



A University of Hawai'i Cooperative Extension Service Project

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



Pamela Cunningham
*State Health Insurance
Program Coordinator*



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		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JOHN DOE			
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX MALE	
IS ENTITLED TO HOSPITAL (PART A)		EFFECTIVE DATE 01-01-2007	
MEDICAL (PART B)		01-01-2007	
SIGN HERE → _____			

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

Caregiver Request Option 2



Medicare

- Your care recipient can complete a form called "Appointment of Representative" and send it in
- Call 1-800-633-4227 (Medicare)

Caregiver Request Option 3



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"

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.hawaiiiship.org/>



Website &
TV Channels



Take Charge of Your Money₄

- Visit Us

www.ctahr.hawaii.edu/tcym

- TV channels
 - 354
 - 355

Credits



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

- University of Hawai'i at Mānoa
 - College of Tropical Agriculture & Human Resources, Cooperative Extension Service, Department of Family & Consumer Sciences
 - Information Technology Services-Academic Technologies
- State of Hawai'i Executive Office of Aging
- Hawai'i Social Security Administration