

WorkLife4You

Overview of Medicare/Medicaid



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U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

Objectives

- Provide an overview of Medicare
- Help you understand which benefits you or a loved one are entitled to
- Discuss Medigap insurance
- Provide an overview of Medicaid



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What is Medicare?

Medicare is a national health insurance program for:

- People 65 years of age and older
- Some disabled people under 65 years of age
- People with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant)



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Three Parts of Medicare—A, B and D

- Medicare Part A – Hospital Insurance
- Medicare Part B – Medical Insurance
- Medicare Part D – Prescription Coverage



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Medicare Part A - Hospital Insurance

Covered services:

- Hospital stays
- Skilled nursing facility care
- Home health care
- Hospice care
- Blood supply during hospital or nursing home stay



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Medicare Part B - Medical Insurance

Covered services:

- Medical expenses
- Clinical laboratory service
- Blood supply outside of care facilities
- Home health care
- Outpatient hospital services
- Preventive services



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What's Not Covered Under Parts A and B

- Acupuncture
- Deductibles, co-insurance or co-payments
- Dental care and dentures
- Cosmetic surgery
- Custodial care at home or in a nursing home
- Eye refractions
- Care while traveling outside the U.S.
- Hearing aids
- Hearing tests not ordered by a doctor
- Orthopedic shoes
- Long-term care
- Prescription drugs
- Routine foot care
- Screening tests (except those covered under Plan B)



The Original Medicare Plan

The Original Medicare Plan

- Managed by the federal government
- Fee-for-service
- Use any doctor or hospital that accepts Medicare
- Deductible and Co-pay components



Gaps In the Original Medicare Plan

- **What you pay (costs for Medicare covered services)**
 - Part A deductible for each benefit period, if you are not automatically enrolled in Part A
 - Part B deductible of \$162 per year
 - 20% coinsurance for most covered services
- **What is partially covered (costs for partially covered services and benefits)**
 - Home health care that does not meet certain required conditions
 - First three pints of blood
- **What is not covered (costs for non-covered services)**
 - Outpatient prescription drugs
 - Eyeglasses
 - Hearing aids
 - Routine physical exams
 - Emergency care outside the U.S.
 - Custodial care



Reducing —“Out-of-Pocket” Costs

- Keep your employer- or union-sponsored health coverage
- Join a Medicare health plan other than the Original Medicare plan
- Consider the purchase of a Medigap policy



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Medigap Insurance

- Medigap pays most, if not all, of the original Medicare plan coinsurance amounts
- Medigap may provide coverage for the Medicare plan deductibles
- Some plans pay for services not covered by Medicare:
 - Emergency care while traveling outside the U.S.



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Medigap Options

- Standardized Medigap Plans
- Medicare Select
- Basic benefits included in all plans (after May 31, 2010)
 - Hospitalization
 - Medical Expenses
 - Blood
 - Part A hospice care co-insurance or co-payment



Medicare Advantage Plans

- **Medicare Advantage Plans**
 - Medicare Health Maintenance Organization (HMOs) Plans
 - Medicare Preferred Provider Organization (PPOs) Plans
 - Medicare Special Needs Plans
 - Medicare Private Fee-for-Service (PFFS) Plans
- **Other Medicare Health Plans**
 - Medicare Cost Plans
 - Demonstrations
 - PACE



Medicare Part D

- Each plan has a monthly premium
- Carefully evaluate plans and options
 - Coverage
 - Cost
 - Medications
 - Convenience
- If you choose not to join a plan, you will pay a monthly penalty once you join.



Help for People with Limited Income

- Assistance with Medicare Prescription Drug Coverage (Part D)
- Medicare Savings Programs
- Social Security Income (SSI)
- Programs of All-inclusive Care for the Elderly (PACE)
- Medicaid



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What Is Medicaid?

- Public assistance grant program
- Financed by Federal and state monies
- Provides health benefits to 35 million low-income people
- Provides essential services such as home health care and long-term nursing home care



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Eligibility for Medicaid

- Categorically needy program
- Medically needy program
- Income caps



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What Does Medicaid Cover?

- Inpatient and outpatient hospital services
- Physician services
- Periodic diagnostic tests and screenings
- Laboratory and x-ray services
- Rural health clinic services
- Nursing home care
- Certain in-home health care for people eligible for nursing home care, provided by certified home health agencies
- Medical transportation
- Medical supplies and equipment



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Applying for Medicaid

- Verification of financial resources over a 60-month period
- Must be a United States citizen or lawfully admitted permanent resident
- Appear at interviews



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Protecting Your Assets

An individual may retain:

- An asset amount of a fixed dollar figure, which varies from state to state
- A burial fund
- Certain assets including a car, jewelry and clothing
- A home

A couple may retain:

- An asset amount of a fixed dollar figure, which varies from state to state
- Two burial allowances
- Certain assets including a car, jewelry and clothing
- A home



Protecting Spousal Resources

- **Spousal Impoverishment**
 - Total resources are reviewed
 - Home, burial accounts and certain other assets are not considered
- **Institutionalized spouse may keep**
 - The exemption amount
 - A burial account



Transferring Assets

- Penalty period
- 60 month (5-year) —“lookback” period
- Transfer rules
- Home care and community services



Appealing a Medicaid Decision

What you need to know about your rights:

- 10 days notice
- Right to fair hearing
- Hearing held and written decision issued within 90 days.



Helpful Resources

- **Medicare Information**
 - 800-MEDICARE (800-633-4227)
 - www.medicare.gov
- **Centers for Medicare and Medicaid Services**
 - 877-267-2323
 - <http://www.cms.gov>
- **Medicare Advocacy**
 - www.medicareadvocacy.org
- **Access to Benefits – Medicare Part D Information**
 - <http://www.benefits.gov>
- **State Health Insurance Assistance Program (SHIP)**
 - www.shiptalk.org
- **Medicare Rights Center**
 - 800-333-4114
 - <http://www.medicarerights.org>



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