



2022-23 Medicare Spotlight

Could Your Coverage for 2023 Be Better?

“I’ve got a good health care plan. Why do I need to read all this?”

Maybe you’re set for 2023. Still, Medicare beneficiaries should review their plan options every year - this time of year, during Medicare Open Enrollment season from October 15th to December 7th.

It’s possible that there’s a less expensive option that provides you the same or better coverage, and it’s wise to be certain that your medications covered this year will still be covered in 2023.

“I need to do...something. But what?”

The answer is unlikely to be in that ever-growing stack of Medicare and insurance mailers you’ve been receiving for months. From our experience, the sheer volume of information only gets people anxious. Who separates the useful insurance information from the hype?

The Office for the Aging does.

Trained OFA counselors from HIICAP (the **H**ealth **I**nsurance **I**nformation, **C**ounseling and **A**ssistance **P**rogram) can cut through the clutter with unbiased, non-sales-oriented assistance on what coverage makes the most sense for your individual needs in 2023. Contact the OFA HIICAP Hotline to set up your appointment during Open Enrollment season:

845-486-2566

There’s more on HIICAP on Page 5.

We’re also holding “Medicare 101” courses and classes on navigating the Medicare website at libraries around the county. See Page 6 for more information.

A Message From County Executive Marc Molinaro

Friends,

Whenever older adults are surveyed about where they’d like to live out the rest of their lives, their answers have remained consistent for generations: *home*.

When given the choice between living at home with necessary supports for day-to-day activities, or moving to an outside facility like a retirement community or nursing home, most will choose home. Ensuring a preference becomes a reality requires careful planning, and that’s where the Office for the Aging is ready to help you navigate the complexities that arise when Medicare and health insurance are discussed.

Reach out to OFA and they’ll be ready to help you plan for coverage that meets your needs in 2023 and beyond.

Best wishes, and be well!

Marc Molinaro
Dutchess County Executive

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Medicare Changes for 2023 and Beyond

With a projected 2023 budget of \$846 billion, Medicare is the single largest program in the federal budget. It's a lot to watch over, and some changes for 2023 won't be finalized until after the October 2022 publication of this newsletter.

Some Key Takeaways

The standard Part B premium is not expected to increase from its current \$170.10 per month, and might decrease in 2023, according to the Medicare Trustees Report. The 2023 Part B premium is expected to be finalized in November 2022. The 2023 Part B deductible is expected to remain unchanged from 2022, at \$233.

Not many Medicare Part A enrollees pay premiums, since most enrollees get Part A for free based on their work history or a spouse's. Those who do pay Part A premiums, about 1% of enrollees, are expected to face an increase. Just as with Part B premiums, the 2023 premium is expected to be finalized in November.

The Part D "donut hole" will be just about gone. Federal legislation passed in 2020 and 2022 effectively closed what was officially called the "Part D coverage gap" but was better-known as the donut hole. Because of it, some older adults had to come up with thousands of dollars for prescriptions. Standard Part D enrollees will pay 25% of the cost of their medications both before and during the donut hole.

Drug prices won't be negotiated yet, but the U.S. Department of Health and Human Services (HHS) will begin the process of setting up drug-price negotiations in 2023, for up to 10 drugs. We'll know which drugs those are by 2024, and the first lower prices resulting from these negotiations will take effect in 2026.

More vaccines will be free starting in 2023. Vaccines that have been approved for adults by the Centers for Disease Control and Prevention will be covered by Medicare, at no cost to you. Among the shots

to be fully covered for the first time is the shingles vaccine.

Copays for a 30-day supply of insulin covered by a Medicare drug plan will be capped at \$35.

If drug manufacturers raise prices faster than inflation, starting in 2023 they'll be required to pay a rebate to the federal government for the difference.

The out-of-pocket maximum for Medicare Advantage costs will increase in 2023 to \$8,300. If you have an Advantage plan, its cap may be lower than the government maximum. The cap does not include the cost of prescription drugs, which are covered under Part D.

Coming in 2024-25

As of 2022, those whose income is between 135 and 150 percent of the federal poverty level (FPL) only receive partial assistance under Medicare's Low Income Subsidy, also known as "Extra Help." Full assistance will expand in 2024 for everyone up to 150 percent of FPL.

Starting in January 2025, the out-of-pocket cap on Part D drug spending will be \$2,000, which puts the "donut hole" behind us once and for all. This applies both to stand-alone Part D plans and drug coverage through Medicare Advantage plans.

2022-23 Medicare Spotlight

Marcus J. Molinaro — County Executive
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Email: ofa@dutchessny.gov

Available for free at libraries, senior centers and municipal buildings throughout Dutchess County, as well as at the OFA website:

www.dutchessny.gov/aging

To be added to or removed from our mailing list, call **845-486-2544** or email bjones@dutchessny.gov.

What Medicare DOESN'T Cover: A Partial List

Medicare helps cover the costs of health care for older adults - but it doesn't cover everything. This can catch people by surprise at a time when surprise costs are the last thing they need. Here are some of the common needs NOT covered under Medicare:

Dental - Original Medicare and Medigap policies do not cover routine checkups and cleanings, nor do they cover bigger costs like dentures and root canals. You may need a dental insurance or dental discount plan.

Hearing aids - Medicare doesn't cover routine hearing tests or hearing aids, although they do cover ear-related medical conditions.

Opticians and eye exams - Original Medicare does cover ophthalmologic costs like cataract surgery, but routine eye exams, glasses and contact lenses are not covered. Some Medicare Advantage plans do cover routine vision care. Medigap plans do not. It may be worth your while to purchase a separate vision insurance policy.

Long-term care - Medicare pays for limited rehab facility stays only; it does not pay if you need to move to an assisted living facility or nursing home. Planning for nursing home care is a massive issue all by itself. OFA can help you start planning.

Care outside the U.S. - A few Medigap policies cover some care outside the US, but Original Medicare and most Medicare Advantage plans don't cover anything. If you plan to be outside the U.S., be sure to explore travel and medical evacuation (medevac) insurance, which can spare you the cost of an emergency flight back to the States.

Podiatry - Medicare Part B covers foot exams and treatment related to conditions like diabetic nerve damage, hammertoe, bunions and heel spurs, but routine foot care is not covered.

Clip and save!

2022-2023 Medicare Timetable

Before October 15th Prepare for open enrollment

Explore what might change with your current coverage. During these two weeks, private insurers will announce all benefit and premium information for their Part C Medicare Advantage and Part D Prescription Drug plans for 2023. Contact the Office for the Aging for a HIICAP counseling appointment - availability is in high demand.

October 15th - December 7th Open enrollment

Any changes you make take effect on January 1st, 2023.

January 1st - February 14th, 2023 Annual Disenrollment Period

This is the period when you can disenroll from a Part C Medicare Advantage plan and return to Original Medicare. If that's your choice, you are allowed to choose a separate Medicare prescription drug plan at the same time. Any such plan becomes effective the first of the following month.

Contact us with your questions:
845-486-2555 or ofa@dutchessny.gov

New York State HIICAP Hotline:
1-800-701-0501

Help Stop Medicare and Insurance Scams

With greatly expanded federal and private spending due to the COVID-19 pandemic, the annual amount of money spent on health care in the U.S. is well into the trillions, with no end in sight to the growth.

This is *your* money, from your taxes, your insurance premiums, and your out-of-pocket spending.

Such an immense pool of money has attracted the attention of criminals for decades. Sometimes they target you and your money directly. Sometimes they target health care providers and insurers, using your personal information to file fake claims.

While there's no shortage of news stories about criminals being caught defrauding individuals, Medicare, Medicaid or private insurers, remember this:

The most successful scams go undetected.

The people who get caught are the ones it's easiest for authorities to catch. The truly skillful scammers are still out there. These thieves know that the key to success when it comes to fraud is to "bill your lies correctly," as Harvard professor and Medicare fraud expert Malcolm Sparrow puts it. The thieves' fake insurance claims look like everybody else's legitimate claims, and they may have used your health insurance information to make the claims. Since there are many billions of individual claims made every year, both public and private insurers rely on algorithms to spot suspicious billing patterns. It's an ongoing cat-and-mouse game to stop fraudulent payments - and smart thieves anticipate when their fake claims will no longer be accepted. They move on to a new scam before they're noticed. By now you may be asking...

What has any of this got to do with you?

Even if you don't own a computer or mobile device and have no plans to, your personal data is dispersed online across countless services: doctors,

insurers, laboratories and more. Any of them can be vulnerable to data breaches, and your information then falls into the wrong hands.

The Bottom Line For You

Health insurance fraud costs tens of billions of dollars in losses each year - and because skillful fraud is not detected, the real loss is higher than the official count. You can be exposed to higher premiums, increased taxes, and higher out-of-pocket costs. Here are some key ways you can stop fraud:

Carefully read your Explanation of Benefits (EOB) sent to you by your insurer, whether it's Medicare or a private insurer. Here's a few things to look for:

- A billing for services or supplies you never received, like charging for a visit you didn't make or a back brace you never got and never wanted.
- A provider billing Medicare twice for a service or item you only got once.
- A company offering you a "Medicare" drug plan that Medicare hasn't approved.
- Claims from facilities you've never been to, especially if they're a long way from home.

Beware of "free" services. That "free" offer can easily be an attempt to get at your insurance identification, which can then be used to commit fraud.

Protect your Medicare and insurance cards. Don't give them to others to use, and keep them in your wallet or purse only when absolutely necessary, like when you're visiting a doctor's office or pharmacy.

Dutchess County OFA can help. We have a printable Scam Prevention Resources sheet available at our website:

dutchessny.gov/aging

It includes information not only on preventing Medicare fraud, but how to stay protected against phone scams and other common scams.

HIICAP and Online Resources

OFA's Health Insurance Information, Counseling and Assistance Program (HIICAP) is your free local source for impartial information about Medicare, Medigap policies and supplemental choices, Medicare Advantage Programs, other insurance questions, Medicare Prescription Drug Plans, EPIC (Elderly Pharmaceutical Insurance Coverage), and other benefit programs.

HIICAP is a federally funded program from the Administration for Community Living (ACL), administered by the New York State Office for the Aging, and staffed locally by Dutchess County Office for the Aging staff and certified OFA volunteers.

HIICAP provides you and your loved ones with unbiased information, education, and counseling about Medicare and other health insurances. Trained staff and volunteers answer your questions at no charge. There is a suggested donation for those who can afford to donate to the program.

HIICAP Can Help You...

- Understand eligibility and enrollment in Medicare and its parts.
- Understand the Medicare prescription drug benefit (Part D) and how to select the best plan.
- Understand "Extra Help," a low-income subsidy offered by the Social Security Administration.
- Understand and apply for the Medicare Savings Program for low-income beneficiaries.
- Find ways to pay for your prescription drugs or medical equipment.
- Understand and apply for the N.Y. State EPIC (Elderly Pharmaceutical Insurance Coverage) Program.

- Choose between original Medicare and Medicare Advantage plans, including Medicare HMOs, Medicare PPOs, Medicare Special Needs Plans, and Medicare Private Fee-for-Service Plans.
- Understand Medicare rules and medical bills.
- Report possible Medicare fraud or abuse, or appeal a decision about Medicare fraud or abuse.
- Appeal a decision by Medicare, your managed care provider, or other insurance company.
- Discover ways to fill Medicare's "gaps."
- File an insurance claim and deal with paperwork.
- Learn about prevention and screening benefits.

Online Resources

Start with OFA's own dutchessny.gov/hiicap, which provides a more detailed description of our insurance counseling services, along with key contact information for arranging a HIICAP appointment. Our HIICAP hotline can be reached at **845-485-2566**.

Other resources include:

Aging.ny.gov - New York State OFA

Medicare.gov - The latest information on Medicare, Medicare Advantage and more

ipro.org - An independent, not-for-profit corporation under contract with federal and New York State government to assess the quality of health care provided to Medicare beneficiaries.

smpresource.org - Senior Medicare Patrol, which helps beneficiaries, families and caregivers prevent, detect and report fraud and abuse.

benefitscheckup.org - A personal tool for financial, health, prescription and other savings programs.

Dutchess County Office for the Aging Medicare 101 Open Enrollment Season Classes

Class registration is required; call [845-486-2555](tel:845-486-2555) for information

Monday, October 3rd, 11:30 am - American Legion Post 1949, 1797 NY 22, Wingdale

Tuesday, October 4th, 4:15 pm - East Fishkill Community Library, 348 NY 376, Hopewell Junction

Thursday, October 6th, 3 pm - Howland (Beacon) Library - 313 Main St., Beacon

Tuesday, October 11th, 6:30 pm - Boardman Road Library - 141 Boardman Rd., Poughkeepsie

Monday, October 17th, 2:30 pm - Pleasant Valley Free Library - 1584 Main St. (US 44)

Tuesday, October 18th, 3 pm - Millbrook Library, 3 Friendly Lane, Millbrook

Wednesday, October 19th, 12:30 pm - OFA Pawling Friendship Center, 154 Charles Colman Blvd.

Thursday, October 20th, 2 pm - Howland (Beacon) Library, 313 Main St., Beacon

Wednesday, November 9th, 3 pm - Hyde Park Free Library, 2 Main St., Hyde Park

Thursday, November 10, 10:30 am - Red Hook OFA Friendship Center, 59 Fisk St., Red Hook

Tuesday, November 15, 11 am - Beacon OFA Friendship Center, 1 Forrestal Heights, Beacon

Saturday, November 19, 11 am - Hyde Park Free Library, 2 Main St., Hyde Park

Many more classes in October, November and December!

Complete up-to-date listings at dutchessny.gov/Calendar-Page.htm

Avoid Unexpected Bills

Know the Difference Between a Medicare Wellness Exam and a Physical

Annual Wellness Visit

(Your Medicare deductible is waived)

Cost: FREE

Coverage: Annually, when it occurs at least 12 months after your Initial Preventative Physical Exam, and when you have been covered by Part B for more than 12 months

Purpose: To develop and update a personalized prevention plan, based on your current health and risk factors

Other: Medications are not refilled or prescribed

Annual Physical Exam

(The Part B deductible applies)

Cost: Co-pay

Coverage: Annually; you will be billed and responsible for 20% of the Medicare approved amount

Purpose: For medically necessary services, including evaluation and management of an illness or injury

Other: Medications may be refilled or prescribed

The terms “wellness visit” (sometimes called “wellness exam”) and “physical exam” sound similar, but when it comes to Medicare the two procedures are *not* interchangeable. It’s something you’ll need to watch for when you make appointments with your doctor. The wellness exam is different from a full body physical that you may have undergone in past years.

If you’ve had Medicare Part B (Medical Insurance) for longer than 12 months, you can get a yearly “Wellness” visit once every 12 months to develop or update a personalized prevention plan to help prevent disease and disability, based on your current health and risk factors. Your provider may also perform a cognitive impairment assessment. You pay nothing for this visit if your doctor or other qualified health care provider accepts assignment - that is, they have agreed to accept the Medicare-approved amount as full payment for any covered service provided to a Medicare patient.

The Part B deductible doesn’t apply. However, you may have to pay coinsurance, and the Part B deductible may apply if:

- Your doctor or other healthcare provider performs additional tests or services during the same visit. These additional tests or services aren’t covered under the preventive benefits.
- A cognitive impairment assessment is performed to look for signs of Alzheimer’s disease or dementia.

The personalized prevention plan is designed to help prevent disease and disability based on your current health and risk factors. Your provider will ask you to fill out a questionnaire, called a “Health Risk Assessment,” as part of this visit. Answering these questions can help you and your provider develop a personalized prevention plan to help you stay healthy.

Before your Medicare wellness visit, put together a complete list of the medications you take, as well as any vitamins, minerals, supplements, and over-the-counter medications.



Dutchess County Office for the Aging
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Friends,

This *Medicare Spotlight* is an annual publication that helps Dutchess County's older adults, families and caregivers stay up-to-date on Medicare developments, and find resources geared toward keeping older adults happy, healthy, and living independently whenever they are able to do so.

Comparing health plan options can be confusing, but you don't have to navigate the Medicare system on your own. Whether you're just coming into Medicare eligibility now or have been a beneficiary for decades, OFA can help you see your individual health insurance picture more clearly.

Please reach out to OFA with any specific or general questions you may have about Medicare specifically, or aging issues in general. OFA can help you find the answers that serve you best.

Our best wishes,

Handwritten signature of Marcus J. Molinaro in black ink.

Marcus J. Molinaro
Dutchess County Executive

Handwritten signature of Todd N. Tancredi in black ink.

Todd N. Tancredi
Director, Office for the Aging

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