Case Study — George Bell

George Bell is a 64 year old man who will soon be reaching his 65th birthday. George is so busy with a full-time career that his plans for retirement are far in the future. George will continue full time employment with a major corporation beyond his 65th birthday. What should he do about Medicare enrollment and his current group health insurance?

Case Study — Frank

Frank is 70 years old. He retired at 65 from the GMYM Savings and Loan. Since he was receiving retiree insurance, he did not sign up for Medicare Part B. He has recently received notification from the bank that the retiree insurance will be changing and some of the benefits will be eliminated. Frank has decided that he now wants to sign up for Medicare Part B. When Frank went to the local Social Security office on April 12, he was told that he would be penalized for not signing up for Part B when he was initially eligible.

Is this true?

What would Frank’s penalty be?
Case Study — Ruth Rose

Ruth Rose comes to see you at the SHINE office. She says that she will be 65 in 5 months. She will continue to work and is covered by her employer group plan. She does not want to sign up for Medicare. However, her friend Rhoda told her that if she does not sign up now, she will not be able to get Medicare later. What information would you give her?

Case Study— Agnus

Agnus is 64 years old and has been divorced for 15 years. Agnus married soon after high school and was a full-time homemaker. Until 5 years ago, Agnus had never worked outside the home. For the past 5 years she has worked for the Red Dye Company. She will be retiring in 4 months when she turns 65. The benefits administrator of the Red Dye Company told Agnus that she will not be eligible for Social Security or Medicare since she has not worked for a full 10 years.

Is this true?

What would you tell Agnus?
Case Study — Justin Time

Justin Time will turn 65 and be retiring in 4 months. After talking with the benefits manager at his employer, he is very confused about Medicare and what it does and does not pay for. Since he will be getting retiree insurance from his employer, he is not sure if he really needs Medicare at all.

What information would you give him?

*Complete a Client Contact form on Justin

Case Study - Mrs. Carroll

Mrs. Carroll called the SHINE office on June 1st for help with a problem. Mr. Carroll, much to his wife’s dismay, refused to sign up for Medicare Part B when he was initially eligible. He is very proud of the fact that he has only spent $1,000 for medical care in the last 3 years. As he repeatedly told his wife, that is cheaper than paying the Part B premium for the last 3 years. Mr. Carroll now needs to have surgery. His wife is beginning to realize some of the problems involved as a result of an uninformed decision he made three years ago.

List the problems he will now face.
Case Study - Ms. Washington

Ms. Washington lives in Massachusetts. She goes to see Dr. Franklin in her town who does not accept assignment. Ms. Washington is required to pay the entire bill of $150. When she receives the Medicare Summary Notice (MSN), she notices that the Medicare approved amount is $100. She wants to know what the exact amount is that Medicare will pay and the amount that is her responsibility? She explains that she has already met her Part B annual deductible.

What would Ms. Washington owe if she lived in Florida?

Case Study — Hal

Hal will celebrate his 65th birthday in a couple of months. He just received his Medicare Initial Enrollment Package from the Social Security Administration. While he has a general understanding of Medicare Part A, Hal doesn’t feel well informed about Medicare Part B. What information would you provide Hal?
Case Study - Bill Fold

Bill Fold comes to meet with you at the SHINE office. He will be turning 65 and retiring in 3 months and wants to know about Medicare. He tells you that he will be receiving retiree health insurance from his employer and would like to know if he really needs Medicare. He says he is healthy and takes no medication.

What questions would you ask and what information would you give?

Case Study - Mr. Sal Lowe

Sal calls you to find out why a bill is not being paid by Medicare. He tells you that he became violently ill while traveling on a cruise ship to Greece and was treated by the ship’s doctor. He is surprised that the bill is not being paid since he had a similar circumstance a few years earlier while on a cruise to Alaska. He explains that on the Alaska trip he had dinner on shore and became ill soon after returning to the ship. He was seen and treated by the ship’s doctor and the bill was paid. He doesn’t understand why Medicare is not covering this time.

How would you help him?
Medicare Quiz

1. Raymond’s doctor just visited him in the hospital and told him he needs to stay for a few more days. He is concerned about the costs of his hospital stay. He understands that after he pays his deductible, Medicare Part A will cover the expenses associated with his hospital stay, but that he is responsible for the costs of his television and telephone service.

   True ____  False ____

2. Kirby is scheduled to have surgery in two months and will be hospitalized for a few days. He has Medicare A & B only. Kirby will have the Part A deductible to pay but all other costs will be covered.

   True ____  False ____

3. Mario is 65 years old and receives Social Security benefits. He is covered by the group health insurance policy provided by his wife’s employer. He wants to wait to enroll in Medicare Part B after his wife retires in 2 years. Delaying enrollment will result in an additional 10% penalty added to the monthly premium for each year he could have been enrolled in Part B but was not.

   True ____  False ____

4. Marta enrolled in Medicare A and B in 2003. She just had her annual checkup with her doctor. Medicare Part B will not cover which item listed below?
   a. Flu shot
   b. Routine Physical
   c. Diabetes test
   d. All of the above will be covered
**Medicare Part A Quiz**

1. What are the requirements for Medicare eligibility for age 65 and over?

2. What is the definition of a benefit period?

3. Name four services covered under Medicare Part A.
   1. __________________________
   2. __________________________
   3. __________________________
   4. __________________________

4. What is the current Part A deductible? __________

5. Which of the following services is not covered by Medicare Part A during a hospital stay?
   a. Intensive Care
   b. Operating Room
   c. Physician services
   d. Drugs provided during a covered stay in a hospital or SNF

6. How many days will Medicare provide full coverage in a skilled nursing facility?

7. Medicare requires that the following 4 conditions be met before payment is made for skilled nursing facility care:
   1. ________________________________________________________________
   2. ________________________________________________________________
   3. ________________________________________________________________
   4. ________________________________________________________________

8. What is the monthly Part A premium for a voluntary enrollee who has 37 work credits?
Medicare Part B Quiz

1. What are the major areas of coverage under Part B?

2. What is the current (standard) monthly premium for Medicare Part B?

3. A beneficiary who lost her Medicare card should call CMS to order a new card.
   True_____ False_____

4. A non-participating physician may accept assignment on a case-by-case basis.
   True_____ False_____

5. When physicians accept assignment, they accept Medicare’s payment of 80% of the Medicare approved charges as payment in full for the service.
   True_____ False_____

6. If you are unhappy with your looks, Medicare will pay for a face lift.
   True_____ False_____

7. Medicare does cover an annual physical.
   True_____ False_____
**Medicare A/B Quiz**

1. Describe Medicare’s Enrollment Periods.

2. What is the Part B penalty and how can an individual avoid this?

3. List gaps in Medicare Part B coverage.

4. Mr. Smith comes to see you at the Council on Aging (COA) office. He will be retiring soon and living on a limited income. His understanding is that he can get by with just Medicare A+B coverage. What would you tell him about having Medicare A+B coverage only.