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# *The Commonwealth of Massachusetts*

## *Executive Office of Elder Affairs*

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## **Massachusetts Bulletin for People with Medicare**

### **Health insurance programs for people with Medicare include:**

- Original Medicare (Part A and Part B)
- Original Medicare +Medicare Supplement Insurance (Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Employer or Union Health Coverage (including retiree health plans)
- COBRA
- MassHealth (Medicaid)Programs
- Veterans Health Benefits
- Military Benefits (TRICARE)
- Indian Health Services

### **Programs for people with limited income and resources that may help pay for some health care and prescription drug costs**

- “Extra Help” Paying for Medicare Prescription Drug Coverage (Part D)
- Medicare Savings Programs (Help with Medicare Costs)
- MassHealth (Medicaid)
- Prescription Advantage (State Pharmacy Assistance Program)

This Bulletin provides basic information about some of the programs listed above. Contact your plan benefits administrator for information about employer, union, retiree or other group health coverage. Contact your local veterans’ agent for information about veterans health care services. Contact Indian Health Services for health care services for American Indians and Alaska Natives

SHINE Bulletin January 2011



LOCAL HELP FOR PEOPLE WITH MEDICARE

## Medicare

Medicare is health insurance for people:

- age 65 or older
- under age 65 with certain disabilities
- any age with End-Stage Renal Disease (ESDR) (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- **Medicare Part A (Hospital)** helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, home health care and other services.
- **Medicare Part B (Medical)** helps cover out-patient medically-necessary services like doctor's services, outpatient care, some preventive services, x-rays, tests, physical, occupational and speech therapy, ambulance service, medical supplies and equipment.
- **Medicare Part C (Medicare Advantage Plans)** are sold by private insurers. Medicare Advantage Plans cover Part A, Part B and other services. Some plans include Medicare prescription drug coverage (Part D). See details below.
- **Medicare Part D (Medicare Prescription Drug Coverage)** helps pay for outpatient prescription drugs.

## Medicare Options

There are two ways to get Medicare health coverage:

1. **Original Medicare** covers **Part A** and **Part B** services. You can go to any doctor, hospital or other provider that accepts Medicare. Original Medicare is managed directly by Medicare.

People who choose Original Medicare may purchase Medicare Supplement Insurance (Medigap) **from private insurers** to cover out-of-pocket costs (gaps) in Original Medicare. If you want prescription drug coverage, you must choose and join a Medicare Prescription Drug Plan

2. **Medicare Advantage Plans (MAP)-Part C**

Medicare Advantage Plans include both Part A and Part B and **may** cover extra services not covered by Medicare such as vision, hearing, dental, health and wellness programs. You must have Medicare Part A and Part B and pay the Part B premium.

Medicare Advantage Plans are sold by private companies approved by Medicare.

You do not need to buy (or can't buy) a Medigap policy to cover Medicare Advantage Plan out-of-pocket costs.

Most Medicare Advantage plans require you to pay a monthly premium, copayments, coinsurance and deductibles. Out of pocket costs, extra benefits and rules vary from plan to plan.

There are different types of Medicare Advantage Plans including:

- Medicare Health Maintenance Organization (HMO) Plan
- Preferred Provider Organization (PPO) Plan
- Private Fee-For-Service (PFFS) Plan
- Medical Savings Account (MSA) Plan
- Special Needs Plan (SNP)

### **Medicare Prescription Drug Coverage (Part D)**

Medicare offers prescription drug coverage (Part D) to help pay for prescription drug costs for people with Medicare.

Medicare prescription drug plans are sold by private companies approved by Medicare. Many Medicare Advantage Plans offer prescription drug coverage (Part D) usually for additional cost.

People with Medicare who do not join a Medicare prescription drug plan when first eligible, may have to pay a late enrollment penalty (higher premiums).

People with limited income and resources, may be eligible for extra help to pay for Medicare drug plan costs.

*Medicare Advantage Plans (Part C) and Medicare prescription drug plans (Part D) benefits, formularies, premiums, copayments, coinsurance and rules etc. vary from company to company, from plan to plan and may change every year. Each year, Medicare enrollees should examine and compare the costs, benefits and plan rules to choose the plan that best works with their health care and other needs*

For more details refer to the official U.S. government “Medicare & You” handbook or contact Medicare at:

**1-800-Medicare (1-800-633-4227)**

**(TTY 1-877-486-2048** for people with partial or total hearing loss)

or visit [www.medicare.gov](http://www.medicare.gov)

For free health insurance information, counseling or help choosing a health plan contact:

**SHINE(Serving Health Information Needs of Elders)**

**1-800-AGE-INFO(1-800-243-4636) press 3**

**(TTY: 1-800-872-0166** for people with partial or total hearing loss)

## **Medicare Supplement Insurance (“Medigap”)**

Medicare Supplement Insurance (Medigap) is health insurance sold by private insurance companies to individuals enrolled in the Original Medicare Plan to cover the “gaps” in the Original Medicare Plan. Some Medigap policies also cover benefits that the Original Medicare Plan does not cover. Two standard Medigap policies are offered to Massachusetts residents:

- Medicare Supplement Core
- Medicare Supplement 1

*In compliance with Federal regulations, Medicare Supplement 2 plans which include prescription drug coverage may no longer be offered. Members who were enrolled in Medicare Supplement 2 plans on or before December 31, 2005 may remain enrolled in their Supplement 2 plans and continue their prescription coverage.*

Medicare Supplement Insurance is regulated by federal and state laws

- The Medigap policy must clearly define it as “Medicare Supplement Insurance”. Coverage and text is standard for all insurers.
- Medigap policies are guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application.
- Medigap insurers cannot refuse to sell a policy, exclude or limit coverage, or require a waiting period before coverage starts due to existing health problems.
- Medigap insurers must offer the same premium (a “community rate”) to all policyholders and cannot charge a different premium based on age or health.

The Massachusetts Division of Insurance monitors insurance companies authorized to sell insurance in Massachusetts. For general information contact,

**Massachusetts Division of Insurance**  
**617-521-7794 (Boston), 413-7785-5526 (Springfield)**  
**(TTY: 617-521-7490 for people with partial or total hearing loss)**  
or visit [www.state.ma.us/doi](http://www.state.ma.us/doi)

For information and counseling about Medicare programs and options, contact

**SHINE (Serving Health Information Needs of Elders)**  
**1-800-AGE-INFO(1-800-243-4636) press 3**  
**(TTY: 1-800-872-0166 for people with partial or total hearing loss)**

## **Programs for People with Limited Income and Resources**

- **Extra Help Paying for Medicare Prescription Drug Coverage (Part D)**

"Extra Help" (also called low-income subsidy) is available from Medicare to help pay prescription drug costs if the person's income and resources are below certain limits and the person is enrolled in a Medicare prescription drug plan.

"Extra Help" may include help paying the drug plan premium, the deductible, copayments and the doughnut hole (coverage gap).

- **Medicare Savings Programs (MassHealth Buy-In)**

Medicare Savings Programs is a federal program for people eligible for Medicare. Medicare Savings Programs are administered by MassHealth and is called MassHealth Buy-In.

MassHealth Buy-In pays Medicare Part A and B premium for Massachusetts residents who have limited income and resources and who are not getting other MassHealth benefits. To get MassHealth Buy-In, your income and assets must be under certain limits.

For more information about eligibility and enrollment contact:

- **MassHealth**

Masshealth(Medicaid) administers various programs that help pay medical costs for people with limited income and resources.

MassHealth is administered by the Massachusetts Executive Office of Health and Human Services.

Several MassHealth programs for seniors and others include:

- **MassHealth Standard** pays for a wide range of health-care benefits and is the only coverage that pays for long-term-care services.
- **MassHealth Standard for people aged 65 or over who need Personal Care Attendant (PCA)**
- **Program for All-inclusive Care for the Elderly (PACE)**

A program that allows people that need nursing home level of care to remain in the community. PACE providers deliver needed medical and support services to seniors living in the community.

- **SCO (Senior Care Options)**

MassHealth Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care services with social support services.

For information or questions about eligibility and enrollment for contact

**MassHealth Customer Service 1-800-841-2900**

**(TTY: 1-800-497-4648** for people with partial or total hearing loss)

or visit **[www.800ageinfo.com](http://www.800ageinfo.com)**

## **Prescription Advantage (State Pharmacy Assistance Program-SPAP)**

Prescription Advantage is a State Pharmacy Assistance Program for seniors and people with disabilities. Prescription Advantage is administered by the Massachusetts Executive Office of Elder Affairs. Prescription Advantage is available to Massachusetts residents who are not receiving prescription drug coverage from MassHealth/Medicaid and who are:

- Age 65 or older; and enrolled in a Medicare prescription drug plan (Medicare Part D) or other creditable coverage and not eligible for MassHealth Standard.  
Prescription Advantage supplements Medicare Part D coverage.
- Under age 65, have a qualified disability, work no more than 40 hours per month, and meet Prescription Advantage income requirements.
- There is no premium for most people enrolled in the Massachusetts Prescription Advantage program.

For information or questions about eligibility and enrollment in Prescription Advantage contact

**Prescription Advantage Customer Service**  
**1-800-AGE-INFO (1-800-243-4636) press 2**  
**(TTY: 1-800-610-0241 for people with partial or total hearing loss)**  
or visit **[www.800ageinfo.com](http://www.800ageinfo.com)**



## **Helpful Numbers**

### **Massachusetts Executive Office of Elder Affairs Connections**

To directly connect with elder services in your area call

**1-800-AGE-INFO (1-800-243-4636)**

**press or say:**

- to connect to your local elder service agency or caregiver program **1**
- to connect to Prescription Advantage-state prescription drug program **2**
- to connect to your regional SHINE Program **3**
- to report elder abuse, neglect or financial exploitation **4**
- for all other matters **5**

### **MassHealth**

**Customer Service 1-800-841-2900**

**[www.mass.gov/masshealth](http://www.mass.gov/masshealth)**

**TTY: 800-497-4648**

MassHealth provides a wide range of health care services that pay for all or part of the health care cost for elders with limited income and resources. Contact MassHealth for information about their health care programs including MassHealth Standard and Medicare Savings Programs.

### **MassHealth Senior Care Options (SCO)**

**1-888-885-0484**

**[www.mass.gov/masshealth](http://www.mass.gov/masshealth)**

**TTY: 1-888-821-5225**

A health plan that combines Medicare and Medicaid services with home social support services

### **Massachusetts Division of Insurance**

**Boston 617-521-7794**

**[www.state.ma.us/doi](http://www.state.ma.us/doi)**

**Springfield 413-785-5526**

**TTY: 617-521-7490**

DOI regulates insurance companies authorized to sell insurance in Massachusetts and investigates consumer complaints against insurance companies, brokers, agents and other licensees.

### **Protective Services**

**Elder Abuse Hotline 1-800-922-2275**

Protective Services provide services to eliminate or alleviate abuse of elders. Community agencies and case workers coordinate and provide a variety of health, mental health, legal and social services. To report elder abuse, call the Elder Abuse Hotline 24-hours a day, 7 days a week.

### **Office of the Massachusetts Attorney General**

**Hotline 1-888-830-6277**

**[www.ago.state.ma.us](http://www.ago.state.ma.us)**

**MassPRO (Heath Quality Improvement Organization )****Helpline 1-800-252-5533**[www.masspro.org](http://www.masspro.org)

MassPRO contracts with Medicare as a Quality Improvement Organization (QIO) that oversees and improves the care given to Medicare patients. MassPro processes appeals for Medicare patients and reviews Medicare beneficiary medical quality of care complaints.

**Massachusetts Medicare Advocacy Project (MAP)****1-800-323-3205**

MAP provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions made by Medicare providers in both fee-for-service Medicare and Medicare HMOs and for other insurance programs.

**Medicare Helpline (24 hours a day, 7 days a week)****1-800-MEDICARE  
(1-800-633-4227)**[www.medicare.gov](http://www.medicare.gov)**MassMedLine****1-866-633-1617**[www.massmedline.com](http://www.massmedline.com)

MassMedLine provides prescription medication information and help to Massachusetts residents applying for prescription drug assistance programs. MassMedLine is staffed by pharmacy professionals. MassMedLine is service of the Massachusetts College of Pharmacy and Sciences and the Massachusetts Executive Office of Elder Affairs.

**Social Security Administration****1-800-772-1213**[www.socialsecurity.gov](http://www.socialsecurity.gov)

Contact Social Security to enroll in Social Security, SSI, SSDI and Medicare, or to report a change in address or income, or to replace a lost Medicare card.

For SHINE services, contact your local Senior Center or Council on Aging or call

**SHINE(Serving Health Information Needs of Elders)****1-800-AGE-INFO(1-800-243-4636) press 3****(TTY: 1-800-872-0166 for people with partial or total hearing loss)**

SHINE counselors provide free health information, counseling and assistance to Medicare beneficiaries and their families.

SHINE is a federal/state program in partnership elder service agencies and Councils on Aging throughout the Commonwealth. SHINE is partially funded by Medicare