



# Medicaid & Medicare

# Materials

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- This PowerPoint presentation.
- Workbook.

# Learning outcomes

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Upon completion of this training, you will be able to explain how Medicare and Medicaid coordinate benefits for individuals who qualify for both programs (dual-eligible beneficiaries), including the types of coverage provided and the financial assistance available.

# Section 1: Tools & rules

# SHIBA scope

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- SHIBA volunteers should be knowledgeable of Medicaid to Medicare transition process
- We help people NAVIGATE Medicare and understand their coverage options
- We SCREEN, GUIDE to, and/or help APPLY for Medicaid and related programs, such as:
  - Medicare Savings Program (MSP)
  - Extra Help
- We help people to be their own best advocates

# Medicaid is “Washington Apple Health”

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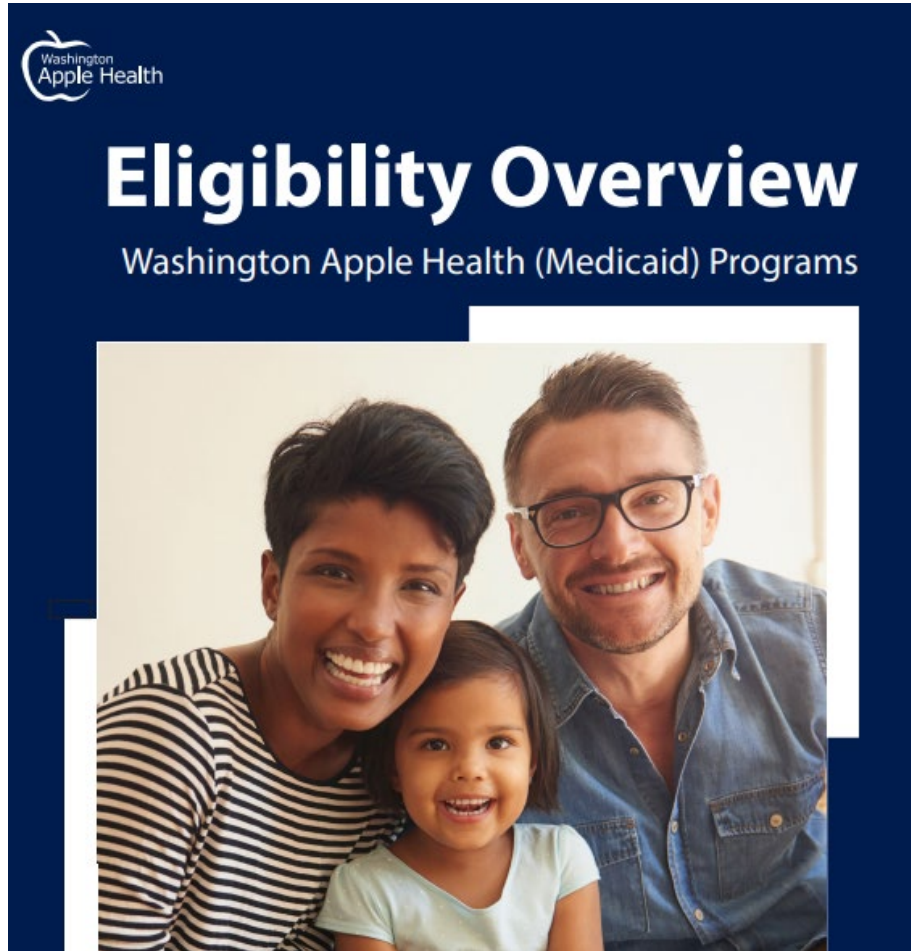
- Nationally Medicaid is medical assistance for people with limited income and resources.
- Federal and state funded programs
  - Each state runs its own Medicaid program with Federal oversight.
- States have some discretion on how benefits are structured and delivered.
  - The Health Care Authority (HCA) administers most Washington Apple Health programs.
  - The Department of Social and Health Services (DSHS) administers the Classic Medicaid programs.

# Medicaid reference for SHIBA

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HCA  
Publication  
23-315

<https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf>



# Medicare vs Medicaid

Medicare	Medicaid
Health insurance for individuals aged 65 and older (or disabled) of any income level.	Health assistance for individuals of any age with very low income and resources.
Medicare program is uniform in all states.	Medicaid programs vary by state.
Participants pay premiums, deductibles, and coinsurance.	Participants may pay smaller co-payments.
Benefits are limited: hospital, medical, limited preventive and very limited long-term care.	Benefits are comprehensive: hospital, long-term care, dental care, transportation, additional health care services and supplies.
Requires Part D for drug coverage	Prescription drugs may be included



# Medicare Coverage Choices

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- Dually eligible individuals can choose:
  - Original Medicare
  - Medicare Advantage (Part C)
    - MAPD
    - D-SNPs
- Important to review and compare coverage options yearly

# From Medicaid to Medicare

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- People transitioning to Medicare might get these:
  - Medicaid for Categorically Needy, QMB+ & SLMB+
    - Long-term services and supports
  - Medicaid for Medically Needy/Spenddown
  - Medicare Savings Programs
  - Extra Help
- Most of these programs have both income and resource limits

# Dual Eligibility Overview

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- Individuals with both Medicare & full Medicaid coverage are **dually eligible**
- Medicare pays first for Medicare-covered services
  - Claims are processed by Medicare A or B or beneficiary's MA plan (Part C).
  - Prescriptions are covered by stand alone part D plan or MA plan
    - A few drugs that Medicare cannot pay for (e.g. some over the counter (OTC) drugs may be paid by Medicaid.
- Medicaid pays last, covering remaining costs after Medicare & other insurance

# Dual clients get a Provider One Services Card

Provider One is Washington's billing system that pays providers for services to clients.



# Medicaid

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- **Modified Adjusted Gross Income (MAGI):** For individual adults, children, parents or caretakers applying with children, and pregnant people.
- **Classic Medicaid:** For individuals age 65 and older, with blindness or a disability, or in need of long-term services and supports.

# Transition to Medicare

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- Medicare is now the main payer
- Counsel about Medicare
  - Help to choose plans
  - Help navigate the system
- Classic Medicaid rules and programs will now apply
  - Income threshold is much lower
  - Assets/resources impact eligibility
  - May not be eligible if income or assets are too high
- Help to apply for MSP or Extra Help

## Section 2: Counseling session

# Counseling scenario preparation

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## Transitioning from MAGI Medicaid to Medicare

Step 1: Clients receives notice of Magi Medicaid ending

Step 2: Enroll in Medicare, if not automatically enrolled

Step 3: Apply for Classic Medicaid, Medicare Savings Program (MSP), or Extra Help

Step 4: Receive decision

Step 5: Understand Medicare coverage and make decisions



# Counseling

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- [Session](#)
- STARS: Beneficiary Contact Form

# Section 3: Conclusion

# Learning outcomes

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Do you feel more confident guiding beneficiaries transitioning from Medicaid to Medicare?

# Announcements & resources

# Got a Story?

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We are looking for stories about clients you've helped get on the MSP and/or Extra Help program.

- ✓ If you have a story, please let your RTC know you'd like to contribute to this effort.
- ✓ If you're willing to ask the client to provide a testimonial, we'd love to talk with them directly.

Sharing stories of success is the best way to spread the word about the work SHIBA does!

# Case Example: The Fake Medicare Representative

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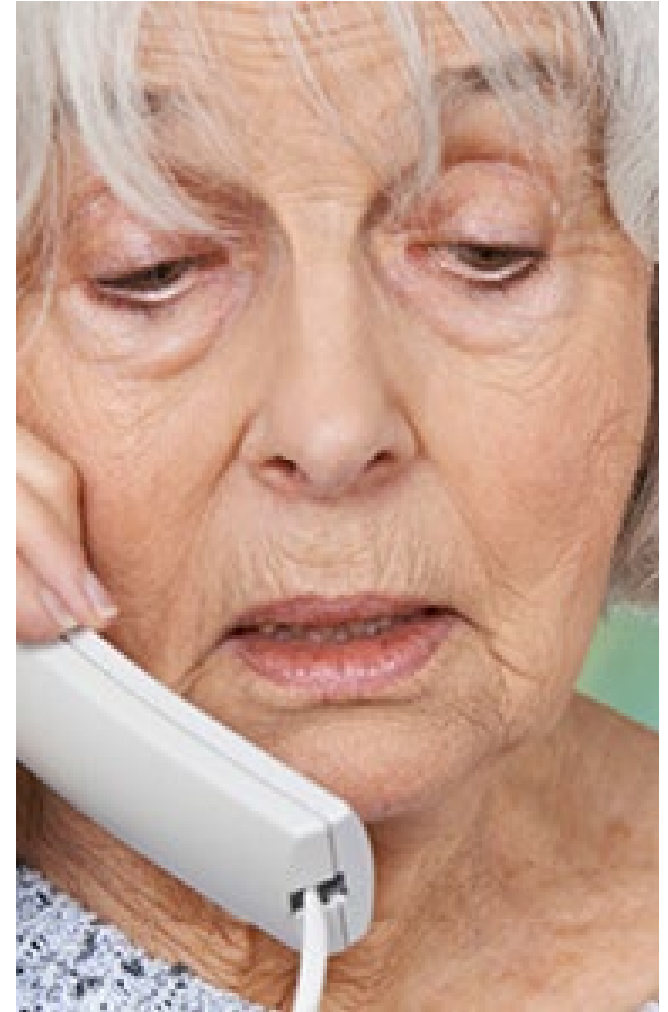
Mary is receiving calls every day from unfamiliar numbers.

She mostly ignores them, until one day when she was fed up.

The caller said he needed to confirm her Medicare number for a “new” card.

A month later, fraudulent charges for lab tests appear on her Medicare account.

**Lesson:** Medicare will NEVER call you unexpectedly. Hang up and report suspicious calls to SMP!



# SENIOR MEDICARE PATROL: Fraud of the Month

## Medicare Card Scams

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### How it works:

- Caller claims to be from Medicare
- Needs to verify your ID so you can get new card, better benefits, free items
- Phone number is not real – disguised
- Impersonator uses ID to bill Medicare for items not needed or requested by beneficiary

### What to do:

- Don't answer calls from unknown numbers – go to voicemail
- Medicare WILL NOT CALL YOU
- If beneficiary gave out their ID, call Medicare to report, check insurance statements, change Medicare number if fraud detected
- Report to WA SMP
- Report scam calls to [reportfraud.ftc.gov](http://reportfraud.ftc.gov)

# Report scams & fraud

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## Remember: June is Fraud Prevention Month

- Report scams and fraud at:  
<https://www.insurance.wa.gov/report-medicare-fraud-shiba>
- Learn more about SMP at  
<https://smpresource.org/>
- Reach out to Kim at [kim.mckenna@oic.wa.gov](mailto:kim.mckenna@oic.wa.gov)



# Lunch and Learn & SMP Training

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**1st Thursdays - 11:00 to Noon**

L&L: New OIC website

Have questions? Send in advance to: [Noreen.Brisson@oic.wa.gov](mailto:Noreen.Brisson@oic.wa.gov)

**April 16, 10:00 am**

SMP Training Series: Session 2

**May 14, 10:00 am**

SMP Training Series: Session 3



Register through monthly training calendar

<https://www.trumba.com/calendars/shiba-volunteer-training>

# Resources

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- [Apple Health Eligibility Overview](#)
- [Forms, Publications, & Mailings,](#)
- [Health Care Authority Medicaid Phone System Job Aid](#)
- [Help with costs](#)
- [My SHIBA Resources to help with counseling clients](#)
- [Transition from MAGI Medicaid to Medicare](#)
- [Understanding Medicaid and Medicare](#)