

The Beacon

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SOCIAL SECURITY & MEDICARE

Medicare Plan Finder Training Scenarios

CMS has published a number of training scenarios to illustrate the benefits of using the Personalized Search feature of the Medicare Plan Finder. An information sheet is attached to guide you through these scenarios using a Medicare.gov training environment.

Please note that a version of this information sheet was distributed at the National Medicare Training Program's Train the Trainer conference. That version included an incorrect web address for the training environment. The attached document has been updated with the correct address.

CMS Guide to Consumer Mailings

The CMS Guide to Consumer Mailings has recently been updated. This guide provides a timeline of mass mailings that are sent to Medicare beneficiaries throughout the year. With Open Enrollment approaching, there are many important mailings that will soon be issued. You may find this guide useful in helping to decipher or counsel your clients. The CMS Guide to Consumer Mailings is attached.

2013 Part D Base Premium and Benchmarks Announced

CMS has released the Part D national base premium and regional benchmark amounts for 2013. The national base premium in 2013 will be \$31.17. This figure is used in the calculation of Part D late enrollment penalties and the Part D income-related monthly adjustment amounts (IRMAA).

The regional benchmark amount for Massachusetts will be \$31.35. The regional benchmark amount is equivalent to the monthly premium discount that beneficiaries enrolled in full Extra Help receive.

While cost-sharing amounts for 2013 Prescription Drug have not yet been released, CMS has announced that premiums for Medicare prescription drug plans are projected to remain steady for a third straight year.

Aetna Purchases Coventry

Aetna's recent purchase of Coventry could impact many Massachusetts Medicare beneficiaries. Members of Coventry Medicare prescription drug plans will need to select a new Part D plan during the upcoming Open Enrollment Period. Coverage under the PDP's offered by Coventry will terminate effective December 31, 2012. These members will have to actively choose another health plan in order to retain prescription drug coverage in 2013. Members of terminated PDP plans have until January 31, 2013 to select a new plan. In Massachusetts, there are an estimated 57,000 Medicare beneficiaries enrolled in a PDP offered by Coventry.

BCBS Medigap Rates for 2013 Announced

Blue Cross and Blue Shield has announced its Medex (medigap) rates for 2013. The following rates will go into effect on January 1, 2013. We will keep you updated as other medigap rates are announced. Medex Core and Medex Bronze are the only two BCBS medigap plans accepting new enrollments.

Plan	2012 Rate	2013 Rate	% Change	Enrollment
Medex Core	\$99.48	\$96.38	-3.1%	11,032
Medex Bronze	\$186.47	\$183.73	-1.5%	146,280
Medex Core +	\$160.25	\$153.83	-4.0%	1,117
Medex Basic	\$381.12	\$349.71	-8.2%	81
Medex Standard	\$501.47	\$460.02	-8.3%	106
Medex Gold	\$689.19	\$651.85	-5.4%	6,790
Medex Silver	\$522.44	\$471.16	-9.8%	61

Direct Deposit for Social Security and SSI Benefits will soon be Mandatory

All Social Security and Supplemental Security Income (SSI) recipients will be required to receive their benefit via direct deposit by March 1, 2013. In August, anyone who receives Social Security retirement or SSI by mail should have received a notice with his/her monthly check emphasizing the need to switch to electronic payment. Any beneficiary who has not enrolled in direct deposit by the deadline may see an interruption of benefits. You can find instructions on enrolling in direct deposit on the Social Security website at the following [link](#).

PRESCRIPTION ADVANTAGE

Prescription Advantage Implementing New Redetermination Procedures

Prescription Advantage (PA) members are periodically required to provide PA with updated income information. This redetermination is done to verify members are in the correct membership category. Until recently, the redetermination process involved completing a lengthy form that was very similar to PA's application form. In addition, members also provided copies of income documents. The redetermination form is processed in the same way as an application, meaning it will pend when there is missing or incomplete information. After a period of time if updated information is not received the member is terminated.

To help increase compliance with the redetermination requirement, new procedures are being implemented. The new process started in July and is already showing very positive results. The objective of the new process is to be able to complete the form over the phone with the member. A new form was developed that is pre-populated with the member information currently on file. Members just need to let PA know what has changed. Income documents are still required, but for many, this new process has eliminated completing a form. Members who allowed PA to complete the form over the

phone are in a "Pend" status until the documents are received. However, this status does not affect their benefits with PA. Below is a summary of the new process.

- In July, 492 members were selected for redetermination.
- July 20, letters were sent to these members to explain the redetermination process and to let them know that PA will be calling them. (Letter attached)
- During the 2nd week in August the first attempt was made to call all 492 members. For those members that could not be reached, 2 more attempts were made through August 24th.
- In those few weeks, PA was able to reach 321 members and complete the forms over the phone for 239.
- Between August 31st and September 4th , members that could not be reached, or declined to do the redetermination over the phone, were mailed the pre-populated form. (Form attached)

PA will continue to follow-up with members to remind them to send in their forms and/ or income documents. On November 1, the last notice will be mailed to members that have responded letting them know the deadline to send in their forms is November 25th. Members who do not comply will be terminated as of November 30th.

If you have any questions about the Prescription Advantage redetermination process, you can contact Kathy Devine, Outreach Coordinator, at: 617-222-7529 or kathy.devine@state.ma.us

Prescription Advantage High Cost Member Project

This fall, Prescription Advantage and the MCPHS Pharmacy Outreach Program will begin an outreach campaign to encourage members with high drug costs to review their Part D plan options for 2013.

Prescription Advantage identified 2001 members that had total drug costs ranging from \$450 to more than \$1,000 each month for a 3-month period. From this total, 1,229 members had monthly drug costs of \$600 and higher. These 1,229 members will receive a letter along with a list of the medications that the member is currently taking. This medication list was prepared using information from the member's claims submitted to Prescription Advantage. If the member would like to have the drug plan options researched, the member must review the list, edit if necessary, and mail it to MCPHS using the postage-paid addressed envelope provided. Initial phone calls will be made to these members to explain the outreach project and to let them know that the letter and drug information list will be arriving soon.

The remaining 772 members had a monthly drug cost of \$450 - \$599. These members will receive a letter encouraging them to review their Part D plan options for 2013 and to contact SHINE, the MCPHS Pharmacy Outreach Program or Medicare for assistance if needed.

Attached are the letters that will be sent to the members included in this outreach project. The letters will be sent in early October.

MISCELLANEOUS

Based on a True Story: Fighting Medicare Fraud

The Missouri Senior Medicare Patrol (SMP) published a true life story about how one elder avoided becoming a victim of Medicare fraud. The story is attached. To learn more about preventing and detecting Medicare fraud and abuse, you may contact the Massachusetts Senior Medicare Patrol (SMP) at 1-800-892-0890 or www.masmp.org.

Help Seniors Afford Hearing Aids

Hearing loss affects nine million seniors, yet many forgo treatment because most health insurance options, such as Original Medicare, generally do not cover hearing aids. AUDIENT is a nationwide program that helps those in need obtain hearing aids at a reduced cost. Individuals may qualify if they have incomes less than 250% of poverty. More information can be found at the following [link](#).

Turning 65: Beyond a Rite of Passage webinar

An average of 10,000 people a day are aging into Medicare over the next decade. Join NCOA's September webinar, where the demographic trends of those turning 65 will be examined. They will also identify which states will see the greatest increase in their senior population, and how benefits counselors can prepare to address the needs of these Baby Boomers. The webinars will take place on September 25 ([register here](#)) and September 27 ([register here](#)).

SHINE EVENTS

SHINE Regional Directors' Meeting

Monday, October 1; 10am – 2:30pm
Milford Senior Center

Third Annual SHINE Fall Training (for SHINE Counselors only) "Preparing for the Open Enrollment Period"

Tuesday, October 9, 2012; 8am – 3:30pm
Best Western Regency Plaza
Marlborough, MA

Register at <http://shine2012marlborough.eventbrite.com>

Wednesday, October 10, 2012; 8am – 3:30pm
Ardeo Grille at Kingsway
81 Kings Circuit
Yarmouth Port, MA

Register by calling the Yarmouth SHINE Office at 508-394-9326



Friday, October 12, 2012; 8am – 3:30pm
Baystate Health Conference Center
Holyoke, MA
Register at <http://shine2012holyoke.eventbrite.com>

Health Benefits University (for professionals)

Wednesday, October 17, 2012; 10am – 3pm
McCormack Building
1 Ashburton Pl., Boston, MA
Register at <http://bostonhbu2012.eventbrite.com>

Friday, October 19, 2012; 8:30am – 1pm
Shrewsbury Senior Center
98 Maple Ave., Shrewsbury, MA
Register at <http://shrewsburyhbu2012.eventbrite.com>

OUTSIDE EVENTS

MCOA 2012 Conference: “Preparing for Tomorrow”

October 3-5, 2012
Sea Crest Beach Hotel
Falmouth, MA
[Click here for more information](#)

ATTACHMENTS

- 2012 Medicare Plan Finder Training Scenarios
- CMS Consumer Mailings 2012
- PA Redetermination Letter
- PA Redetermination Pre-populated Form
- PA High Cost Member Letter Group 1
- PA High Cost Member Letter Group 2
- SMP True Story

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