



MEDICARE & COVID-19

Welcome

Hawaii SHIP (State Health Insurance Assistance Program)



- Federal program to help individuals with questions about Medicare
- Administered by the State of Hawaii Department of Health, Executive Office On Aging
- Volunteer based program helping individuals and families statewide

SHIP Provides...

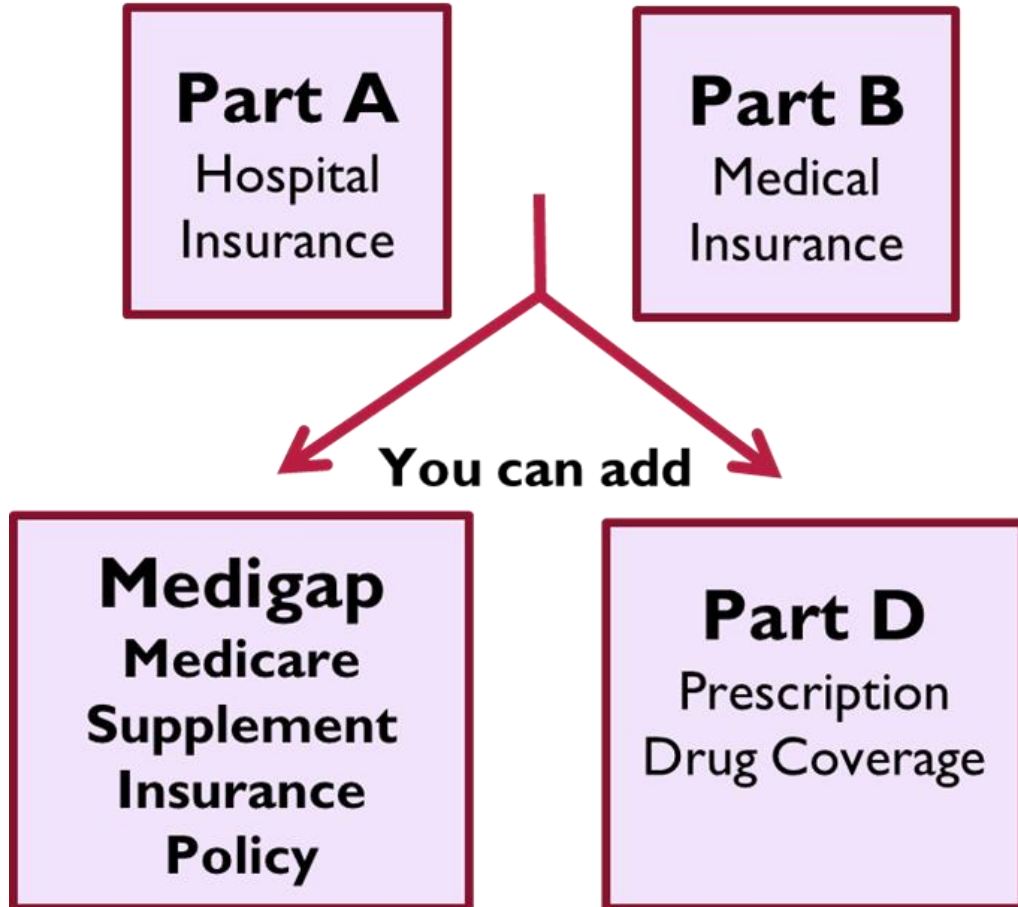
- Free, local, unbiased Medicare information, assistance, and referrals (over the phone or in person)
- Free & immediate counseling, referrals, & materials by trained counselors at fairs & exhibits

To request a presentation or counseling assistance:

Please call: 808-586-7299, or visit our website at www.hawaiihip.org

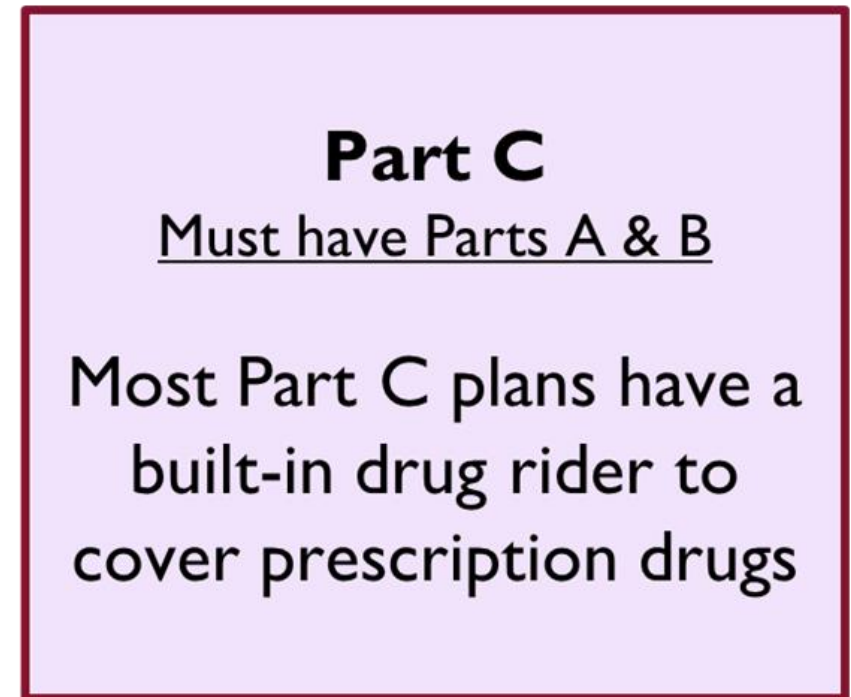
Medicare Review: Plan Choices

Original Medicare



OR

Medicare Advantage Plan



Medicare Review: Enrollment Periods

Initial Enrollment Period (IEP)

- Lasts 7 months (3 months before your 65th birthday, month you turn 65, 3 months following your 65th birthday)

General Enrollment Period (GEP)

- January 1st through March 31st of each year (coverage begins on July 1st)
- Can enroll in Medicare Parts A & B

Special Enrollment Period (SEP)

- When you lose your creditable coverage (creditable: Equal to or better coverage than Medicare Parts A & B)
- 8 months to enroll in Part B after losing creditable medical coverage (without penalty)
- 63 days to enroll in Part D after losing creditable drug coverage (without penalty)

Open Enrollment Period (OEP)

- October 15th through December 7th (changes take effect January 1st)
- Make changes to Medicare health and/or drug coverage

Medicare Advantage Open Enrollment Period (MA OEP)

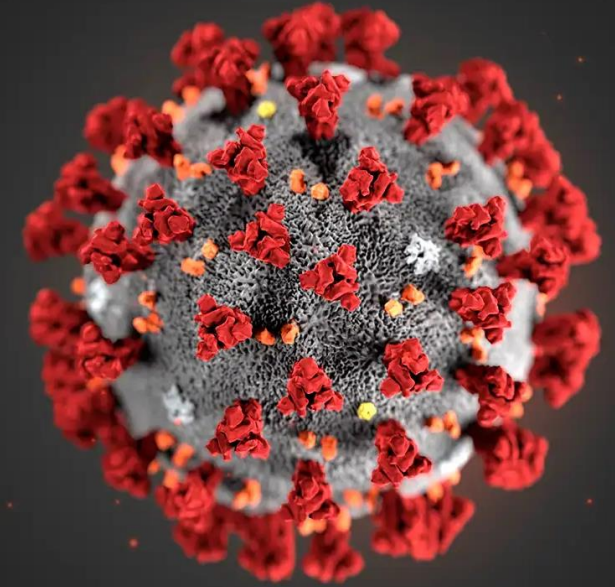
- Only for Medicare Advantage beneficiaries
- January 1st through March 31st annually (change take effect the 1st of the following month)

Medicare & COVID-19

- Medicare Enrollment & Switching Coverage

— Medicare Coverage of COVID-19

- COVID-19 Scams



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

PART A

PART B

Coverage starts/Cobertura en

03-03-2016

03-03-2016

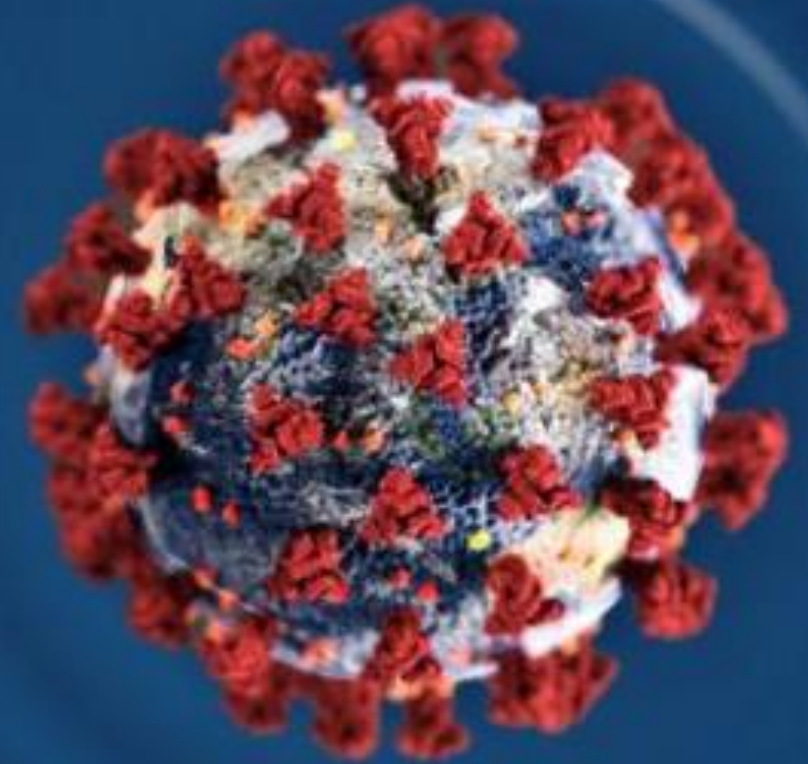
Enrolling Into Medicare During COVID-19

Additional time for Medicare enrollment:

- CMS granted additional time to use an IEP, GEP, SEP in order to enroll in Medicare parts A and B. From 3.17.2020 through 6.17.2020
- This time period has now passed; advocates are working on getting it extended

Additional time to change Medicare Advantage & Prescription Drug coverage:

- CMS granted additional time to make changes to your Medicare Advantage and Prescription Drug plan if you did not make a change during MA OEP or SEP due to COVID-19 until 7.17.2020



COVID-19 Resource

Enrolling Into Medicare During COVID-19

Online Part B Enrollment Under the Special Enrollment Period (SEP) Provisions:

- SSA has a new online service option to complete the forms CMS-40B and CMS-L564 for enrollment in Medicare Part B (effective 5.26.2020)

Medicare Part B SEP enrollment link: <https://secure.ssa.gov/mpboa/medicare-part-b-online-application/>

Supplemental Documents:

- Medicare number
- Current address & phone number
- Email address
- Documentation verifying your group health plan coverage
 - Income tax return that shows health premiums paid
 - W-2s reflecting pre-tax medical contribution
 - Pay stubs showing health insurance premiums deducted

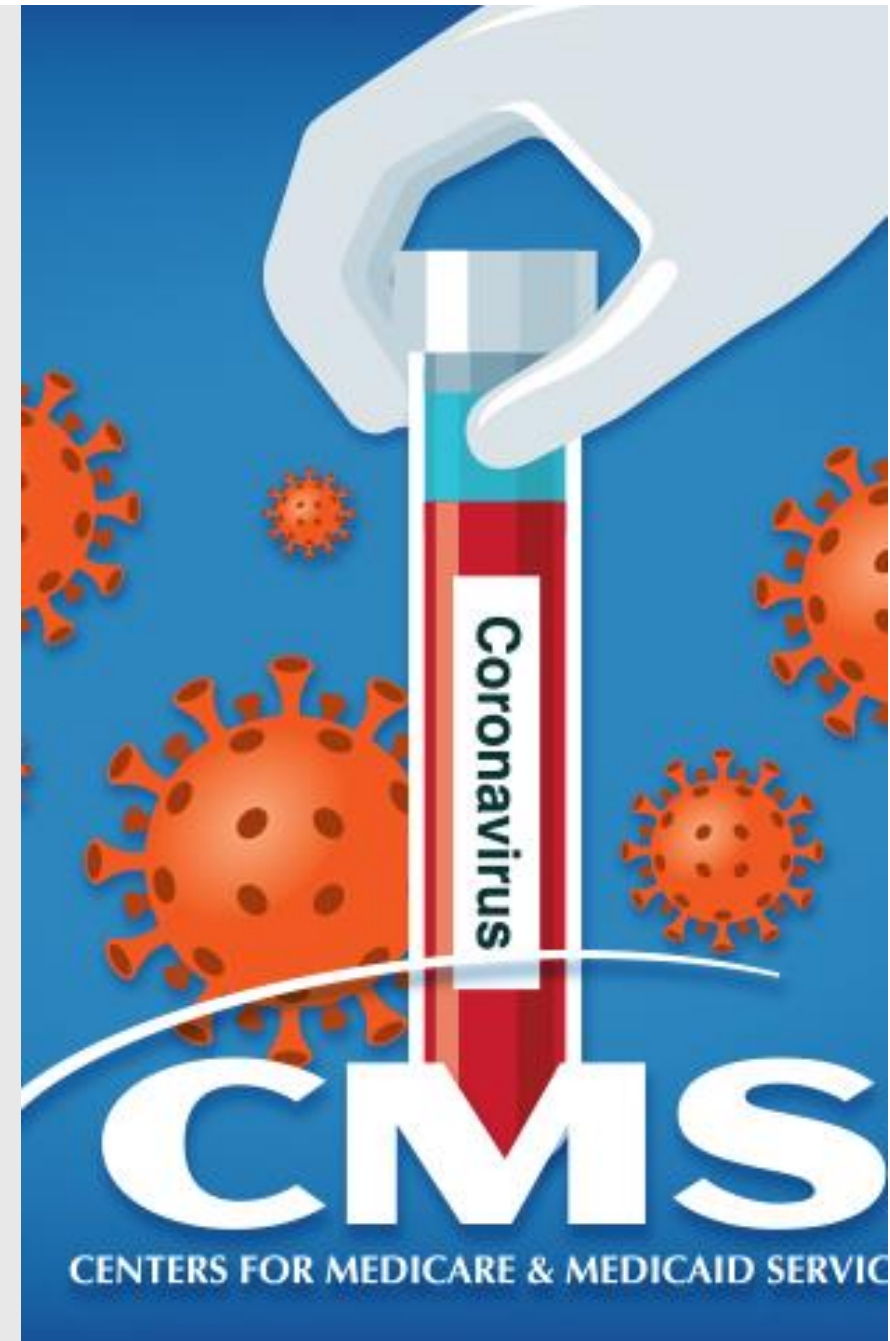
Note:

- Does not offer beneficiaries the option to save and revisit the application

Medicare Coverage Of COVID-19

COVID-19 Testing Coverage (Part B):

- Part B covers a test to diagnose or aid the diagnosis of COVID-19
- Some tests for related respiratory conditions to aid diagnosis of COVID-19 done together with the COVID-19 test
- COVID-19 antibody tests
- Covers tests with no out-of-pocket costs (including MA plans)
- Can get tested in your home, doctor's office, a local pharmacy or hospital, a nursing home, or a drive-through site
- Does not require a doctor's order for you to get tested



Medicare Coverage Of COVID-19

Prescription Drug Plans (PDPs) & Medicare Advantage Prescription Drug Plans (MA-PD) required to:

- Provide 90-day refills when upon enrollees request
- Ensure enrollees have access to covered drugs at out-of-network pharmacies

PDPs & MA-PDs allowed to waive:

- Mail & home delivery limitations
- Prior authorization



Medicare Coverage Of COVID-19

Medicare Advantage Plans must...

- Allow beneficiaries to receive health care services at out-of-network doctor's offices, hospitals, and other facilities
- Charge in-network cost-sharing amounts for services received out-of-network
- Waive referral requirements



Medicare Coverage Of COVID-19

Telehealth & Related Services:

- Medicare pays for “virtual check-ins,” with your physician or certain practitioner if the communication isn't related to a medical visit within the previous 7 days and doesn't lead to a medical visit

Note: you need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record before you use this service

- Those who don't have access to computers, smart phones, tablets, etc. who need Medicare telehealth services. Medicare is allowing people to use an audio-only phone
- Use communication technology to have full visits with your doctors at rural health clinics and federally qualified health clinics



Virtual check-ins can be conducted with a broader range of communication methods, unlike Medicare telehealth **visits**, which require audio and visual capabilities for real-time communication

Skilled Nursing Facility Changes

- Medicare usually requires beneficiary to spend 3 days as a hospital inpatient before it covers SNF care
- During emergency period, Medicare has removed 3-day qualifying hospital stay requirement for beneficiaries who experience dislocations related to the Public Health Emergency

Includes, but is not limited to beneficiaries who:

- Need to be transferred to a SNF, for example, due to nursing home evacuations or to make room at local hospitals
- Need SNF care as a result of the current public health emergency, regardless of whether they were previously in the hospital

Note: You do not need to be diagnosed with COVID-19 to qualify for this waiver



Skilled Nursing Facility Changes

- Part A typically covers up to 100 days of SNF care each benefit period
 - Days 1–20: \$0 for each benefit period
 - Days 21–100: \$176 coinsurance per day of each benefit period
 - Days 101 and beyond: all costs
- Benefit period begins when beneficiary is admitted to a hospital as an inpatient, or to a SNF, and it ends when they have been out of a SNF or hospital for at least 60 days in a row
- 100 days of covered SNF care renews with each benefit period
- Beneficiaries who are unable to start a new benefit period because of the public health emergency can get another 100 days of covered SNF care without having to begin a new benefit period



Home Health Care: Homebound Requirement

- Medicare has changed some home health care coverage requirements; homebound requirement still applies
- Homebound requirement can be met in additional ways

Someone can be considered homebound if their physician certifies that they should not leave their home because:

- They have a medical condition that makes them susceptible to contracting COVID-19
- Or, if they have a suspected or confirmed case of COVID-19



Terms

Fraud:

Fraud assumes “criminal intent.” Medicare fraud is defined as **knowingly** and **willfully** executing, or attempting to execute, a scheme or ploy to defraud the Medicare program or obtaining information by means of false pretenses, deception, or misrepresentation in order to receive inappropriate payment from the Medicare program

Abuse:

Medicare abuse involves payment for items or services when there is no legal entitlement to that payment and the provider has not **knowingly and intentionally** misrepresented the facts to obtain payment



COVID-19 Scams

- Offering free COVID-19 testing
- Offering fake cures
- Trying to sell ineffective protective gear or unregulated products
- Pretending to be medical professionals offering telemedicine
- Offering investment opportunities in companies “benefiting” from COVID-19
- Scammers pretending to be contact tracers



How Can You Stop COVID-19 Fraud?

- Do not give out your Medicare number to anyone other than your doctor, health care provider, or other trusted representative
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies
- Don't click on links from sources you don't know, which could put your computer or device at risk
- Make sure the anti-malware and anti-virus software on your computer are up to date
- Be cautious when purchasing medical supplies from unverified sources, including online advertisements and email/phone solicitations
- Ignore online offers for vaccinations. If you see ads promoting prevention products or cures for COVID-19, they are most likely a scam



**FIGHT
MEDICARE
FRAUD!**

Protect | Detect | Report

SMP Hawaii

808-586-7281

1-800-296-9422 toll-free

<https://smphawaii.org/>



**Oahu Helpline:
808-586-7299**

**Toll-Free:
1-888-875-9229**

**SHIP Website:
www.hawaiiship.org**

**ANY
QUESTIONS?**

