



**Palmetto GBA**<sup>SM</sup>  
PARTNERS IN EXCELLENCE<sup>SM</sup>

# Medicare Beneficiary Eligibility

# Medicare 101

- Introduction to Medicare
- Original Medicare
- Medicare Supplement Insurance (Medigap)
- Medicare Advantage and other plans
- Checking Patient Eligibility

# What Is Medicare?

- A health insurance program for
  - People 65 years of age and older
  - People under age 65 with certain disabilities
  - People with End Stage Renal Disease (ESRD)
- Administered by Centers for Medicare & Medicaid Services (CMS)
- Enrollment by Social Security Administration (SSA) or Railroad Retirement Board (RRB)

# Applying for Medicare

- Apply 3 months before age 65
  - Don't have to be retired
  - Contact the Social Security Administration
- Enrollment automatic if receiving Social Security or Railroad Retirement benefits

# Medicare Coverage Basics

- Part A (Hospital Insurance)
- Part B (Medical Insurance)
- Part C (Medicare Advantage Plan)
- Part D (Medicare Prescription Drug Coverage)

# Medicare Part A

- Most people do not pay Part A premiums
- People with fewer than 10 years of Medicare-covered employment can still get Part A
  - Will pay a premium
- For information about Part A entitlement
  - Call SSA
    - 1-800-772-1213
    - TTY users call 1-800-325-0778

# Enrolling in Medicare Part B

- Pay monthly Part B premium
  - \$96.40 in 2008
- Initial Enrollment Period (IEP)
  - 7 months, starting 3 months before month of eligibility
- General Enrollment Period (GEP)
  - January 1 through March 31 each year
  - Coverage effective July 1
  - Premium penalty
    - 10% for each 12-month period eligible but not enrolled
    - Paid for as long as the person has Part B
    - Limited exceptions

# Enrolling in Medicare Part B

- Some people can delay enrolling in Part B with no penalty
  - If covered under employer or union group health plan
    - Based on current employment
      - Person or spouse
    - Will get a Special Enrollment Period (SEP)
      - Sign up within 8 months after coverage ends

# Part B Enrollment Periods

## *Example*

- Marie turned 65 on June 25, 2008. She will have group health coverage from her employer until she stops working on December 31, 2008.
- Part B enrollment opportunities ...

Enrollment period	Begins	Ends
IEP	3/1/08	9/30/08
SEP	10/1/08	8/31/09
GEP ( <i>each year</i> )	1/1	3/31

# Paying the Part B Premium

- Taken out of monthly payments
  - Social Security
  - Railroad retirement
  - Federal government retirement
- For information about premiums
  - Call SSA, RRB, or Office of Personnel Management
- If no monthly payments
  - Billed every 3 months
  - Medicare Easy Pay

# Medicare Choices

- Original Medicare
- Medicare Advantage Plans
- Other Medicare Plans
- Medicare Prescription Drug Plans

# Original Medicare

- May go to any provider that accepts Medicare patients
- People are responsible for
  - Part A in 2008
    - \$1,024 deductible for hospital stays up to 60 days
      - Additional costs after 60 days
    - Different costs for other Part A services
  - Part B in 2008
    - \$135 annual deductible
    - 20% coinsurance for most Part B services
- Some programs may help with costs



# Medigap

- Health insurance policy
  - Sold by private insurance companies
  - Must say “Medicare Supplement Insurance”
  - Covers “gaps” in Original Medicare
    - Deductibles, coinsurance, copayments
    - Does not work with Medicare Advantage Plans
  - Up to 12 standardized plans (A – L)
    - Except in Massachusetts, Minnesota, Wisconsin
    - So people can compare easily

# How Medigap Works

- People can buy a Medigap policy
  - Within 6 months of enrolling in Part B
    - Must be age 65 or older
  - If they lose certain kinds of health coverage
    - Through no fault of their own
  - If they leave MA Plan under certain circumstances
  - Whenever the company will sell them one
- Monthly premium
- Generally go to any doctor or specialist

# Medicare Advantage Plans

- Health Maintenance Organization (HMO) Plans
  - Some have Point-of-Service option
- Preferred Provider Organization (PPO) Plans
  - Regional PPOs new in 2006
- Private Fee-for-Service (PFFS) Plans
- Special Needs Plans
- Medicare Medical Savings Account (MSA) Plans
  - Began in 2007

## Eligibility for MA Plans

- Live in plan's service area
- Entitled to Medicare Part A
- Enrolled in Medicare Part B
  - Continue to pay Part B premium
  - May also pay monthly premium to plan
- Don't have ESRD at enrollment
  - Some exceptions

# How MA Plans Work

- Usually get all Part A and B services through plan
  - May have to use providers in plan's network
  - Generally must still pay Part B premium
    - Some plans may pay all or part
- May get extra benefits
  - Vision, hearing, dental services
  - Prescription drug coverage
- Still in Medicare program
  - Get all Part A and Part B services
  - Have Medicare rights and protections

# Determining Where to Submit Claims

## Electronic Eligibility Verification

- 270 / 271 Transactions
  - Traditional Medicare or Medicare Advantage Plans (HMO)
  - Primary / Secondary
  - Hospice dates
  - Dates of preventive services
- Saves time and frustration
- Contact AT&T resellers
  - IVANS: <http://www.ivans.com>
  - McKesson: <http://www.mckesson.com>
- Eligibility Rules of Behavior
  - Change Request 5431

# Checking Patient Eligibility

- Interactive Voice Response (IVR)

<b>If You Have a Question About:</b>	<b>You must have:</b>	<b>The IVR will tell You:</b>
General Eligibility	<ul style="list-style-type: none"><li>•Your National Provider Identifier (NPI)</li><li>•Your Provider Transaction Access Number (PTAN)</li><li>•The patient’s Health Insurance Claim (HIC) number</li><li>•The first six letters of the patient’s last name</li><li>•The patient’s first name</li><li>•The patient’s date of birth</li></ul>	<ul style="list-style-type: none"><li>•Part B entitlement and termination dates</li><li>• Deductible met and amounts</li><li>• Medicare Advantage (MA) Plan – Yes / No</li></ul>

# Checking Patient Eligibility

- Provider Contact Center (PCC)

If You Have a Question About:	You provider must have:	The CSR can tell You:
General Eligibility	<ul style="list-style-type: none"> <li>•Your National Provider Identifier (NPI)</li> <li>•Your Provider Transaction Access Number (PTAN)</li> <li>•The patient’s full last name</li> <li>•The patient’s first name</li> <li>•The patient’s date of birth</li> <li>•The patient’s Health Insurance Claim (HIC) number</li> </ul>	<ul style="list-style-type: none"> <li>• MSP – Yes / No</li> <li>• Crossover established – Yes / No</li> <li>• Home Health – Yes / No</li> <li>• Hospice – Yes / No</li> <li>• SNF – Yes / No</li> <li>• Pneumococcal Vaccine – Yes / No</li> </ul>

# Checking Patient Eligibility

- Provider Contact Center (PCC) *con't*

If You Have a Question About:	You must have:	<u>When prompted</u> , the CSR can tell you:
General Eligibility	<ul style="list-style-type: none"> <li>•Your National Provider Identifier (NPI)</li> <li>•Your Provider Transaction Access Number (PTAN)</li> <li>•The patient's full last name</li> <li>•The patient's first name or initial</li> <li>•The patient's date of birth</li> <li>•The patient's Health Insurance Claim (HIC) number</li> </ul>	<ul style="list-style-type: none"> <li>•Medicare Advantage (MA) – plan #, name, address, phone number, type, enroll / term dates</li> <li>• MSP – insurer name, policy #, effect / term dates, type of prim insurance, address</li> <li>•Crossover claim status</li> <li>• Home Health dates</li> <li>• Hospice dates</li> <li>• SNF dates</li> <li>• Eligibility dates for preventive services</li> <li>• Outpatient therapy caps</li> </ul>

# Contact Numbers

- Patient eligibility information via the IVR
  - 6:00 am through 9:00 pm
  - 1-877-567-9232
- OH/WV Provider Contact Center (PCC)
  - 8:30 am through 4:30 pm
    - Monday through Friday except on pre-announced closing dates
  - 1-866-332-7025
  - Customer Service Representatives can assist with information not obtainable through the IVR

# For More Information

- 1-800-MEDICARE (1-800-633-4227)
  - TTY users call 1-877-486-2048
- <http://www.medicare.gov>
- <http://www.cms.hhs.gov>
- State Health Insurance Assistance Program (SHIP)
- *Medicare & You* handbook
  - Other publications

# Summary

- Medicare coverage
- Original Medicare
- Medicare Supplement Insurance (Medigap)
- Medicare Advantage and other plans
- Checking Patient Eligibility

# Thank you for attending!

## Questions?