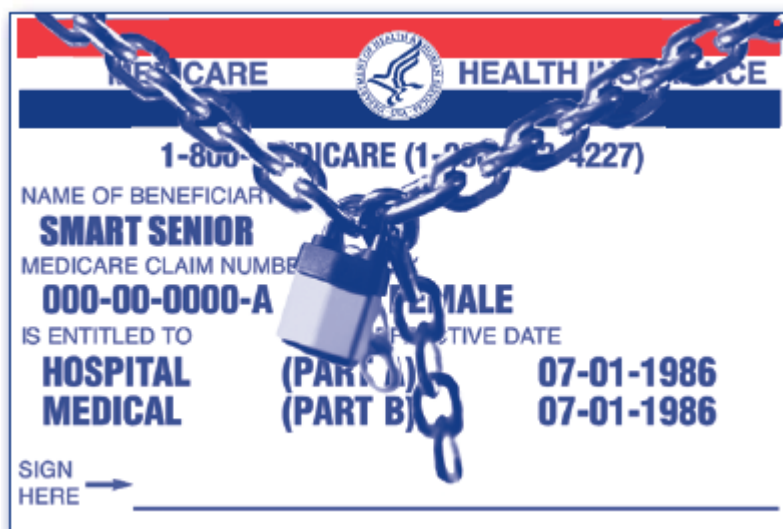


ATTENTION DELAWARE MEDICARE BENEFICIARIES

Your Medicare Matters.

Understand It, Protect It.



**Steps to Understand and Safeguard Your
Medicare Presented by:**

ELDERInfo

The Delaware State Health Insurance Assistance Program
(SHIP)

Dear Medicare Beneficiary:

We know how important your Medicare is to you and we want to help you protect it. We understand that making decisions about your Medicare can be difficult because of all the options now available to you.

Medicare Advantage plans and Part D Prescription Drug plans allow you more choices than ever about your health care coverage. You can either keep your Original Medicare benefits, or you can switch to a Medicare Advantage Plan that will provide your coverage instead of Medicare. And, you can now join a Part D Plan to help pay for your prescription drug costs.

These choices can provide good coverage depending on your current situation. However, all of these choices can create the potential for being misinformed and misguided. Sometimes fraud and abuse can also occur.

This Be Smart Toolkit contains information you need to protect your Medicare. It gives you important tools to use to help you make an informed decision. Please keep your Medicare information in a safe place. Make sure you have it when you sit down with anyone to discuss your Medicare! Review your medical bills to your Medicare and/or Medicaid statements. Make sure you compare the dates of your medical appointments to the dates on your healthcare billing statements. Also, do make sure you actually received the services for which you are being billed.

ELDERInfo, your State Health Insurance Assistance Program (SHIP) in Delaware provides free, unbiased, and confidential counseling on your healthcare benefits. Delaware Senior Medicare Patrol (SMP) can assist you with suspected fraud complaints and referrals. The Delaware Department of Insurance will assist consumers with complaints against insurance agents and advise if an insurance company is licensed in Delaware. The above agencies, along with the agencies listed on Page 8 and 9 of this booklet, will provide assistance to you, your family members and beneficiaries.



1-800-336-9500



1-800-223-9074



1-800-282-8611

Your toolkit contains:

- **Questions to ask your sales person and yourself**
- **Facts on Medicare Advantage Plans and how they work**
- **Red Flags to look for when considering a plan**
- **Steps to safeguard your Medicare**
- **A contact list of helpful Delaware health and consumer agencies**

My Medicare Advantage Plan Checklist

*Making **any** change to your Medicare is a serious matter.*

BEFORE you make any change to your Medicare plan, make sure it is right for **YOU**. Complete the front of this form with your understanding of the plan, and have the sales agent complete the information on the back. Keep this form for your records. Contact the ELDERinfo Program at 1-800-336-9500 or (302) 674-7364 if you have questions or you need help.

What is the name of the Medicare Advantage Plan? _____

See the "Get the Facts" flyer for definitions of types of plans.

Is this a Private Fee-for-Service Plan? YES NO

Is this a Health Maintenance Organization (HMO) Plan? YES NO

Is this a Preferred Provider Organization (PPO) Plan? YES NO

Does the plan include Prescription Drug (Part D) coverage? YES NO

How did the Medicare Advantage Plan company contact me?

Friend/Family

Seminar

Other _____

Mail

Door-to-Door

Phone

I contacted them

What are the major differences between this plan and my Original Medicare?

How much will my new Premium payment be? \$_____ (Old Premium Payment \$ _____)

What will I have to pay when I see my doctor? \$_____ (Old Amount \$ _____)

What will I have to pay when I go into the hospital? \$_____ Old Amount \$ _____)

What will I have to pay for skilled nursing facility care? \$_____ (Old Amount \$ _____)

YES NO Have I asked all my medical providers (doctors, hospitals, etc.) if they accept the plan?

YES NO Can I return to Original Medicare at any time?

YES NO Was a detailed written plan description left with me?

YES NO Have I contacted the ELDERinfo Program at 1-800-336-9500?

YES NO Will I have to pay for rehabilitative care?

If you have questions about the completion of this form, contact ELDERinfo by calling 1-800-336-9500, or send your questions by e-mail to elderinfo@state.de.us

Although you will receive a new card from your Plan, keep your Original Medicare card.

Have the Insurance Agent Complete

Agent/Broker/Company Information

Agent/Broker Name: _____

Company Name: _____

Company Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number: _____

E-mail: _____

My Delaware license number is: _____

The plan I am offering is: _____

Medicare Advantage (MA) Plan

Prescription Drug Plan only

Complete the rest of this form only if the plan is Medicare Advantage.

This plan **does** **does not** include Prescription Drug Coverage.

This Medicare Advantage (MA) Plan is:

HMO (Health Maintenance Organization)

SNP (Special Needs Plan)

PPO (Preferred Provider Organization)

PFFS (Private Fee-for-Service)

MSA (Medicare Medical Savings Account)

This plan **will** **will not** affect your coordination of benefits in Original Medicare.

This plan **will** **will not** include additional out-of-pocket expenses.

The premium will be \$ _____. You will still be required to pay your Part B premium of \$ _____ for a total monthly cost of \$ _____

I have told the customer that by enrolling in the Plan (please initial):

_____ The plan will provide the primary health coverage instead of Original Medicare.

_____ Original Medicare will no longer pay your health care claims once enrolled in the plan.

_____ You will be given a new Plan card to present to your health providers and/or pharmacy, but, keep the Original Medicare card.

_____ Once enrolled, you may be "locked" in the plan for the remainder of the year.

_____ The plan is not a Medicare supplement plan and does not replace Medicare supplement insurance.

Agent/Broker Signature _____ Date _____

GET THE FACTS

MEDICARE ADVANTAGE PLANS

Medicare Advantage Plans are healthcare plans approved by Medicare and provided by private insurance companies. There are several different types of plans:

- ❖ **Health Maintenance Organization (HMO)**
Plans must cover all Part A and Part B health care. Most require you to go to doctors, specialists, or hospitals on the plan's list, except in an emergency.
- ❖ **Preferred Provider Organization (PPO)**
Plans are available in a local or regional area and you may pay less if you use doctors, hospitals, and providers in their network, but pay additional costs for outside network visits.
- ❖ **Medical Savings Account (MSA)**
Plans combine a high deductible health plan with a Medical Savings Account that beneficiaries can use to manage their healthcare costs.
- ❖ **Private Fee-for-Service (PFFS)**
Plans allow you to go to any doctor or hospital that accepts the plan's payment. The plan decides how much it will pay and what you will pay for the services you receive.
- ❖ **Medicare Special Needs (SNP)**
Plans are specially designed to meet the needs of people who live in certain institutions, are eligible for both Medicare and Medicaid, and/or have one or more chronic conditions.

Medicare Advantage Plans provide all of your Part A (Hospital Insurance) and all of your Part B (Medical Insurance) coverage and other medically necessary services just like you have under Original Medicare.

Medicare Advantage Plans may provide good coverage for some beneficiaries. You must make sure you can afford to pay any co-payments as well as the monthly premium. You also need to check to see if your healthcare providers are part of the plan's network or if they will accept payment from the plan.

It is important for people who now have Original Medicare and are considering enrolling in any Medicare Advantage Plans to understand:

- ✓ The Plan will provide your primary health coverage instead of Original Medicare.
- ✓ Original Medicare will no longer pay your health care claims once you enroll in the plan.
- ✓ You will be given a new Plan card, which will replace your Medicare card.
- ✓ You will continue to pay your Part B premium even if you enroll in a Medicare Advantage Plan.
- ✓ The plan is not a Medicare Supplement Plan. It does not replace Medicare Supplement Insurance (Medigap).
- ✓ You may be charged extra co-payments or cost-sharing expenses for Medicare services.

Recognize the Red Flags

THE MARKETING AND SELLING OF MEDICARE ADVANTAGE PLANS

You have a lot of choices when it comes to your Medicare. Medicare Advantage Plans are health plan options approved by Medicare and run by private companies. These plans can be an alternative to traditional Medicare. Recognize the “Red Flags” before you enroll in a new plan.



A sales person appears at your door uninvited.

Strict marketing guidelines do not allow home visits unless you have given the company permission before the visit.



A sales person contacts you in person or by phone and says they are with Medicare or Social Security. They may even hand you a red, white, and blue business card.

Medicare and Social Security do not make home visits or unsolicited phone calls.



A sales person tells you the plan is a Medicare Supplement Plan and it will not affect your Original Medicare.

The plan IS NOT a Medicare Supplement Plan. The plan will provide your primary health care coverage instead of Medicare.



A sales person tells you that your doctor accepts the new plan.

Your doctor may or may not accept the plan. It is important to contact your doctor directly and check to see if he or she will accept the new plan before you sign anything.



A sales person wants to see your Medicare card and have you sign something.

Do not show the sales person your Medicare card! Do not sign anything you have not read. Do not sign anything you do not understand.



A sales person wants you to make a decision today without taking the time to make sure you understand the new plan.

Take your time!

Complete the 4 steps **BEFORE** you make changes to your Medicare.

1 – Ask Questions. 2 – Take Your Time. 3 – Understand. 4 – Call ELDERinfo 1-800-336-9500

Report suspected healthcare fraud and abuse to Delaware SMP Program at 1-800-223-9074.

Follow the Steps

**Making any change to your Medicare is a very serious matter!
Safeguard your Medicare by completing these 4 steps.
Remember, it's your Medicare – Understand It, Protect It!**

1. ASK QUESTIONS!

- Have the sales person complete the “Get Information” form.
- You complete the “Ask Questions” form.
- Keep both forms for your records

2. TAKE YOUR TIME!

- Take time to make your decision.
- Know what is being offered to you and how it will affect you.

3. UNDERSTAND!

- Make sure you understand before you make any changes.
- Get paperwork first then consult with someone you know and trust.

4. CALL ELDERinfo (Delaware SHIP) at 1-800-336-9500!

- ELDERinfo is here to help you.
- ELDERinfo's services are free and confidential.
- Call 1-800-336-9500 to find a local counselor in your community.

To Delaware Medicare and Medicaid beneficiaries and their families:

We hope that this Medicare Protection Toolkit contains information to help you protect yourself against healthcare fraud, waste, and error.

The Delaware Department of Insurance ELDERinfo Program would like to thank staff and volunteers for their continuous dedication while serving thousands of Delaware's older adults and caregivers throughout the state.

This toolkit was adapted, with permission, from the Virginia Department for the Aging and Virginia Insurance Counseling and Assistance Program (VICAP). This toolkit has been produced by ELDERinfo, Delaware State Health Insurance Assistance Program, with financial assistance in whole or in part through a grant from the Centers for Medicare and Medicaid Services, the federal Medicare agency.

BE YOUR OWN ADVOCATE

ELDERinfo, the Delaware SHIP Program, is one of 50 State programs that receive grants from the Centers for Medicare and Medicaid Services (CMS). The ELDERinfo Program utilizes volunteers to educate Medicare beneficiaries and their caregivers about Medicare health care benefits, Medigap insurance, and Medicare assistance programs. The ELDERinfo Program operates a toll-free number (**1-800-336-9500**) in Delaware for anyone that would like to make an appointment to speak with a counselor. If you would like to help with SHIP initiatives in your community, please call **ELDERinfo at 1-800-336-9500**. Keep your toolkit in a safe place and refer to it as needed. If you have questions or complaints about health or long-term care issues, use the agency contact list below to help you with your questions and complaints.

- **ELDERInfo, The Delaware State Health Insurance Assistance Program (SHIP)-** Volunteers and Department of Insurance staff are trained to assist older Delawareans with Medicare and other types of health insurance, medical bills and patients' rights issues such as grievances and appeals. To get assistance contact ELDERInfo toll free at 1-800-336-9500.
- **Delaware Department of Insurance** – The Delaware Department of Insurance is responsible for overseeing and regulating insurance companies and agents doing business in Delaware. The goals of the Insurance Department's Commissioner's Consumer Services Division includes protecting consumers and advocating on their behalf and informing consumers of their rights and options when it comes to insurance. You may contact the Consumer Services Division with questions, or if you have a problem or complaint, by visiting the Department of Insurance website at www.delawareinsurance.gov or by calling 1-800-282-8611.
- **Senior Medicare Patrol (SMP)-** The Delaware Senior Medicare Patrol Program provides public information to encourage people who have Medicare to carefully read their Medicare summary notices and ask questions if they do not think the information is correct. This program also trains people who are retired to help other Medicare beneficiaries get the information they need when they suspect fraud, waste, or abuse of the Medicare program. Visit <http://dhss.delaware.gov/dsaapd/fraudpatrol.html> or call 1-800-223-9074.
- **Quality Insights of Delaware** – Quality Insights serves as Delaware's Medicare Quality Improvement Organization (QIO). They can assist Medicare recipients with inpatient hospital notices and bills and the reporting of inappropriate or poor care. Visit www.qide.org or call the QIO Medicare Beneficiary Helpline number at 1-866-475-9669.
- **Social Security Administration-** The Social Security Administration is responsible for enrolling beneficiaries into Medicare Part A and Part B. They also offer financial assistance for those enrolled into a Medicare Part D prescription plan. To find out if you qualify, or learn how to apply for the financial assistance, visit www.socialsecurity.gov/prescriptionhelp or call 1-800-772-1213.
- **Delaware Prescription Assistance Program (DPAP)-** The goal of the Delaware Prescription Assistance Program (DPAP) is to help pay for prescription medications for elderly and/or disabled individuals who cannot afford the full cost of filling their doctor's prescriptions. The program is designed to aid eligible individuals who have no prescription insurance other than Medicare Part D and whose income is at or below 200% of the Federal Poverty Level, or whose prescription costs exceed 40% of their income. The Delaware Prescription Assistance Program will provide each eligible individual with up to \$3000 per year toward medically necessary prescription drugs. The program does not pay for diabetic drugs or supplies for Medicare recipients. Medicare currently provides this coverage for both insulin and non-insulin dependent patients. Visit <http://dhss.delaware.gov/dhss/dmma/dpap.html> or call 1-800-996-9969.

- **Office of the Attorney General** – The Office of the Delaware Attorney General enforces state and federal consumer protection laws related to things like identity theft, consumer fraud, and telemarketing scams and enforce laws that protect businesses and consumers from behavior that defeats healthy competition. Visit <http://attorneygeneral.delaware.gov/index.shtml> or contact their Consumer Protection hotline at 1-800-220-5424.
- **Medicaid Fraud Control Unit (MFCU)** – The State of Delaware and the Federal Government have designated the Medicaid Fraud Control Unit (MFCU) to investigate and prosecute illegal acts relating to Medicaid funds. Created in 1980, the MFCU, which is housed within the Delaware Department of Justice, is designed to protect Delaware residents who receive Medicaid and the taxpayers who support the program. The MFCU has a professional staff of prosecutors, investigators, and auditors that review allegations involving fraud. You can anonymously report Medicaid Fraud by calling the Department of Justice Healthcare Provider Fraud Hotline at (302) 577-5000.
- **Office of the State Long Term Care Ombudsman Program** – The Long Term Care Ombudsman Program investigates and resolves complaints made by (or on behalf of) residents of long term care facilities (such as nursing homes). The program also provides volunteer opportunities for friendly visitors/advocates in nursing homes. Visit <http://dhss.delaware.gov/dhss/dsaapd/lcosp.html> or call toll-free 1-800-223-9074.
- **Nemours Health Clinic-** The Nemours Health Clinic, opened in 1981, provides care for thousands of elderly Delawareans. Patients receive key health services such as dental care, eye care and eyeglasses, hearing tests and hearing aids. Visit <http://www.nemours.org> or call Patient Services Department in Wilmington (302) 651-4405 or in Milford 1-800-763-9326.
- **ElderOnline**– *ElderOnline* provides information on a wide variety of elder care services such as adult daycare programs, assisted living facilities, nursing homes, low income senior housing, senior centers, home health agencies, companion services, emergency response systems, case management services, transportation services, legal services, respite care, and more. Visit www.familyandworkplace.org and click on the **ElderOnline** button, or call 1-800-660-6602.
- **Medicare HHS Office of the Inspector General Hotline**– The mission of the Office of Inspector General (OIG), as mandated by Public Law 95-452 (as amended), is to protect the integrity of the Department of Health and Human Services (HHS) programs and the health and welfare of the beneficiaries of those programs. Visit <http://oig.hhs.gov/fraud/hotline> or call 1-800-447-8477.
- **Delaware Health Source-** Delaware Health Source is a service of the Delaware Academy of Medicine and the Delaware Division of Public Health. Through this service, specially trained health librarians work with you and help find the answers you need regarding health questions. The Delaware Health Source service is completely confidential and is free for all Delawareans. Stop in one of the participating libraries and ask to see the consumer health librarian or call or email one of the librarians and tell them what you'd like to know.

New Castle County Program
 Bear Public Library
 101 Governor's Place
 Bear, DE 19701
 (302) 836-2725
healthncc@nccde.org

Kent County Program
 Dover Public Library
 45 S. State Street
 Dover, DE 19901
 (302) 736-7079
kent.health@lib.de.us

Sussex County Program
 Rehoboth Beach Public Library
 226 Rehoboth Ave
 Rehoboth Beach, DE 19971
 (302) 227-2854
sussex.health@lib.de.us