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2018-19

Medicare Spotlight

Welcome to Medicare

First, the basics:

Medicare is the federal government program that gives you health insurance coverage when you are 65 years of age or older, or under age 65 with Social Security Disability Insurance, regardless of your income.

Medicare Part A is free for those who have worked 40 "Social Security" quarters. Medicare Part B has a monthly premium, the cost of which is determined each year.

To collect Social Security or to be eligible for Medicare, you must be a legal resident of the United States.

Medicare has four different parts:

- Part A covers inpatient services;
- Part B covers outpatient services;
- Part C includes Medicare Advantage Plans; and
- Part D is Prescription Drug Plans.

Unless you make another choice about how to get your benefits when you become eligible for Medicare, you will have Original Medicare, the traditional fee-for-service program. As long as the service you receive is a Medicare-covered service and your health care provider has not "opted out" of Medicare, you are covered to go to almost any doctor or hospital in the country.

The Center for Medicare and Medicaid Services (CMS) is the federal agency that oversees Medicare.

For more essential information, keep reading!

Open Enrollment Period (October 15-December 7)

Medicare's Annual "Open Enrollment" Period starts on October 15 every year. It's your annual opportunity to match your medical and drug needs to the available plans.

Dutchess County residents with Medicare can choose from available Medicare Prescription Drug plans and Medicare Health Plans. Whether you are interested in staying with original, traditional, fee-for-service Medicare and finding the best available drug plan, or interested in considering the Medicare Advantage Plan options, you can start looking now. 2019 plan information will be on the Medicare website, www.medicare.gov as of October 1st.

The opportunity to enroll will end on December 7th. Remember, this is for plan coverage to begin on January 1st, 2019.

All Medicare beneficiaries are encouraged to review their plan's options for 2019. Remember, what was good for you in 2018 may not necessarily be your best choice in 2019. Many things can change, including covered prescriptions, premiums, deductibles, etc. Some current plans available in 2018 may be discontinued, while some new plans may be available for 2019. Just as you get your own personal health "checkup," you should "check up" on your health insurance benefits.

There are four ways to review and compare plans:

1. Visit www.medicare.gov to compare costs, coverage and more while getting an estimate of your out-of-pocket costs for the year.
2. Talk with our certified Health Insurance Information, Counseling and Assistance Program (HIICAP) staff and volunteers available at the Dutchess County Office for the Aging. Call **(845) 486-2566** or **(800) 701-0501**. Phone counseling

and individual in-person appointments are available at locations throughout Dutchess County.

3. Call 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048). 24/7 help is available from trained Medicare representatives.
4. You can consider the listing of plans in your "Medicare & You" handbook, but you will not be making as personal a choice as you can on the Medicare website, where you can enter your prescription information and have your needs matched with appropriate plans.

ABOUT HIICAP

The Dutchess County Health Insurance Information, Counseling and Assistance Program (HIICAP) is your local source for impartial information about Medicare. HIICAP provides information about Medigap insurances designed to "fit" with Medicare and can help individuals understand the supplemental choices offered by a retiree plan. HIICAP is also a resource for information about Medicare Advantage Plans, Medicare Prescription Drug Plans (Part D), New York State EPIC Program, benefit programs and long-term care insurance.

HIICAP is federally funded through the Centers for Medicare and Medicaid Services (CMS) and the Administration on Aging. HIICAP is administered by the New York State Office for the Aging and is staffed locally by Dutchess County Office for the Aging staff and certified counselors.

The information provided by HIICAP staff and counselors is intended for the sole purpose of educating consumers in regard to the choices available for their health insurance needs. Particular emphasis is placed on helping consumers gain a better understanding of Original Medicare and the various options available to them for supplementing or replacing Original Medicare. HIICAP does not endorse any specific product or insurer.

Medicare: Educating Yourself

You may need more in-depth information than is available in this newsletter. That's why we schedule Medicare-related classes year-round. Here's what's coming up:

Medicare 101

This program is a basic overview of Medicare for people approaching the age of 65, caregivers, and anyone who would like a better understanding of how Medicare works.

Topics include Supplemental Insurances, Prescription Drug Plans, EPIC, Medicare Advantage Plans, and more. The programs take place at the Poughkeepsie Galleria Community Room from 10 a.m. - 12 noon on the following Wednesdays:

October 17 • November 21 • December 19 • January 16 (2019)

Additionally, there will be 90-minute sessions at the Center for Healthy Aging at Northern Dutchess Hospital in Rhinebeck at 4 p.m. on the following Mondays:

October 11 • October 22 • November 26

Navigating Medicare

If you have a little computer knowledge, our Health Insurance volunteers can teach you how to navigate the Medicare website and learn about other associated programs to help you make more informed choices. Join them at the Adriance Library, 93 Market St., Poughkeepsie at 9:30 a.m. on:

October 24 • November 28 • December 26 • January 23 (2019)

Space is limited at these free sessions; call (845) 486-2555 to make a reservation.

New Medicare Cards Make Their Debut

By now, many Dutchess County senior citizens should have received a new Medicare card (lower right), replacing the current card (lower left).

The two biggest differences you'll see in the new cards: no more Social Security number, and no space for a signature.

National distribution of the new cards began in April, then in New York this summer, and is expected to be completed nationwide by April 2019.

By then, every beneficiary should have received a new Medicare Beneficiary Identifier (MBI) card that will be used for billing and for checking eligibility and claim status.

The Medicare ID used for the past 50+ years consisted of 10 characters: a Social Security number and one letter. The new MBI consists of 11 randomly chosen characters, both letters and numbers.

For clarity's sake, there won't be any letters on your MBI card that could be confused with numerals, like B, I, L, O, S and Z.

Why the change? Officials at the Centers for Medicare and Medicaid Services (CMS) and

Federal Trade Commission (FTC) say the use of Social Security numbers in Medicare left some seniors vulnerable to identity theft and has left the Medicare system itself vulnerable to fraud. Still, scammers have been trying to take advantage of the transition - and they don't give up easily.

The FTC says the would-be ripoffs take four main forms. Here's how to watch for the scams and avoid them:

- Is someone calling, claiming to be from Medicare, and asking for your Social Security number or bank information? Hang up. That's a scam. First, Medicare won't call you. Second, Medicare will never ask for your Social Security number. They already have it. Medicare will also never ask for personal banking information.

- Is someone asking you to pay for your new card? That's a scam. Your new Medicare card is free.

- Is someone threatening to cancel your benefits if you don't give up information or money? Also a scam. New Medicare cards are being mailed out automatically. There won't be any changes to your benefits.

- If you haven't gotten your card yet, is someone claiming they can get you the new Medicare card ahead of time? That's also a scam.

CURRENT MEDICARE CARD (1966-2018)

MEDICARE  **HEALTH INSURANCE**

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

NAME OF BENEFICIARY
JOHN DOE

MEDICARE CLAIM NUMBER **000-00-0000-A** SEX **MALE**

IS ENTITLED TO **HOSPITAL (PART A)** EFFECTIVE DATE **01-01-2007**
MEDICAL (PART B) **01-01-2007**

SIGN HERE →

NEW MEDICARE CARD (ARRIVING APRIL 2018-APRIL 2019)

 **MEDICARE HEALTH INSURANCE**

Name/Nombre
JOHN L SMITH

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

Entitled to/Con derecho a **PART A** Coverage starts/Cobertura empieza **03-03-2016**
PART B **03-03-2016**

Three Words to Stop Scams and Medicare Fraud

Just. Hang. Up.

Many seniors came of age using the telephone as their most trusted means of communication - which is what criminal scammers and Medicare-fraud operations count on as they try to separate you from the money you saved all your life. They count on your politeness. They hope you'll jump at an opportunity that sounds too good to be true - not because seniors are more gullible than anybody else, but because seniors tend to have more savings available to be stolen, and fewer connections with friends and family who might otherwise head off scam attempts.

Any unsolicited call promising you a deal that sounds too good to be true is almost certainly a scam aimed at getting your personal information, like Medicare and checking account numbers. Before they even ask for that information...**just hang up**. That information can be used to steal not only from you, but also from your insurance company, or from the federal and state government. Accurate calculations of what's stolen from Medicare, Medicaid and private insurers are hard to come by, because fraud committed by skilled thieves often goes undetected. Researchers at The Economist magazine in 2014, however, put the total annual amount lost to health insurance fraud in the U.S. at approximately \$170 billion. A 2005 New York Times investigative series pegged the state's 2004 losses to Medicaid fraud at over \$4 billion.

Senior Medicare Patrol (SMP), www.smpresource.org, recommends three key steps to protect against insurance fraud, both as a senior and as a taxpayer:

Treat your Medicare, Medicaid, Social Security, Tricare/military ID, and personal insurance numbers like credit card numbers. Don't give these numbers to a stranger, especially one whose identity you haven't verified. Confirming somebody's identity is all but impossible in a single phone call, especially when callers can fake or "spoof" a legitimate-looking phone number on your Caller ID, so...**just hang up**. Take your cards with you only when you need them for doctor's appointments, visits to the pharmacy, or trips to the hospital.

If somebody calls claiming to be from Medicare, they're not. **Just hang up**. Medicare does not call or visit to sell or offer you anything.

Even when you protect yourself well, there's still a chance you could be victimized, but it's possible to detect when somebody is using your personal information to commit fraud. Start by reviewing every Medicare Summary Notice and/or Part D Explanation of Benefits (EOB) you receive in the mail. Look for charges for services you didn't receive, multiple billings for the same thing, services your doctor did not order, and billings from distant locations. Medicare can sometimes detect these things and stop payment, but too often, by the time Medicare catches on, the thieves have pulled up stakes and moved on to another scam in another state - often choosing New York as a base of operations, along with Florida and other states with large senior populations.

If you think you may have been a target of fraud, first get in touch with your provider or insurance plan. If you're not satisfied with their response, you can call New York's SMP at **877-678-4697**. Don't be shy about asking: After all, your taxes pay for Medicare and Medicaid.

Your Medicare Information Online

Medicare's secure online service goes by the name www.mymedicare.gov. As of August 2018, what you'll see on their home page will look like this:

<p>MyMedicare Secure Sign In</p> <p>Enter your User name and Password and sign in to MyMedicare.gov to continue.</p> <p>User name</p> <input type="text"/> <p>Password</p> <input type="password"/> <p>By accessing this system, you agree to our Terms and Conditions. Read more +</p> <p>Sign In</p> <p>Trouble Signing In?</p>	<p>New To MyMedicare?</p> <p>Register to get personalized information and use Medicare's Blue Button feature</p> <p>Create an Account</p> <p>MyMedicare.gov Help</p> <p>→ Get MyMedicare help</p> <p>→ Online Services/Web confidentiality agreement</p>
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If you're new to the website, the first thing you'll want to do is click the "Create an Account" link and follow the instructions within. This should work for you, whether you're brand new to Medicare or you've been a beneficiary for years. Once you follow the account creation instructions, you'll be mailed instructions and a password to MyMedicare.gov.

Once you've established a MyMedicare account online, you'll be able to track your original Medicare claims, get copies of your Medicare Summary Notices (MSNs), check your Medicare Part B deductible status, get notices about what services you're eligible for, and sign up to get the electronic version of the "Medicare & You" handbook.

If you have trouble registering, try again when Medicare starts to process your claims.

If you need help using MyMedicare, there's online webchat available, or you can call their helpline at **1-877-607-9663**.

OFA Presentations on Medicare (And More)

If your group of seniors, civic organization or other similar group has questions about Medicare issues, the Office for the Aging has speakers available with answers and specific expertise. Our speakers can also talk to your group and answer your questions about OFA services, successful aging, senior housing, scam prevention and much more.

For more information, please get in touch with us:

(845) 486-2555 or ofa@dutchessny.gov

Who Pays First?

It's a simple question - with a potentially complicated answer.

Depending on how many kinds of health or drug coverage you have besides Medicare, there may be as many as three "payers" who cover health care bills. The rules that cover which payer pays first are called "coordination rules."

Tell your doctor, hospital and other health care providers about all of your health or drug coverage. This makes sure that your bills will be sent to the right payers, in the right order. Whether Medicare pays first depends on many factors, including the situations listed below.

- If you have retiree insurance from former employment...Medicare pays first.
- If you're 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has 20 or more employees...your group health plan pays first.
- If you're 65 or older, have group health plan coverage based on your or your spouse's current employment, and the employer has less than 20 employees...Medicare pays first.
- If you're under 65 and disabled, have group health plan coverage based on your or a family member's current employment, and the employer has 100 or more employees...your group health plan pays first.
- If you're under 65 and disabled, have group health plan coverage based on your or a family member's current employer, and the employer has less than 100 employees...Medicare pays first.
- If you have Medicare because of End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)...your group health plan will pay first for the first 30 months after you become eligible to join Medicare. Medicare pays first after this 30-month period.

- If you have Marketplace coverage and then age into Medicare (and keep your Marketplace plan)... Medicare pays first.

The above covers most situations - but not all of them. If you still have questions about who pays, or in what order they pay, try the following:

- Check your insurance policy or coverage, which may include rules about who pays first.
- Call the Benefits Coordination and Recovery Center at 1-855-798-2627 (TTY 1-855-797-2627)
- Contact your employer or union benefits administrator.

Goin' Southbound?

If you're headed south for the winter and putting a hold on your mail until you return, let us know so that we can temporarily suspend your "Spotlight on Seniors" delivery for the winter. It makes for a considerable savings on printing and postage costs, which we can then use on more services for seniors.

Get in touch with Outreach Coordinator Brian Jones at bjones@dutchessny.gov or (845) 486-2555 to find out more.

We'll resume sending you the "Spotlight on Seniors" in 2019, either with the spring edition that comes out in February, or the summer edition that comes out in May, depending on when you return.

While you're away you can always get a look at the Spotlights from anywhere. We post all the Spotlights and weekly Aging News emails at the Office for the Aging website:

www.dutchessny.gov/aging

And when you get back, we'll tell you about all the pretty snow you missed.



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TO:

Friends,

This is the second annual special Medicare-oriented version of our "Spotlight on Seniors" newsletter. We hope it equips you with the knowledge you'll need as we enter the Medicare open enrollment period for coverage starting in 2019.

Open enrollment begins every year on October 15 and ends on December 7.

Every senior's relationship with Medicare is unique, so we encourage you to get in touch with the Dutchess County Office for the Aging for answers to the questions you may have. Whether you're new to Medicare this year or a beneficiary of many years, we're ready for you.

Best regards,

Marcus J. Molinaro
Dutchess County Executive

Todd N. Tancredi
Director, Office for the Aging

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