGE-INFO (1-800-243-4636); www.mass.gov/elders
- Prescription Advantage program: 1-800-AGE-INFO (1-800-243-4643); <http://www.800ageinfo.com>
- Medicare Advocacy Project (for legal help): 1-800-323-3205
- Social Security Administration (1-800-772-1213) www.socialsecurity.gov