

www.ctahr.hawaii.edu/tcym

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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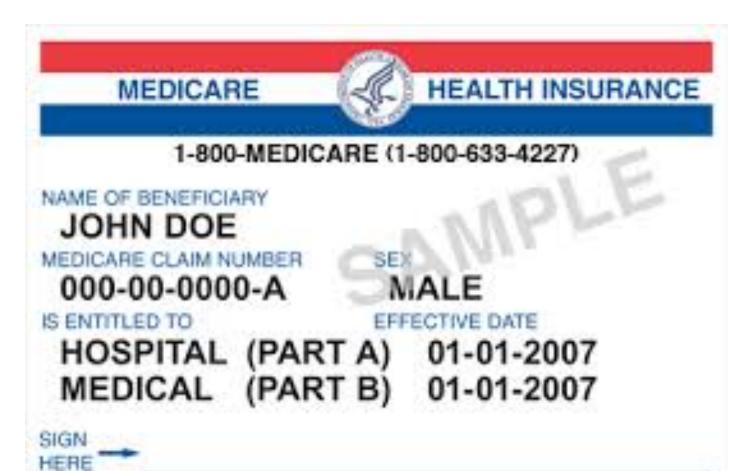
Lesson Objectives



- 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



- 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)



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"

Other Health Plan



- 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

Other Insurance



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 Contact Information



- 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 State Health Insurance Assistance Program



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

Key to Helping



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)

Alert



•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

Contact for More Information



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/



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Credits



We would like to thank the following groups for their support:

- University of Hawai'i at Mānoa
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- State of Hawai'i Executive Office of Aging
- Hawai'i Social Security Administration