

Medicare Educational Events

Nebraska SHIP hosts several Medicare educational events to help people understand their Medicare benefits.

People with Medicare, their families, and friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or by visiting www.doi.nebraska.gov/ship.

Welcome to Medicare:

Webinar—February 15
Falls City, Hebron & Wahoo—March 7
Grand Island—March 14
Hasting & Lincoln—March 16
Kearney—March 20
Beatrice—March 21

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NEBRASKA
SHIP

Contact Nebraska SHIP with questions
about your Medicare benefits.

1-800-234-7119

Local help for Nebraskans with Medicare.

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NEBRASKA SHIP NEWSLETTER

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Medicare Recap: What's New in 2023

With each new year, Medicare can make new changes to its policies. Whether you are on Medicare or your loved one, it's important to be aware of these changes since they could affect what you end up paying out-of-pocket.



Medicare Basics

People with Medicare will typically have Part A, which provides coverage for hospital stays. Although premium-free, Part A has a deductible of \$1600. in 2023 and copays for other covered services. Typically, people will also have Part B, which provides outpatient medical insurance. In 2023, the Part B premium is \$164.90. When you use your Medicare Part B you will be responsible for a 20% coinsurance after the deductible is met, \$226 in 2023. Beyond Part A and Part B, people have other options like Part C or Part D. Depending on decisions, a person may find themselves in Original Medicare or Medicare Advantage, also known as Part C.

Original Medicare

People with Medicare have the option of purchasing a Medicare Supplement. Supplements help pay Part A and Part B costs, like the 20% coinsurance after a person pays their Part B deductible. People with a supplement may also enroll in a Part D prescription drug plan. The Part

D maximum deductible in 2023 is \$505. Most plans in Nebraska have this deductible. You may have copays or a coinsurance to pay when using your Part D. Plans have a network where pharmacies may have a status of In-Network or Preferred. Typically, prescription copays and coinsurance amounts may be higher at an In-Network pharmacy versus a Preferred pharmacy option. Therefore, it is essential to compare your options.

Medicare Advantage (Part C)

People have an alternative option to Original Medicare. This option is known as Medicare Advantage, or Part C. Medicare Advantage plans offer coverage of Part A and Part B services and items. Plans may include Part D drug coverage and extras like dental or vision. Generally Medicare Advantage plans are structured as a network, meaning members may need to use specific doctors, hospitals, or other providers. Because of this, it is crucial to be aware of the plan's network before enrollment and throughout the membership period.

People enrolled in a Medicare Advantage plan can make changes to their Medicare, during the Medicare Advantage Open Enrollment period. Between January 1 and March 31, people in an Advantage plan may change from one plan to another or return to Original Medicare, with a supplement and Part D plan.

CALL NEBRASKA SHIP AT 1.800.234.7119

Medicare is individual insurance.

When considering Advantage plan options, people shouldn't believe everything they hear in TV ads. Advantage plans are available by area. Your zip code will help you determine what options exist in your area. It's also important to remember that Advantage plans are typically structured as a network. It's important to understand that this factor determines your Medicare Advantage provider choice. When deciding on an Advantage plan you should verify that the plan meets your hospital, medical, and prescription needs. Also, keep in mind that there may be limitations on extras. To learn more about what the plan offers, you should contact the plan or consult the plan's Evidence of Coverage.



Finally, keep in mind that Medicare Advantage plans have a different cost structure and do not work with Medicare Supplements. In an Advantage plan, people pay for services as they are received until they hit a predetermined Out-of-pocket maximum; in Nebraska, this limit is between \$3,000.—\$11,900 in 2023. Note that prescription and extra benefit costs do not apply toward meeting this maximum.

Other Changes

In 2023, Medicare will now provide preventive adult vaccines with no copay. Medicare is capping Insulin's cost at \$35 for a one-month supply; however, the insulin will need to be covered by the plan. If you pay more than \$35 for a month's supply of a covered insulin product in

January and/or February 2023, your plan must reimburse you within 30 calendar days for any amount you paid above the \$35 cap. Contact your plan to find out how to get reimbursed. Additionally, if you use a covered insulin product you may be able to add, drop, or change your Part D coverage one time between now and December 31, 2023. Contact Nebraska SHIP for more information.



Future changes will begin in 2025, when Medicare is expected to cap out-of-pocket drug costs at \$2000. Until then people should ensure they are only paying for prescriptions or services they receive. They may do this by reviewing their EOB, or Explanation of Benefits. This is provided monthly when using a Part D or Medicare Advantage plan.

Extra Help (Low Income Subsidy)

People with limited income and resources may be eligible for Extra Help, or Low Income Subsidy (LIS). This program is administered by the Social Security Administration to help lower the costs related to a person's prescription drugs. Eligibility for Extra Help is only for people with Medicare and is based on income and asset requirements. People who meet the following income and asset guidelines may qualify for Extra Help:

- Single
Monthly income at or below \$1,843
Assets at or below \$16,660
- Married
Monthly income at or below \$2,485
Assets at or below \$33,240

Consider what works best for you.

The asset requirements do not include the home or one vehicle. Assets do include:

- Real estate (other than primary residence);
- Bank accounts—Checking, Savings, CDs;
- Stocks, Bonds, Mutual funds, IRAs; or
- Cash at home or anywhere else.

Extra Help can lower costs by potentially offering a \$0 premium, deductible and set copays for both brand name and generic prescriptions.

People with Medicare can apply for Extra Help at Social Security's website, www.ssa.gov, or they may call Nebraska SHIP's statewide hotline at 1.800.234.7119.

Medicare Fraud

Finally, with these changes each year, scammers are looking for ways to take advantage of people with Medicare. The most prevalent scam reported to the Nebraska SHIP/SMP are fraudulent phone calls in Nebraska. Fraudsters who call claiming to represent Medicare often

SCAM!
ALERT!

will know general information about the people they call, but they need more information to complete their fraudulent activities. Others scam calls include offering of durable medical equipment like a back or knee brace, a plastic Medicare card, or DNA testing to detect cancer or cardiovascular risks. If you get one of these calls, HANG UP! These callers are trying to take advantage of you. Remember, it's okay to be rude. Scammers are creative and will stop at nothing to make a quick buck.

You can do three things to ensure you don't become a victim of fraud or Medicare abuse. First, protect yourself by not sharing your personal information with someone you don't know or trust.

Second, you can detect potential fraud by reviewing your EOBs and/or MSNs, Medicare Summary Notices, provided when using



Part A or Part B. When reviewing these resources, you should look for billing of services you didn't receive, more than once, or from a doctor or provider that you don't recognize. If you think you may be a victim of fraud or abuse, report the suspected fraud by contacting the Nebraska SHIP office.

Remember that reporting not only helps you, but you're also protecting others with Medicare to avoid fraud and abuse.

Volunteer Opportunities

Nebraska SHIP/SMP educates and empowers Nebraskans with Medicare to make informed decisions about health insurance while protecting themselves from fraud. Become a Nebraska SHIP/SMP volunteer and give back to your community through education and support.

"My clients are always so appreciative when I am able to save them some money on their prescriptions. It gives me such a good feeling to be able to help them save money." —Donna R.

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