

The Beacon

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SOCIAL SECURITY & MEDICARE

18th Annual SHIP Directors Conference

Nearly 300 attendees gathered June 4-7 in Atlanta, Georgia, for the 18th Annual SHIP Directors' Conference. The conference included presentations by CMS and the Administration for Community Living (ACL), as well as breakout sessions with CMS Subject Matter Experts and SHIP staff and partners. You can access the conference presentations and handouts at the conference website:

<https://meetinglink.org/ship12/speakerabs.aspx>

CMS Train-the-Trainer Workshop 2012

The National Medicare Training Program will be hosting its Train-the-Trainer workshop on August 7 – 9 at the Sheraton Framingham Hotel and Conference Center in Framingham Massachusetts. The agenda includes:

- Information about key aspects of Medicare, Medicaid, Children's Health Insurance Program (CHIP), and pertinent legislation
- A half-day basic track for those wanting a refresher or who are new to Medicare
- A web learning resource session to help you find information
- Plan finder updates
- Casework exercises
- Medicare training modules and workbooks
- Networking opportunities with CMS staff and other partners who share your commitment
- 2012 Resource Card — with the training modules, videos, job aids and more!

Online registration is available at: <http://www.seiservices.com/cms2012/>. You must enter the password **CMS2012** (password is case sensitive) to register for the meeting. Once your registration form is submitted, you will be notified within one week if you have been accepted to attend the workshop.

Medicare and Health Savings Accounts

Health Savings Accounts (HSA) are tax-preferred medical savings accounts established for the purpose of paying medical expenses in conjunction with a high deductible health insurance policy. HSA's are regulated by the Internal Revenue Service (IRS). To be eligible to qualify for an HSA, one must meet the following requirements:

- You must be covered under a high deductible health plan (HDHP), on the first day of the month.
- You have no other health coverage, with some exceptions
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

When an individual becomes entitled to Medicare she is no longer able to contribute to her HSA. However, since an employer cannot force an active employee to enroll in Medicare, if the individual does not enroll in Medicare at age 65, she can remain covered under the high deductible health plan and continue to contribute to her HSA until she retires.

So upon enrolling in Medicare, one can no longer contribute to an HSA, but she can still use existing funds in the HSA to pay the Medicare cost-sharing amounts. Or, she could transfer the funds to a Health Reimbursement Account.

SHINE Counselors may answer basic questions regarding HSA's and Medicare. But for more detailed information, clients can be directed to the following IRS webpage and phone numbers:

http://www.irs.gov/publications/p969/ar02.html#en_US_2011_publink1000204172

For help with HSA questions call:

1-800-829-1040 (for individuals)

1-800-829-4933 (for businesses)

MISCELLANEOUS

Commercial Health Insurance Open Enrollment

The Open Enrollment Period for commercial health insurance in Massachusetts runs from July 1 – August 15. This is the one time throughout the year that enrollees in Commonwealth Choice and other non-group plans can make a plan change. This enrollment period applies whether or not the plan is purchased through the Health Connector. This Open Enrollment Period does not apply to new enrollees, employer group health plans, Commonwealth Care, MassHealth, or Medicare. There are also special circumstances that will allow already enrolled individuals to change plans outside of the Open Enrollment Period. A fact sheet with additional information, including these special circumstances, is attached.

Ethos and Seniors Flash Mob for World Elder Abuse Awareness Day

June 15th is World Elder Abuse Awareness Day. To mark the occasion, Ethos staff, volunteers and a dedicated group of seniors staged a unique demonstration at Roche Bros. supermarket in West Roxbury; a flash mob, to draw attention to the physical, emotional or sexual abuse, financial exploitation, neglect, abandonment or self-neglect that many senior secretly face. You may view a video of the flash mob [here](#).

Insurance Companies to Provide \$1.1 billion in Rebates

Under new law, health insurance companies are required to spend at least 80 percent of consumers' premium dollars on medical care and quality improvement. Insurers can spend the remaining 20 percent on administrative costs, such as salaries, sales, and advertising. Insurance companies that do not meet this 80/20 rule must provide their policyholders a rebate for the difference no later than Aug. 1, 2012. The 80/20 rule is also known as the Medical Loss Ratio (MLR) standard.

Nationwide, insurance companies will collectively pay out \$1.1 billion in rebates to 12.8 million Americans. In Massachusetts, insurance companies will be providing \$11.8 million in rebates to 164,000 residents.

Tufts Dental Facility Re-locates

The Tufts Dental Facility that serving individuals with developmental and acquired disabilities previously located at the Fernald Developmental Center in Waltham has now been relocated to the Massachusetts Hospital School in Canton. This newly constructed seven chair dental clinic is open Monday-Friday, 8:30 am - 4:30 pm, and is currently accepting new patients. The TDF program accepts all qualified individuals regardless of their dental insurance situation, and is also a Mass Health provider. The new address is:

Tufts Dental Facility at the Massachusetts Hospital School
3 Randolph St.
Bradford Building, 2nd Floor
Canton, MA 02021

THE SHINE SPOTLIGHT

Elsa Chiu



Elsa Chiu recently joined SHINE as the new Regional Director for the Greater Boston Chinese Golden Age Center. In this role, she will oversee the administration of SHINE services for Asian elders statewide. Prior to working for GBCGAC, Elsa's work experiences included medical billing and coding, medical interpretation service, and health care administrative tasks at a private dental firm and Quincy Hospital. She also worked as a Senior Lay Health Advisor at the Beth Israel Deaconess Medical Center. Her duties and responsibilities were developing and delivering health information and education to various audiences, especially in the Asian community.

Elsa is originally from Hong Kong, China and immigrated to United States 13 years ago. We are excited to welcome Elsa to SHINE and know that her knowledge and experience will be an incredible asset to the program and our clients.

SHINE EVENTS

SHINE Regional Directors' Meeting

Tuesday, June 26; 10am – 2:30pm
Milford Senior Center

OUTSIDE EVENTS

SHIP Forum Call

Wednesday, July 11; 3pm – 4pm

Call in # 1-877-267-1577

Meeting ID – 6155

Topics:

DMEPOS Round 2, Medicare.gov Redesign, July Plan Finder Updates, ACO's

Educating Women about the Health Care Law

Monday, July 9; 10am – 11:30am

Brigham and Women's Hospital

Duncan Reid Conference Room

75 Francis St., Boston

Flyer is attached

ATTACHMENTS

- Educating Women about the Health Care Law flyer
- Commercial Health Insurance Open Enrollment

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