

Medicare in 2024

Updates, Reminders, Fraud & Announcements

Materials

- This PowerPoint presentation.
- 2024 Medicare Quick Reference job aid.
- What's New for Medicare in 2024 handout.

Housekeeping

There will be specific question times.

- Mute yourself.
- Raise your hand.
- Limit your questions to the material we are covering.

A glimpse of what's to come

- 2024 changes.
- Medicare Advantage (MA) Open Enrollment Period (OEP) reminders.
- Medicare and fraud: Protecting Medicare beneficiaries.
- Announcements and resources.

2024 Changes

2024 Medicare Quick Reference job aid

Part B	
Part B Premium Monthly	\$ 174.70
Part B – ESRD/Immunosuppressive	\$ 103.00
Part B Deductible 1x per calendar year	\$ 240.00
Part B IRMAA Based on 2022 Income	S \$103K-129K/M \$206K-258K (x1.4) \$ 244.60
Part A	
Part A Deductible Hospital per benefit period Day 61-90 Lifetime reserve days Skilled Nursing Facility (SNF) Days 21-100	\$1,632 (60 days) \$ 408/day \$ 816/day \$ 204/day
Part A Premium 30-39 months credit <30 months credit	 \$ 278 \$ 505
Part D	
2024 Maximum Deductible 2024 Part D Initial Coverage Limit 2024 Catastrophic Starts	\$ 545 \$ 5,030 \$ 8,000
NO coinsurance/co-pay in catastrophic period	
Medigap	
Deductible - F, G & J High Deductible Maximum Out of Pocket	\$ 2,800
Plan K	\$ 7,060
Plan L	\$ 3,530
Medicare Advantage	
Medicare Advantage Max. MOOP In-Network In & Out-of-Network (PPOs)	\$ 8,850 \$13,300

Medicare Part D

For 2024, there are no out-of-pocket drug costs once clients reach the catastrophic coverage phase.

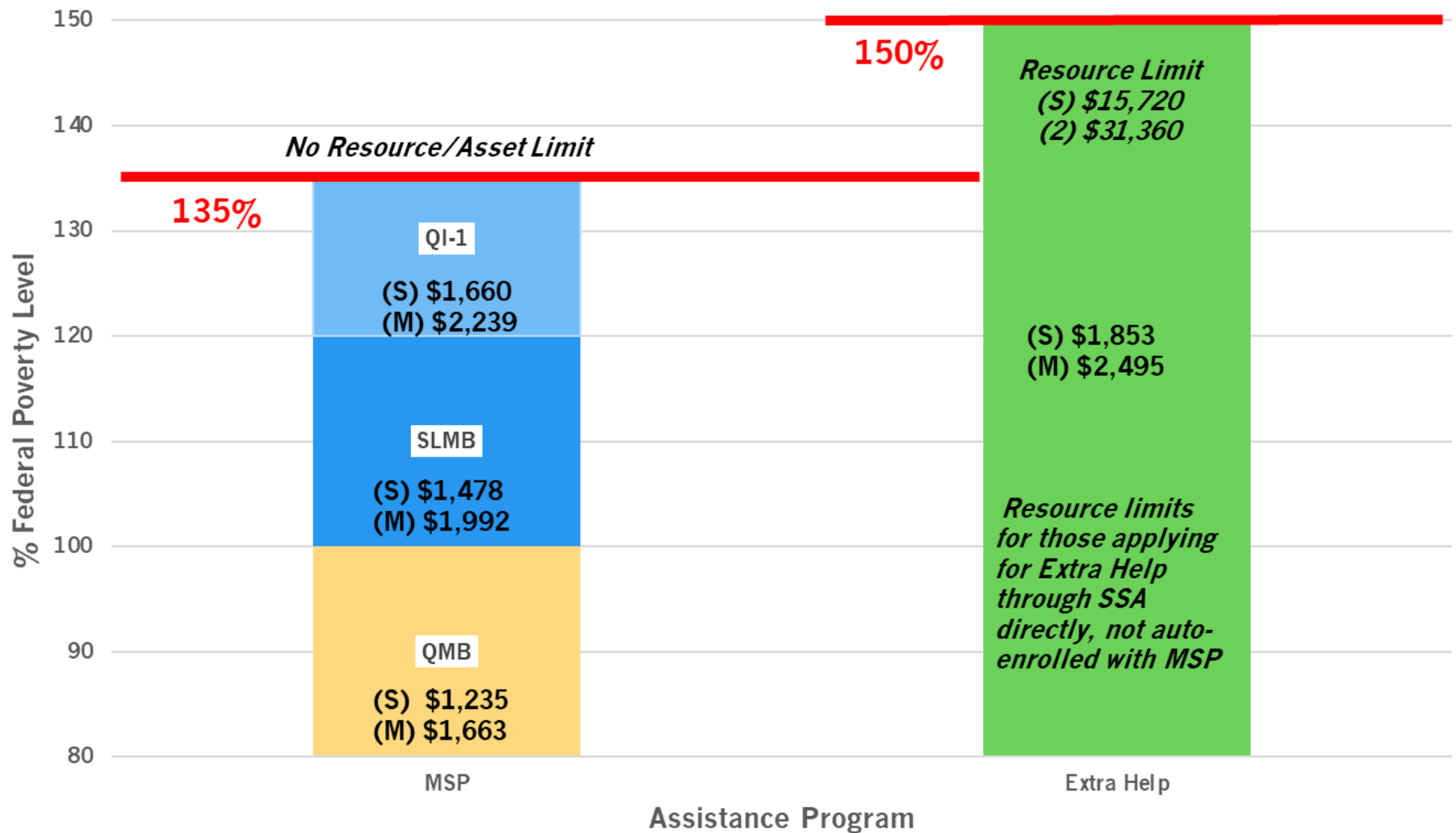
Extra Help (LIS) extension

Extra Help is extended to 150% of the Federal Poverty Level (FPL).

Clients above Medicare Savings Program (MSP) levels (135-150% FPL):

- Need to apply through the Social Security Administration (SSA) and **assets will be considered.**

MSP & Extra Help comparison



Extra Help extension and drug costs

In 2024, everyone who qualifies for Extra Help is eligible for:

- \$0 Medicare drug plan premium.
- \$0 plan deductible.
- Reduced copays for both generic and brand-name drugs.

Case scenario

Sarah is a single, 72-year-old retiree navigating her retirement years on a fixed, annual income of \$22,000, or \$1,833 per month. Additionally, Sarah has \$10,000 in assets.

What assistance program is she eligible for?

Losing Extra Help

Some beneficiaries may lose Extra Help **effective December 31st**.

These beneficiaries have a 3-month Special Enrollment Period (SEP).

Losing Extra Help: Options

Clients can:

- Join a MA plan or Medicare Part D drug plan.
- Switch from current plan to another MA plan or Part D plan.
- Drop MA plan and return to Original Medicare.
- Drop Part D plan.

Losing Extra Help: SHIBA scope

You can assist the beneficiary by:

- Doing a plan comparison on PlanFinder.
- Referring client to Social Security if they have questions about losing Extra Help:
 - Phone # 1-800-772-1213
 - Field Office Address locator:
<https://www.ssa.gov/locator/>

MA OEP reminders

January 1 – March 31

MA OEP

Those in a MA plan **can**:

- Switch to another MA plan.
- Return to Original Medicare by enrolling in a Part D plan.

Those in Original Medicare **cannot** make these changes to their coverage during the MA OEP.

MA OEP, cont.

Most clients **will not** have guaranteed issue rights for a Medigap when switching from a MA plan to Original Medicare.

MA OEP: Scenario

It's January 15th. Mario was enrolled in a new MA plan during OEP. He tried to make an appointment with his doctor and was notified that his doctor is not in the network.

Please share your suggestions, or any additional questions you might have for Mario, in the chat.

Medicare and fraud

Protecting Medicare beneficiaries

Protecting Medicare beneficiaries

- Medicare loses \$60 billion each year due to fraud.
- SMP works to prevent, detect, report fraud errors and abuse.
- There are 5,300 SMP volunteers nationwide who help beneficiaries understand Medicare statements and bills.

SHIBA & SMP volunteers

SMP volunteers connect directly with their neighbors and fellow community members in many ways:

- As Community Awareness presenters.
- By working with beneficiaries to better understand their healthcare statements.
- By helping beneficiaries report and document possible cases of fraud, errors or abuse.

SMP volunteer training

SMP is an integral part of SHIBA and the work that all volunteers do. SMP training might include:

- Introduction to SMP.
 - Intended for all SHIBA/SMP counselors.
- SMP Presenter training.
- SMP basic and complex case work.

SMP program contact information

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Program Coordinator
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1 360-725-9648

Announcements and resources

Upcoming data collection changes

ACL Demographic Data Collection

- Current variables include age range, race, income, assets, English primary
- March 9, 24 incorporating sexual orientation and gender identity to SIRS/STARS

Which of the following best represents how you think of yourself? [Select ONE]:

- Lesbian or gay
- Straight, that is, not gay or lesbian
- Bisexual
- I use a different term [free text]
- Don't know
- Prefer not to answer

What is your current gender [Select ONE]

- Female
- Male
- Transgender
- I use a different term: [free text]
- Don't know
- Prefer not to answer

Do you consider yourself to be transgender?

- Yes
- No
- Prefer not to answer

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Data collection changes: Resources

In addition to the upcoming trainings from SAGE, here are some supportive resources on gender expression and identity to get you started.

- [Rainbow Alliance and Inclusion Network \(RAIN\)](#).
- [Medicare & Transgender Older Adults \(fact sheet\)](#).
- [LGBT Older Adults + Medicare](#).

SHIBA Lunch & Learn

Topic: Medicare Savings Programs (MSP)

Speaker: DSHS Staff Member

February 1

- **1st Thursday – changed for 2024**
- 11:00-Noon

Register in advance for this meeting here:

- <https://wa-oic.zoom.us/j/88279788336?pwd=U05jNng2d1pDQTJ3T0xuZmVEVEZVQT09>

Glossary

Catastrophic coverage is a phase of coverage designed to protect you from having to pay very high out-of-pocket costs for prescription drugs. It usually begins after you have spent a pre-determined amount on your health care.

Guaranteed issue rights (also called “Medigap protections”) — Rights you have in certain situations when insurance companies are required by law to sell or offer you a Medigap policy. In these situations, an insurance company can’t deny you a Medigap policy, or place conditions on a Medigap policy, like exclusions for pre-existing conditions, and can’t charge you more for a Medigap policy because of a past or present health problem.

Glossary, cont.

Medicare Savings Programs (MSP) help paying your Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums. If you qualify, Medicare Savings Programs might also pay your Part A and Part B deductibles, coinsurance, and copayments.

- **Qualified Medicare Beneficiary (QMB)** Helps pay for: Part A premiums; Part B premiums, deductibles, coinsurance, and copayments (for services and items Medicare covers).
- **Specified Low Income Medicare Beneficiary (SLMB)** Helps pay for: Part B premiums (You must have both Part A and Part B to qualify.)
- **Qualified Individual (QI-1)** Helps pay for: Part B premiums (You must have both Part A and Part B to qualify.)

Glossary, cont.

Senior Medicare Patrol (SMP) The SMP mission is to empower and assist Medicare beneficiaries, their families, and caregivers, to prevent, detect, and report suspected healthcare fraud, errors, and abuse through outreach, counseling, and education.

Resources

Center for Medicare & Medicaid Services

- <https://www.medicare.gov/Pubs/pdf/12026-Understanding-Medicare-Advantage-Plans.pdf>

Medicare.gov

- <https://www.medicare.gov/basics/costs/help/drug-costs#:~:text=Starting%20January%201%2C%202024%2C%20everyone,automatically%20get%20full%20Extra%20Help.&text=Prescriptions%3A,up%20to%20%2411.20%20in%202024>

National Council on Aging

- <https://www.ncoa.org/article/what-you-will-pay-in-out-of-pocket-medicare-costs-in-2024>
- <https://www.ncoa.org/article/part-d-low-income-subsidy-extra-help-eligibility-and-coverage-chart>

WA Health Care Authority

- <https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/eligibility-overview>

Resources, cont.

Medicare Rights Center

- <https://www.medicareinteractive.org/pdf/SEP-Chart.pdf>

Medicare Savings Programs (MSP)

- <https://www.medicare.gov/medicare-savings-programs>

2024 Medicare Quick Reference job aid

- https://www.insurance.wa.gov/sites/default/files/documents/2024-medicare-quick-reference-job-aid_0.pdf

Senior Medicare Patrol (SMP)

- <https://smpresource.org/>