



The Commonwealth of Massachusetts
Executive Office of Elder Affairs
One Ashburton Place, 5th Floor
Boston, Massachusetts 02108

CHARLES D. BAKER
Governor

KARYN E. POLITO
Lieutenant Governor

ALICE F. BONNER
Secretary

Tel: (617) 727-7750
Fax: (617) 727-9368
www.mass.gov/elders

Massachusetts Bulletin for People with Medicare January 2018

Health Insurance Options for People with Medicare

- Original Medicare(Part A and Part B)
- Medicare Supplement Insurance (Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Employer, Union, Retiree, other group health insurance coverage
- COBRA
- Veterans Health Benefits
- Military Benefits(TRICARE)
- Indian Health Services

Programs for People with Limited Income and Resources

- Extra Help Paying for Medicare Prescription Drug Coverage (Part D)
- Medicare Savings Programs (help with Medicare costs)
- Prescription Advantage (prescription drug insurance assistance program for Massachusetts residents)
- MassHealth (Medicaid)



LOCAL HELP FOR PEOPLE WITH MEDICARE



This Bulletin provides basic health insurance information for people eligible for Medicare. Contact your plan benefits administrator for information about employer, union, retiree, or other group health coverage. Contact your local Veterans Service Officer for Veterans and TRICARE health insurance information. Contact the Indian Health Services for health information for American Indians and Alaska Natives.

Medicare

Medicare is a Federal Government health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) for people:

- age 65 or older
- under age 65 with certain disabilities

Medicare has **4** parts:

- **Part A (Medicare Hospital Insurance)**
Helps pay for inpatient care in hospitals, skilled nursing facilities, hospice, home health care and other services.
- **Part B (Medicare Medical Insurance)**
Helps pay for outpatient medical services including doctor visits, medical equipment, home health care, outpatient care, and some preventive services.
- **Part C (Medicare Advantage Plan)**
Medicare Advantage Plans include Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
Some Medicare Advantage Plans may offer Medicare Part D, prescription drug coverage at additional charge and other services not covered by Medicare. Medicare Advantage Plans (like HMOs, PPOs) are sold by private health insurance companies approved by Medicare.
- **Part D (Medicare Prescription Drug Coverage)**
Helps pay for outpatient prescription drugs. Medicare prescription drug plans are sold by private insurance companies approved by Medicare.



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There are 2 ways to get Medicare coverage:

(1) Original Medicare is fee-for-service coverage administered directly by Medicare. Original Medicare covers Medicare **Part A (Hospital)** and **Part B (Medical)** services.

Under Original Medicare, you have the choice of doctors, hospitals and other providers that accept Medicare.

You may purchase optional **Medicare Supplement (Medigap)** insurance from a private company or have employer or other health insurance to help pay for deductibles and coinsurance in Original Medicare.

You may decide to purchase a **Medicare Prescription Drug plan (Part D)** to help pay for outpatient prescription drugs.

(2) Medicare Advantage Plan (like an HMO or PPO)

Medicare Advantage Plan/s (MA-PD) cover Medicare **Part A and Part B** Services. MA-PDs are sold by private companies approved by Medicare and usually charge a monthly premium.

Some plans offer additional benefits not covered by Medicare.

Most plans require use of network doctors, hospitals and other providers.

Most MA-PDs offer Medicare prescription drug coverage (Part D) at additional cost. Some plans do not offer drug coverage (MA plans)

You must be enrolled in Medicare A and B, pay plan premiums, deductibles, copays and coinsurance.

(Medicare Supplement Insurance cannot be sold to MA-PD enrollees)

Medicare Advantage Plans sold in Massachusetts

- **Health Maintenance Organizations (HMO)**
Must be a resident of the plan's service area and use provider network
- **Preferred Provider Organization (PPO)**
Must be a resident of the plan's service area
May use out-of-network Medicare providers at higher premium
- **Point-of Service (HMO/POS)**
Must be a resident of the plan's service area.
May use of out-of-network Medicare providers at higher premium
- **Private Fee-for-Service (PFFS)**
May use any Medicare provider that agrees to treat patient.
The Plan determines provider and patient payment for the services.



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- **Special Needs Plan (SNP)**
For people with Medicare and Medicaid or special conditions.

Medicare Prescription Drug Coverage (Part D)

Medicare prescription drug coverage (Part D) helps pay for prescription drugs. Medicare prescription drug plans are sold by private companies approved by Medicare. Each plan can vary in cost and specific drugs covered.

Medicare Prescription Drug Plans (PDPs) are stand-alone plans for enrollees in **Original Medicare**.

Most **Medicare Advantage Plans** offer optional Medicare prescription drug coverage.

Medicare Supplement Insurance (Medigap)

Medicare Supplement Insurance (also called Medigap Insurance) is sold by private insurance companies to help pay health care costs that Original Medicare does not cover such as deductibles and coinsurance.

Some Medigap insurers may include coverage for services that are not covered by Original Medicare.

Two standard Medigap policies are offered to Massachusetts residents:

Medicare Supplement Core & Medicare Supplement 1

Medicare Supplement Insurance (Medigap) for Massachusetts residents is regulated by federal and state laws including the following:

- Medigap policies must be clearly identified as **“Medicare Supplement Insurance”**
- Policies and text are standard for all insurers. Basic benefits are the same, some may offer additional benefits
- Medigap insurance is guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application.
- Medigap insurers cannot refuse to sell a policy, exclude or limit



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coverage, or require a waiting period before coverage starts due to existing health problems.

- Medigap insurers must offer the same premium to all policyholder and cannot charge a different premium based on age or health.

Medicare Select Plan

- Medicare Select Plans are Medicare supplement plans that require the use of a provider network

The Massachusetts Division of Insurance monitors insurance companies authorized to sell insurance in Massachusetts, For information contact,

Massachusetts Division of Insurance
617-521-7794 (Boston) www.state.ma.us/doi

Programs for People with Limited Income and Resources

Extra Help for Medicare Prescription Drug Coverage (Part D)

also known as the Limited Income Subsidy (LIS) is a federal program that helps Medicare beneficiaries with limited income and assets pay some of the costs for Medicare prescription drug coverage (Part D).

For more information or to enroll in Extra Help, contact

Social Security at 1-800-772-1213 or visit www.socialsecurity.gov

Medicare Savings Program (MassHealth Buy-In) are federal programs that help pay Medicare premiums and Part A and Part B deductibles and coinsurance for Massachusetts residents with limited income and assets and not receiving other MassHealth benefits.

For more information about Medicare Savings Programs contact

MassHealth Customer Service

1-800-841-2900

(TTY: 1-800-497-4648 for people with partial or total hearing loss)



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Prescription Advantage/State Pharmacy Assistance Program (SPAP)

Is a state program that help people with limited income and/or medical condition and age pay for prescription drugs.

Prescription Advantage is funded by state legislation and is administered by the Massachusetts Executive Office of Elder Affairs.

For information about eligibility and enrollment contact

Prescription Advantage Customer Service

1-800-AGE-INFO (1-800-243-4636) press 2

www.prescriptionadvantage.com

(TTY: 1-800-610-0241 for people with partial or total hearing loss)

MassHealth

MassHealth provides a wide range of medical services and other benefits. These programs are authorized by state and federal laws and help pay medical costs for people with **limited income and resources** and meet other eligibility requirements.

- **MassHealth Standard** provides a full range of health care benefits.
- **MassHealth CommonHealth** for people with disabilities whose income is too high to be eligible for MassHealth Standard.
- **MassHealth Frail Elder Waiver Program** provides coordinated community based services to frail elders living in the community.
- **MassHealth Personal Care Attendant Services (PCA)** helps people with long-term disabilities live independently at home.
- **Program for All-inclusive Care for the Elderly (PACE)**
PACE providers deliver needed medical and support services to people living in the community.



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MassHealth Plans for Dual Eligible (MassHealth & Medicare)

Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care with long term care supports for consumers 65 and older.

One Care (Integrated Care Organization or ICO) is a coordinated care demonstration project in Massachusetts that combines Medicare and MassHealth services with long term care supports for consumers 21-64 years old with disabilities. Enroll through MassHealth.

- **MassHealth Long-Term Care(LTC)** covers LTC costs for individuals living in LTC facilities

For information or questions about eligibility, enrollment and to receive a senior application

MassHealth Customer Service 1-800-841-2900

TTY: 1-800-497-4648 (for people with partial or total hearing loss)

or visit **www.MAhealthconnector.org** for information

Helpful Numbers

Massachusetts Executive Office of Elder Affairs

To directly connect with elder services in your area call and press or say:

1-800-AGE-INFO (1-800-243-4636)

- to connect to your local elder service agency or caregiver program: Press 1
- to connect to Prescription Advantage-state prescription drug program: Press 2
- to connect to your regional SHINE Program: Press 3
- to report elder abuse, neglect or financial exploitation: Press 4
- all other matters: Press 5



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MassHealth Senior Care Options (SCO)

1-888-885-0484

TTY: 1-888-821-5225

www.mass.gov/masshealth

A health plan that combines Medicare and Medicaid services with home services.

Massachusetts Division of Insurance

Boston 617-521-7794

www.state.ma.us/doi

Regulates insurance companies authorized to sell insurance in Massachusetts.

Elder Protective Services Elder Abuse Hotline (24 hour/7 days)

1-800-922-2275

A statewide program is administered by the Executive Office of Elder Affairs. Protective Service Agencies investigate reports of elder abuse and provide protective services to abused elders.

Attorney General of Massachusetts

Elder Hotline 1-888-243-5337

www.ago.state.ma.us

The Attorney General of Massachusetts is the state's chief law enforcement officer. The Hotline provides information about elder-related issues and programs.

Massachusetts Medicare Advocacy Project (MAP)

1-800-323-3205

Provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions.

MCPHS University Pharmacy Outreach Program

1-866-633-1617

www.mcphs.edu/pharmacyoutreach

Provides free prescription drug information and referrals. The Pharmacy Outreach Program is a public service of the MCPHS and EOEA.



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Social Security Administration

1-800-772-1213

www.ssa.gov

Contact SSA to enroll in Medicare and for information and issues about Social Security and other related programs.

Massachusetts Health Connector

1-877-623-6765

www.MAhealthconnector.org

Health insurance, assistance and on-line application for people without insurance or small businesses; dental plan list for anyone.

SHINE (Serving Health Insurance Needs of Everyone)

1-800-243-4636 Press or say 3

www.800ageinfo.com

SHINE, a State Health Insurance Assistance Program (SHIP), provides information, counseling and assistance to **Medicare beneficiaries** and their families regarding Medicare and other health insurance issues.

SHINE Health Insurance Counselors are trained and certified by the Massachusetts Executive Office of Elder Affairs (EOEA). SHINE is administered by EOEA in partnership with elder service agencies, councils on aging, independent living centers and community based programs. SHINE is partially funded by the Administration on Community Living.



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