Improving Medicare Access and Affordability for Low-Income Beneficiaries

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Melissa Simpson, NCOA

National Association of States United for Aging and Disabilities
National Council on Aging
Today’s Agenda

- Introductions
- MIPPA Legislation & CBA Resources
- I&R Network Survey Results
- Partner & Outreach Activity
- Promising Practices
Meet Your Colleagues

- A little about you:
  - Name
  - Your job
  - Your organization
  - Where you’re from

- Some MIPPA work you/your organization completed that was successful
  - New partner
  - Event or publicity/outreach
Medicare Improvements for Patients and Providers Act (MIPPA) Successes & Legislation
MIPPA Background

Medicare Improvements for Patients and Providers Act (MIPPA) enacted by Congress in 2008

- Funding for State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging (AAAs), and Aging and Disability Resource Centers (ADRCs):
  1. Application assistance with Low Income Subsidy (LIS/Extra Help) and Medicare Savings Programs (MSP)
  2. Assist rural residents to enroll in Part D
- Created a Technical Assistance Center
  - Grant currently awarded to NCOA Center for Benefits Access (CBA)
MIPPA Background

- Affordable Care Act of 2010 added education requirements about Medicare Preventive Services

  - "Welcome to Medicare" preventive visit
  - Yearly “Wellness” visit
  - Abdominal aortic aneurysm screening
  - Alcohol misuse screening and counseling
  - Bone mass measurement
  - Breast cancer screening (mammogram)
  - Cardiovascular disease (CVD) Risk Reduction Visit
  - Cardiovascular disease screenings
  - Cervical and vaginal cancer screening
  - Colorectal cancer screenings
    - Screening fecal occult blood test
    - Screening flexible sigmoidoscopy
    - Screening colonoscopy
    - Screening barium enema
    - Multi-target stool DNA test
  - Depression screening
  - Diabetes screenings
  - Diabetes self-management training
  - Flu shots (Vaccine)
  - Glaucoma tests
  - Hepatitis B shots (Vaccine)
  - Hepatitis C screening test
  - HIV screening
  - Lung Cancer Screening
  - Medical nutrition therapy services
  - Obesity screening and counseling
  - Pneumococcal shots
  - Prostate cancer screening
  - Sexually-transmitted infections screening and counseling
  - Tobacco use cessation counseling
MIPPA Background

- *American Taxpayer Relief Act in 2013*
- In 2014, budget appropriation passed by Congress, but amended by SGR (“doc fix”) law on April 1, 2014
- *Protecting Access to Medicare Act of 2014*
- Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) provides **funding through Sept. 2018**
National MIPPA Successes

Value of benefits applications submitted by MIPPA grantees

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012*</th>
<th>2013</th>
<th>2014</th>
<th>Total</th>
<th>Value of Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MSP</td>
<td>31,594</td>
<td>84,559</td>
<td>108,998</td>
<td>99,232</td>
<td>24179</td>
<td>107,146</td>
<td>455,708</td>
<td>$661,488,341</td>
</tr>
<tr>
<td>LIS</td>
<td>46,028</td>
<td>112,975</td>
<td>115,011</td>
<td>73,004</td>
<td>22444</td>
<td>94,526</td>
<td>463,988</td>
<td>$1,855,952,000</td>
</tr>
<tr>
<td>Total</td>
<td>77,622</td>
<td>197,534</td>
<td>224,009</td>
<td>172,236</td>
<td>46,623</td>
<td>201,672</td>
<td>919,696</td>
<td>$2,517,440,341</td>
</tr>
</tbody>
</table>

MSP = Medicare Savings Programs
LIS = Part D Low Income Subsidy
*States experienced a one-year gap in funding in FY13
NCOA Public Policy & Action

Use our advocacy tools to make your voice heard!

**Advocacy Basics**
Get started with advocacy with basic tips and rules governing nonprofit activities

- Effective Advocacy at Home  
- Nonprofit Advocacy Rules & Regulations  
- 10 Tips to Harness the Power of Stories

**Meeting with Congress**
Use our tips for engaging elected officials in meetings and town hall discussions.

- 9 Tips for Town Hall Meetings  
- Thank You Letter Examples to Members of Congress  
- Top 10 Tips for a Successful Visit to a Member of Congress

**Communicating with Congress**
Use our resources to help you contact your member of Congress and organize successful events with them.

- How to Get an Elected Official to Attend Your Event  
- How to Write to Congress
Helps community-based organizations find and enroll seniors and younger adults with disabilities with limited means into benefits programs for which they are eligible.
Provide **training and technical assistance** (e.g., monthly webinars, conferences, and individualized support) and data collection analysis.

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**Find Recent Center for Benefits Webinars**

*Posted on September 5th, 2015*

Looking for recent webinars from the Center for Benefits Access? Check below for webinar slides and recordings from the past few months.

All of the Center’s previous webinars can be found archived in our Resource Library, as well as online at our Vimeo channel.

**Recent webinars**

- February 2016: Helping Your Clients with MAGI Medicaid Transition to Medicare –
  
  Download the webinar slides and Read the follow-up Q&A
Develop timely publications, including online bi-monthly newsletter (Benefits Alert), issue briefs, case studies, promising practices, etc.
Other Outreach Tools

- *You Gave, Now Save*: guide to benefits created with n4a, available at [www.ncoa.org/yougavenowsave](http://www.ncoa.org/yougavenowsave)
Share our PSA

Want to educate low-income Medicare beneficiaries in your community about Extra Help? Feel free to share this public service announcement.

Sample Outreach Materials

- Select “Outreach Materials” under Resource Type in library
- Can also specify topic (e.g., Medicare, SNAP, etc.)
Facilitate peer learning among AAA, ADRC and SHIP networks with Crossroads Online MIPPA Community and bi-monthly State MIPPA webinars

Bi-Monthly State MIPPA webinar
- Who? Anyone connected to MIPPA work
- What? Webinar via Readytalk
- When? Second Thursday
  - 6/9 from 3-4 pm EST
  - 8/11 from 2-3 pm EST
- Webinars recorded and posted in Crossroads
Sign Up to Keep Up!

- **MIPPA Crossroads listserv**
  - www.ncoacrossroads.org/g/mippa
  - Or email the Center
  - Once a member you can upload materials and ask questions via email

- **Benefits Alert, published 2x a month**
  - Sign up at www.ncoa.org/get-involved/sign-up/
Show Medicare-eligible, low-income population:

- Enrolled in core benefits
- Self-reported disability/difficulty
- Limited English proficiency
- Native American
- Use of technology
- Zip code LIS/MSP letters mailed by SSA- NEW!
Missouri

215,663 people enrolled in Medicare had incomes below 150% FPL in 2014
(20.5% of all Medicare beneficiaries)

Medicare beneficiaries enrolled in benefits by state (2014-5)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>MO</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIHEAP</td>
<td>50,411</td>
</tr>
<tr>
<td>LIS</td>
<td>214,298</td>
</tr>
<tr>
<td>Medicaid</td>
<td>136,164</td>
</tr>
<tr>
<td>MSP</td>
<td>137,276</td>
</tr>
<tr>
<td>SNAP</td>
<td>114,891</td>
</tr>
</tbody>
</table>

Income, LIHEAP, and SNAP data are from 2014, based on the 2015 CPS ASEC. LIS, Medicaid, and MSP data are from 2015, based on data released by the Centers for Medicare and Medicaid Services.
Limited English Proficiency Low-Income Medicare Beneficiaries by County

State: Washington
Language: Spanish

In Yakima County, Washington, there were an estimated 881 low-income Medicare beneficiaries who spoke Spanish at home in 2012. This represents an estimated 33.9% of the total low-income Medicare population of the county.

Larger circles represent a larger number of low-income people enrolled in Medicare who speak a given language at home in that county.
In 2012 in Wyandotte County, Kansas, there were approximately 545 people who lived in a household with someone who identified as Native American, American Indian, or Alaskan Native and was covered by Medicare, and who had an income level that would make them eligible for most benefits (below 150% FPL).

This represents 47.2% of all people in Medicare-enrolled Native American households in Wyandotte County.
Disabilities and Difficulties in the Low-Income Medicare Population

Source: American Community Survey 5-year sample, 2013

Lancaster County, Nebraska

In 2012, 4,267 people enrolled in Medicare with household incomes below 150% of the Federal Poverty Level reported having a difficulty or disability of some kind, representing 60.53% of the total Medicare population below 150% FPL.
In 2013, **26,714 households (about 48,084 people)** with at least one Medicare beneficiary and income below 150% of the federal poverty threshold in Congressional District **NC-05** had no access to a handheld computing device such as a tablet or smartphone (**84.2% of all such households**).
www.ncoa.org/economic-security/benefits/visualizations/lis-msp-potential-eligibles/
Call for Collaboration: Social Media Campaign Targeting Individuals with Disabilities
2015 I&R Survey

2015 Network Survey of I&R Specialists in Aging and Disability:

- Developed and administered by NASUAD in partnership with the National Council on Independent Living (NCIL)
- Web-based survey instrument
- In the field March - April 2015
- Captured trends, developments, and promising practices from the perspectives of state agencies, AAAs, ADRCs, CILs, nonprofit human service organizations, and national organizations
2015 Survey: Respondent agency

What type of agency do you work in?

- AAA, 49.7%
- ADRC, 18.4%
- CIL, 10.3%
- Other Non-Profit, 9.5%
- State Agency, 12%

Percent of Respondents
N=358
2015 Survey: Targeted Screening

Do I&R/A specialists in your agency screen for eligibility for Medicare low-income subsidies?

- Yes, 70.8%
- No, 21.2%
- Other, 8.0%

Percent of Respondents
N=325
2015 Survey: Targeted Screening

If your agency screens for eligibility for Medicare low-income subsidies:

Does your agency target older adults?

Yes, 91.0%
No, 9.0%

Percent of Respondents
N=222
2015 Survey: Targeted Screening

If your agency screens for eligibility for Medicare low-income subsidies: Does your agency target younger individuals with disabilities?

Yes, 56.3%
No, 43.7%

Percent of Respondents
N=222
2015 Survey: Training
Are I&R/A specialists in your agency given training on the Medicare low-income subsidies?

Percent of Respondents
N=292

Yes, 78.1%
No, 16.8%
Do not know, 5.1%
The Medicare Population

Medicare by Age

- Over age 65: 83%
- Under age 65: 17%

SOURCE: [2012, Kaiser, Medicare at a Glance]
Outreach Efforts for Beneficiaries with Disabilities

• Increase consumer awareness
• Provide basic qualification criteria
• Provide key referral sources
Call for Collaboration

• Identifying potential partners

• Media campaign targeting adults with disabilities

• Fact Sheet with media information and instructions
Sample Posts

**Facebook**
- “Are you a working individual with a disability? Are you having a hard time paying your Medicare costs? Help may be available through the Medicare Savings Program.”

**Twitter**
- Do you want to save on Medicare costs? If you are low-income, you may qualify for a Medicare Savings Program #MedicareSavings

- Medicare costs are high! If you are low-income there are Medicare Savings Programs and Low-Income Subsidies to help you pay. #MedicareSavings
Developing the Resources

Design  Develop  Disseminate
Resources

SAVE on MEDICARE COSTS!

If you are low-income, a Medicare Savings Program may help with some of your Medicare costs.
Get HELP with your MEDICARE COSTS!

A Medicare Savings Program may help with some of your Medicare costs.

FOR ASSISTANCE, CALL:
Available
M EDICARE SAVINGS:

If you are low-income, a Medicare Savings Program may help with some of your Medicare costs.

If your monthly income is close to the limits listed below, a Medicare Savings Program may help you.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,357</td>
<td>$1,823</td>
<td>Part B monthly premium</td>
</tr>
</tbody>
</table>

*Income limits are approximated and vary by state.

If you are a working person with a disability and your monthly income is close to the limits listed below, the Qualified Disabled Working Individuals Medicare Savings Program may help you.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,045</td>
<td>$5,425</td>
<td>Part A monthly premium</td>
</tr>
</tbody>
</table>

*Income limits are approximated and vary by state.

FOR ASSISTANCE, CALL: (877)839-2675
The SHIP National Technical Assistance Center

Current as of March 2016
I’m working again, but I still can’t afford my **MEDICARE COSTS**…
Is there any **HELP** out there for me?

**YES!** If you are a working person with a disability under 65 and on Medicare, the Qualified Disabled Working Individuals Program (QDWI) may help you!

**QDWI is a Medicare Savings Program** that may help pay some Medicare costs for low-income working individuals with a disability.

If you are single with a monthly income of about $4,045 (or married with a combined monthly income of about $5,425), **this program may help you.***

*Income limits vary by state.

**FOR ASSISTANCE, CALL:** The SHIP National Technical Assistance Center
(877)839-2675

Current as of March 2016
THE MEDICARE LOW INCOME SUBSIDIES

WHAT THEY ARE: The Medicare low-income subsidies are a set of federally and state funded programs that help make Medicare more affordable for low-income Medicare recipients. These programs include the Medicare Savings Programs (MSPs), and the Medicare Part D Low Income Subsidy/Extra Help program (often referred to as LIS or Extra Help).

For information on how to apply, see next page.

UNDERSTANDING MSPs

MSPs are a set of 4 programs run by the state Medicaid agencies that can help low-income Medicare recipients save on Medicare costs. MSPs include the Qualified Disabled and Working Individual (QDWI), Qualifying Individual (QI), Specified Low-Income Medicare Beneficiary (SLMB), and Qualified Medicare Beneficiary (QMB) programs.

HOW THEY WORK: Individuals must have Medicare Part A and must fall into the income and asset guidelines in their state to qualify for an MSP (see charts below).

The QDWI program applies to working people with disabilities.

<table>
<thead>
<tr>
<th>Program</th>
<th>Program Details</th>
<th>Monthly Income Limits*</th>
<th>Asset Limits*</th>
<th>Pays for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>QDWI</td>
<td>Open to working people with disabilities who lose their Social Security Disability Insurance (SSDI) benefit and lose premium-free Part A. Not for those who have Medicaid.</td>
<td>$4,045</td>
<td>$5,425</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

*Limits vary by state and are updated annually.

The QI and SLMB programs cover the cost of the part B monthly premium for low-income Medicare recipients.

<table>
<thead>
<tr>
<th>Program</th>
<th>Program Details</th>
<th>Monthly Income Limits*</th>
<th>Asset Limits*</th>
<th>Pays for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>QI</td>
<td>Not for those who have Medicaid. Enrollment is limited.</td>
<td>$1,357</td>
<td>$1,823</td>
<td>$7,280</td>
</tr>
<tr>
<td>SLMB</td>
<td>Open to those who have Medicaid.</td>
<td>$1,208</td>
<td>$1,622</td>
<td>$7,280</td>
</tr>
</tbody>
</table>

*Limits vary by state and are updated annually.

<table>
<thead>
<tr>
<th>Program</th>
<th>Program Details</th>
<th>Monthly Income Limits*</th>
<th>Asset Limits*</th>
<th>Pays for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB</td>
<td>Open to those who have Medicaid. Doctor must accept Medicare and Medicaid for cost of care to be covered.</td>
<td>$1,010</td>
<td>$1,355</td>
<td>$7,280</td>
</tr>
</tbody>
</table>

UNDERSTANDING LIS / EXTRA HELP

LIS or Extra Help is a program run by the Social Security Administration that helps low-income Medicare recipients save on Medicare Part D prescription drug costs.

HOW THEY WORK: Individuals must fall into the federal income and asset limits (see chart below). Individuals who receive Extra Help must sign up for a Medicare Part D prescription drug plan or a Medicare Advantage plan with prescription drug coverage.

Medicare pays for the full monthly premium if an individual signs up for one of the stand-alone Prescription Drug Plans that offer the standard Part D benefit, referred to as low-income benchmark plans. People who are dual-eligible (on both Medicaid and Medicare), receive Supplemental Security Income (SSI), or have an MSP are automatically signed up for the Extra Help program.

<table>
<thead>
<tr>
<th>Level of Coverage</th>
<th>Monthly Income Limits*</th>
<th>Asset Limits*</th>
<th>Benefits:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Married</td>
<td>Single</td>
</tr>
<tr>
<td>Full LIS</td>
<td>$1,357</td>
<td>$1,823</td>
<td>$6,780**</td>
</tr>
<tr>
<td></td>
<td>Premium/deductible: $0; co-pays: $1.20 – $2.95 generic, $3.60 – $7.40 brand-name; no co-pay after reaching $4,850 out-of-pocket threshold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partial LIS</td>
<td>$1,505</td>
<td>$2,023</td>
<td>$13,640**</td>
</tr>
<tr>
<td></td>
<td>Premium: income-based; deductible: $63 and under: co-pays: 15% coinsurance or plan co-pay; $2.95 generic and $7.40 brand-name or 5% of drug cost (whichever is greater), after $4,850 in total out-of-pocket costs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Amounts are updated annually.
**Amounts include a $1,500 per person disregard for burial expenses.

HOW TO APPLY:

Interested persons may apply for an MSP at their local Medicaid office. For Extra Help, individuals can apply online or at their local Social Security office. More information and assistance available at:

- State Health Insurance Assistance Program (SHIP): www.shiptacenter.org
- Medicare Rights Center: www.medicarerights.org; (800) 333-4114
- NCOA Center for Benefits Access: www.centerforbenefits.org; centerforbenefits@ncoa.org
- www.medicare.gov

Current as of March 2016
Measuring Outcomes

• Follow Up Survey

• Hashtag History
Partnership & Outreach Activity

- Divide into groups
- Your mission: Get your audience to call or visit you!
Promising Practice #1

Insert MIPPA outreach into the internal framework of your organization.

• Provide all staff with access to screening information
• Ensure all staff are involved in screening efforts
Promising Practice #1
Promising Practice #1

Catawba Area Agency on Aging Application

Client/Care Giver Information:

- Name:
- Address:
- City: Zip Code: Cty: 
- Phone: (H) (wk/cell) 
- Email:
- D.O.B.: SSN: 
- Race: Hispanic? Y N 
- Gender: Female Primary Lang: English Marital Status: Married 
- Significant health problems: 

- # of adults living in home: # of children in home: 
- Relationship to CR: (if CG) 
- Services currently receiving: 

Care Receiver Information:

- Name: 
- Address: 
- City: Zip: Cty: 
- Phone: 
- D.O.B.: Gender: 
- SSN: 
- Race: Hispanic? Y N 
- M. Status: Married Language: English 
- Significant health problems: 

- Time CG spends per week? 
- Year care giving began? grade level 
- Services currently receiving: 

Income/Insurance Information:

- Client/CG Monthly Income: $ Source: 
- Spouse/CR Monthly Income: $ Source: 

- Medicare 
- Medicaid 

- CG CR (check all that apply) 

- LIS? ($1471) 
- ($1991)
Promising Practice #2

Go where the consumer is / where the consumer will be.

Senior Farmers' Market Nutrition Program (SFMNP)
Promising Practice #3

Rebrand the Medicare low-income subsidies to appeal to the consumer.

Medicare Boot Camp

MEDICARE BOOT CAMPS 2015

Leader – Pat Paine, State Health Insurance Assistance Program Coordinator.....

These New to Medicare classes are designed for people who are about to begin Medicare Coverage.

These informational classes are for those turning 65, those on disability, and their families.

PRE-REGISTRATION IS REQUIRED

Please call 802-748-5182 and ask for Pat Paine
Promising Practice #4

Insert MIPPA outreach into everyday places that consumers visit

• Bus ads
• Mall benches and floors
The Center for Benefits Access has compiled this clearinghouse of promising practices to share innovative approaches that have worked in improving benefits outreach and enrollment.
Each year, the Virginia Insurance Counseling Assistance Program (VICAP) creates a calendar that highlights different preventive services each month. In addition, the calendar includes a tear-off sheet at the back that asks for contact information and monthly income with an addressed envelope so that beneficiaries can send it to the VICAP to begin the screening process for Extra Help.

To keep costs down, the VICAP only print 7,000-8,000 calendars each year, but they go well in every one of the 700 office locations during Medicare Open Enrollment Period outreach events and at health fairs. In addition, the VICAP developed rack cards that are distributed throughout the communities to highlight preventive services, one for the Annual Wellness Visit, and one for Extra Help. The calendars are very well received; the beneficiaries love them!

National days/months of recognition

In Missouri, MIPPA grantees have created a 2016 outreach plan that uses National Days/Months of Recognition topics—for example, American Heart Month or National Diabetes Month—to coincide with information on preventive services. These recognition days/months will also be woven into content developed for outreach booths, monthly survey mailings from the call center, newsletter articles for use by our community partners, presentations, and more.

A paycheck for senior health

One New York county has created a sample “paycheck” to share with Medicare beneficiaries that highlights how these screenings are priceless to maintaining their health. The paycheck is included in a flyer that lists all of the free preventive services.

Counselors circulate this paycheck and flyer during Medicare 101 presentations at senior centers, where they talk about how important prevention is and how it saves on costs. Flyers are also circulated at fairs, in the counselors’ offices, and are sent to doctors’ offices to hang on their walls.

For more information

- Calendar: Pam Smith, State VICAP Director, Virginia
- National days of recognition: Judy Keseman, Primaris, Missouri
- Paycheck for senior health: Kimberly Perl, HICAP, New York
The Center for Benefits Access has compiled this clearinghouse of promising practices to share innovative approaches that have worked in improving benefits outreach and enrollment.
Pharmacy School Volunteers

Tennessee

- Asked Pharmacy School to offer SHIP work during OEP 3\textsuperscript{rd} year students to meet community involvement standard. In the first year, 10 of 60 students participated.
- Become a part of the curriculum and spread to two other pharmacy schools in TN.

Alabama

- Similar to TN incorporated service learning and community involvement.
- Students train and certify as SHIP counselors.
- Provides a stipend to the school to assist with incidental costs.
Finding People/Benefits Outreach and Education

Discover creative ways to identify and conduct outreach to low-income people with Medicare potentially eligible for benefits

- Adapting the Promotores Model for Benefits Access
- After the Storm: Helping Joplin’s Seniors Access Emergency Benefits
- Birthday Greetings and Medicare Messages
- Broadcasting Benefits: Telethon as Outreach
- Click2Mail: An Efficient Way to Send Messages About Benefits

The Center for Benefits Access has compiled this collection of promising practices to highlight innovative approaches that have worked in improving benefits outreach and enrollment.
ELM and MMAP - Birthday Cards

- Secretary of State (SOS) provided list to MMAP
  - SOS handles vehicle registration and identity cards
  - Mailed 25,000 birthday cards in June 2013 with bulk rate discount

- Mailer details
  - Back of card listed MMAP toll-free number
  - Individually addressed vs. labels
  - Used non-profit bulk rate
  - Get a phone number from to follow up
Utah - Birthday Cards

- Bartered 55+ Resource Directory mailing list of 40,000 county residents
- Mail cards 2-3 months before 65\textsuperscript{th} birthday

Front

Back
Utah - Birthday Cards

- List main phone line
  - Information & referral answers general questions
  - Referral to Medicare/MIPPA Counselors for more specific help
    - Benefits screening (LIS/MSP/Medicaid)
    - Plan comparison and fall OEP reminder

Inside

HAPPY BIRTHDAY
from Salt Lake County Aging & Adult Services

CONGRATULATIONS!
You’re Now Eligible for Medicare
Salt Lake County Aging and Adult Services Can Help You Understand:

- Medicare Part A and B
- Medicare Prescription Drug Coverage
- Prescription Drug Subsidy Assistance
- Supplemental Medicare Insurance
- Medicare Advantage Plans
- Healthcare Fraud Prevention
- And More

For a FREE SCREENING to help you better understand your options please give us a call:

385-468-3200
Delaware - Birthday Letters

- State Election Board provides list
  - Mail 2-3 months before 65th birthday
- Mailer details
  - Toll-free number
  - Time sensitive
  - “We can help”

Dear Mr./Mrs. Beneficiary:

Best wishes on your upcoming 65th birthday. This is a time in your life when you will have to make important health insurance decisions, and I want to offer you our assistance.

You are eligible for Medicare. Medicare is a health insurance program from the federal government for people age 65 and older, and for people with permanent kidney failure or certain disabilities under age 65. Medicare consists of three parts. The first is Part A (or Hospital Insurance) and is free for most eligible participants. The second is Part B (or Medical Insurance) and costs $104.90 per month in 2015 for most beneficiaries, but could be higher based on income. The third is Part D (or Prescription Drug Coverage) and is offered by private companies, with monthly premiums that can vary but that average $33 a month.

Medicare offers health plan choices. These health plan choices may include a Medicare Advantage plan. Different health plan choices may affect how much you pay, what extra benefits you receive, and how much choice you have among doctors and other health care providers.

Time is of the essence. There are limited open-enrollment periods for Medicare Part B medical insurance and for Medicare Part D prescription drug plans. There is also a limited enrollment period for Medicare Supplement Insurance (also known as Medigap) policies offered by private companies. You will need to act soon in order to get the coverage you want at the best price.

We can help. There is much to learn about Medicare and I invite you to turn to our Delaware Medicare Assistance Bureau, "DMAB" office for information and support. The DMAB office offers free, confidential counselling to Medicare beneficiaries about Medicare, Medicare Supplement Insurance, Medicaid, and Long-Term Care Insurance. You can review the enclosed information, or call 1-800-336-9500 or go online to delawareinsurance.gov. Please feel free to contact us and, again, have a happy birthday.
New Mexico – Self-referral Cards

- Card details
  - Currently placed in Senior Centers and other traditional locations
  - Self-addressed, postage paid card to request a call
New Mexico – Self-referral Cards

- Targeting Fire Departments and Ambulance providers
  - Santa Fe Fire Department started a new program called the Community Protection Initiative (CPI) to decrease non-emergency call waste and unnecessary trips to the emergency room (big red truck, gas, time)
    - A team will provide paramedic, nursing and social work services (under the direction of a Medical Director) – ask them to distribute cards
    - Door-to-door flyer distribution to announce the program
  - Work with rural volunteer Fire Departments to distribute cards
Presenters:

Linda Nakagawa
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