Course Objectives

- Increase your knowledge about financial planning
- Improve your ability to make informed decisions
Help for Caregivers on Medicare
Presenter

State of Hawai‘i
Executive Office on Aging

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Lesson Objectives

- Learn what caregivers need to know about Medicare
- Learn how to advocate on your recipient’s behalf
- Learn how to protect personal identities of my recipient and myself
Medicare Card
Medicare ID Number

- Their Social Security number
- Social Security number of person qualified from (spouse, ex-spouse; parent’s if young and disabled)
New Card Request

- Medicare
  http://www.medicare.gov

- Social Security
  http://www.socialsecurity.gov
Caregiver Request Option 1

- You can call Social Security or Medicare and have your care recipient give verbal permission for them to speak to you.

- Care recipients will need to provide identifying information:
  - Name, address, date of birth, social security number.
Medicare

- Your care recipient can complete a form called “Appointment of Representative” and send it in

- Call 1-800-633-4227 (Medicare)
Social Security

- Your care recipient can complete a similar form
- Call 1-800-772-1213 (Social Security)
Caregiver Request Option 4

Medicare Health or Drug Plan

• Call the company directly for similar forms
Caregiver Request Warning

Note:

Medicare, Social Security and Medicare Health and Drug plans will NOT accept a “Power of Attorney”
• Contact the health plan or plan administrator for forms and what documents they will accept
  • Call the Veterans Affairs (VA) for VA guidelines
  • Retirement health plans -- call the health plan
Each Plan has own forms

- Call Medicare if unknown
- Go on-line to http://www.medicare.gov
  - “Sign Up/Change Plans on the banner and choose “Check your enrollment”
Medicare Contact Information

- Toll-free number is available 24/7 except for some holidays
- Medicare Health and Drug plans also have toll-free TTY numbers for the hearing impaired
Social Security hotline is available from 7 a.m. – 7 p.m. Monday through Friday except for some holidays.

Toll-free TTY numbers for the hearing impaired.
Hawai'i’s State Health Insurance Assistance Program (SHIP)

- Call the Hawai'i SHIP Program
  808-586-7299
  1-888-875-9229
Hawaii SHIP

- One-to-one counseling and assistance to people with Medicare and their families
- Free counseling and assistance via telephone calls, face to face meetings and public education presentations/programs
Get information about:

- What coverage they have?
- How much they should be paying?
- What services are covered?
- Who are the providers?
Homework for the Caregiver

- Medicare
- Health Plan
- Who Do I Call?
Identify Healthcare Plan

- Original Medicare?
- Medicare Advantage Plan?
- Retirement option?

Write down the contact numbers and hours of service and their website
Type of Plan: HMO

- Health Maintenance Organization (HMO) where they have to stay within a closed network to receive services
- Plan may not pay for services outside their network -- always check first
Type of Plan: PPO

- Preferred Provider Organization (PPO) where they pay less by using the plan’s preferred network, but can still go outside the network and pay a little more.
- These plans are easier to use out of your home state.
Type of Plan: Medigap

Do they have a “Medigap” policy (secondary payer to Medicare)?

- Medigap plans (Medicare Supplement) is sold by private insurance companies
- Plans differ by premiums and customer service, not benefits
Protect Your Identity

- Medicare and Social Security will NEVER call you asking you for your identification numbers
- Other identifying information is asked to verify speaking with you
- No printout from Social Security with your number on it
Safety Precautions

- Keep your Medicare and Social Security number in a safe place
- Don’t carry it in your wallet except when needed (going to the doctor or applying for a new job)
If you do feel that your identity has been compromised then please contact Medicare, Social Security and your financial institutions right away.
Medicare Information

- Toll-free: 1-800-633-4227
- TTY: 1-877-486-2048
- Website: www.medicare.gov
- Mailing address: Centers for Medicare & Medicaid Services
  7500 Security Blvd
  Baltimore, MD 21244-1850
Hawai'i’s State Health Insurance Assistance Program (SHIP)

- Hawai'i SHIP Program at:
  - 586-7299 or 1-888-875-9229
  - http://www.hawaiiship.org/
Take Charge of Your Money

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www.ctahr.hawaii.edu/tcym

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