

NEBRASKA SHIP NEWSLETTER

Medicare and Changes of Residence

People with Medicare should consider their Medicare benefits when thinking about moving to a new state or to a new community within their current state. Depending on the type of Medicare options chosen, moving can potentially affect a person's coverage.

Original Medicare

Medicare Part A (Hospital insurance) and Part B (Medical insurance) may be used anywhere Medicare is accepted in the U.S. and U.S. territories. People can use Medicare.gov to search for a new provider, hospital or other medical facility. When moving, a person should consider the following questions:

- Does the doctor or facility accept new patients with Medicare?
- Does the doctor or facility accept Medicare Assignment?
- Is a referral necessary?

Providers that accept Medicare Assignment are accepting the Medicare-approved amount as payment and will not bill you more for Medicare approved services.

People should remember to update their address when moving to ensure they continue to receive their Medicare Summary Notice (MSN). The MSN is mailed every three months and lists all the services billed to Medicare. This is not a bill and

should be reviewed to ensure that Medicare only paid for services or items that were actually received.

To change their address, people can contact Social Security at 1.800.772.1213. People who receive benefits from the Railroad Retirement Board should contact 1.877.772.5772.

Medicare Supplement Plans

People with a Medicare supplement should contact their plan when they are moving. Generally, moving does not affect a supplement's coverage but a change in premium could occur.

People may decide to change their Medicare supplement when they move, but should keep in mind that it could be difficult. Insurance companies can require medical underwriting and ask questions about a person's health and medical history. Companies can deny coverage for health problems or pre-existing conditions and could charge a higher premium for coverage.

Medicare Part D

People with Medicare Part D should contact their plan when moving. Generally, Medicare Part D coverage is restricted to specific areas and moving could result in no coverage. If the move is within the plan's coverage area, but there are new plan options available, a person may decide to change.

OUT21394

CALL NEBRASKA SHIP AT 1.800.234.7119

This project was supported, in part by grant number 90MPG0004, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

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Medicare Advantage Plans

People with Medicare Advantage should contact their plan when moving since these plans are also restricted to specific areas. Moving outside of a plan's network allows people to enroll into a new Advantage plan or they may return to Original Medicare. People who move outside of their Advantage plan's network and do not enroll into a new Advantage plan, within a certain period, will be automatically returned to Original Medicare.

Medicare has rules regarding when changes can be made. People should tell their plan before they move. This will provide a chance to switch plans in the month before moving and will continue for two months after moving. People who tell their plan after they have moved will still have a chance to switch plans. Their chance begins in the month they tell their plan and continues for two months after.

If the move is within the current plan's network but new options are available, a person may decide to make a change within the time periods discussed above.

Need Help? Call SHIP.

Nebraska SHIP provides local help for Nebraskans with Medicare and is a member of the national SHIP network. SHIPs provide trusted, unbiased, one-on-one Medicare counseling and assistance in all 50 states and U.S. territories. People can find a SHIP by visiting www.shiptacenter.org or by calling Nebraska SHIP, a division of the Nebraska Department of Insurance.

Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits. Here's a look at what's coming up:

- April 8:
 - Welcome to Medicare in Hastings
 - Navigating Medicare.gov in Falls City, Hebron, and Wahoo
- April 14:
 - Welcome to Medicare in Scottsbluff
 - Welcome to Medicare in Lincoln
- April 15:
 - Navigating Medicare.gov in Hastings
- April 20:
 - Welcome to Medicare—Webinar
- April 21:
 - Navigating Medicare.gov in Lincoln

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



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UNDERSTANDING Durable Medical Equipment (DME)

Make sure that Medicare will cover it!

What is DME?

- Durable Medical Equipment or DME includes items like walkers, wheelchairs, hospital beds, back/knee braces and diabetic testing supplies. DME is equipment used primarily in a person's home.
- Medicare covers many DME items if the proper steps are taken.

Follow these steps when needing DME:

- **Talk to your doctor first.** If you need DME, you and your doctor can make that decision. Your doctor knows your health needs.
- **A prescription is mandatory.** Your Medicare enrolled doctor will write an order for DME when it is medically necessary for you.
- **Find a Medicare approved supplier.** Only Medicare approved suppliers can bill Medicare. Find a supplier on Medicare.gov or call 1-800-MEDICARE
- **Make sure it fits!** Some DME must be sized so it will work best for you and fit in your home.
- **DME is not free.** DME usually has a copay. Be cautious if someone offers "free" DME items.

Remember, talk to YOUR doctor first!
If you receive an unsolicited call offering DME products, HANG UP!

Help Detect DME Fraud! 4 Things To Be On The Lookout For:



Over the Phone Diagnoses - Did you get an unsolicited call asking if you have pain or a medical condition?



Offers to Contact your Doctor - Did a caller tell you they will reach out to your doctor on your behalf?



Free DME Offer- Did you receive an offer of DME supplies at no cost to you?



Requests Personal Information - Did you get a call asking for your Medicare number or banking information?

If you answer YES to any of the above questions, report the call to the Nebraska SHIP at 1-800-234-7119.

NEBRASKA
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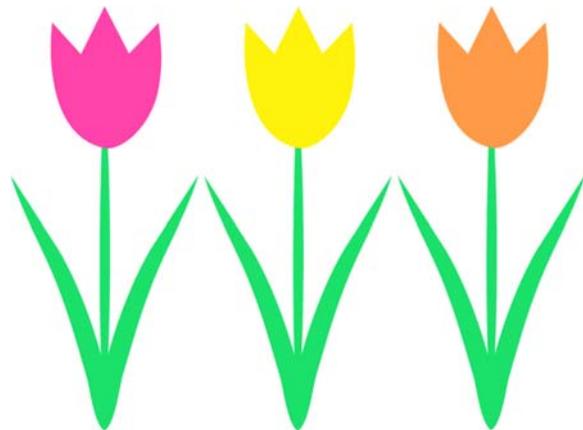
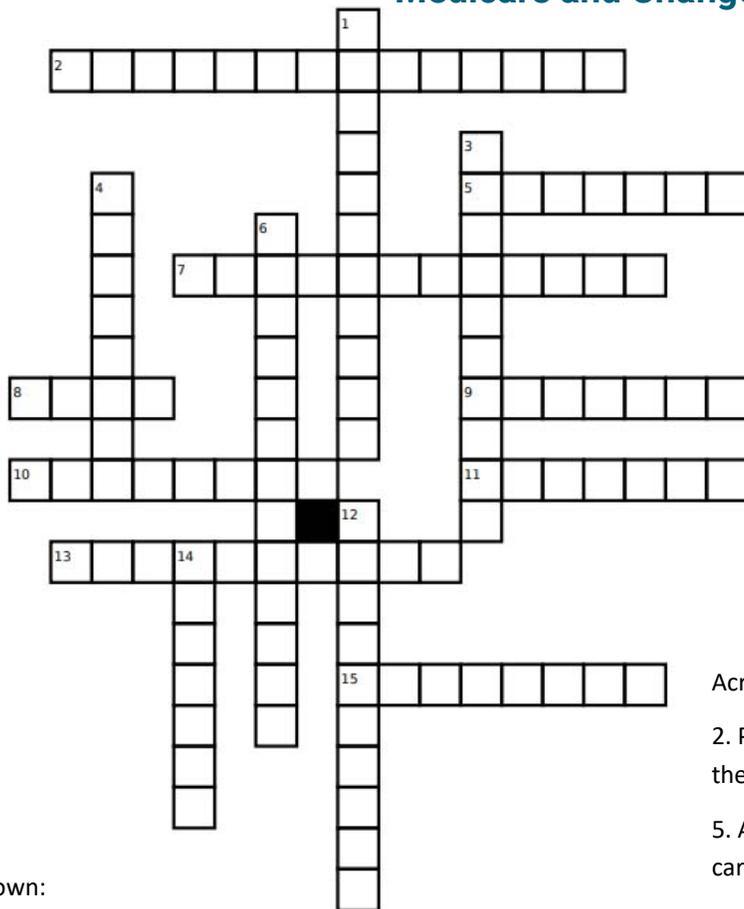
Report suspected Medicare Fraud or Scams to the Nebraska SHIP!

1-800-234-7119

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PROTECT Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

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Down:

1. Where can people search for new providers or hospitals when they move?
3. Providers that accept Medicare _____ when they move, are accepting the Medicare-approved amount for payment.
4. People with Medicare, their _____ and/or friends are welcome to contact Nebraska SHIP.
6. A person with a Medicare _____ should communicate their change of address to ensure they have coverage in their new location.
12. Coverage of Part D and Medicare Advantage plans are typically _____ to specific areas.
14. The Medicare supplement's _____ could be affected by a change in address.

Across:

2. People with Medicare should contact _____ to update their address information
5. A Medicare _____ Notice lists all the services billed to Medicare.
7. People with Medicare can change supplements when they move, but should be aware that _____ could be involved and determines if a policy is offered and if so at what cost.
8. People can contact _____ for Medicare counseling and assistance.
9. Medicare Part B serves as _____ insurance.
10. Medicare Part A serves as _____ insurance.
11. Medicare Advantage plan members need to be aware of their plan's _____ to ensure they have coverage in their new location.
13. Coverage from a Medicare _____ is not typically affected by a change of address.
15. People that move outside of their Advantage plan's network will be automatically _____ to Original Medicare if they do not elect a new Advantage plan.

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Contact Nebraska SHIP with questions
about your Medicare benefits.

1-800-234-7119

Local help for Nebraskans with Medicare.

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