

MEDICARE PROTECTION TOOLKIT

Steps To Safeguard Your Medicare

Presented By:

Arkansas Department of Human Services
Division of Aging & Adult Services
Arkansas SMP

Senior Health Insurance Information Program (SHIIP)
A Division of the Arkansas Insurance Department

Office of Arkansas Attorney General Dustin McDaniel



**Your Medicare Matters.
Protect It!**



Report Suspected Medicare Fraud, Waste and Abuse

Arkansas Department of Human Services
Division of Aging & Adult Services
Arkansas SMP
P.O. Box 1437 Slot S530
Little Rock, AR 72201-1437
www.arkansas.gov/dhs/aging/asmp.html
1-866-726-7916



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 Medicare Protection Toolkit contains information you need to protect your Medicare. It gives you important tools to use to help you make an informed decision. Make sure you have this toolkit when you sit down with anyone to discuss your Medicare!

Arkansas SMP, the Office of Arkansas Attorney General Dustin McDaniel, and Arkansas SHIP are here to provide you free, unbiased, and confidential counseling.



Arkansas Attorney General Dustin McDaniel
323 Center Street, Suite 200
Little Rock, AR 72201
www.arkansasag.gov
1-800-482-8982



Free Health Insurance Counseling and Assistance
Senior Health Insurance Information Program (SHIIP)
A Division of the Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904
www.insurance.arkansas.gov/seniors/homepage.htm
1-800-224-6330



Before Making Changes to Your Medicare, Follow These 4 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 - 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 making any changes.
- ▶ Get paperwork first, and consult with someone you know and trust.

4. CALL SHIP, SMP, OR 1-800-MEDICARE

- ▶ SHIP services are free and confidential - Call 1-800-224-6330.
- ▶ Call your local SMP - Protect, Detect & Report Fraud - 1-866-726-2916.
- ▶ Call Medicare - 1-800-MEDICARE (1-800-633-4227).

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.
- Four steps to safeguard your Medicare.

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. They may even hand you a red, white, and blue business card.

Medicare does not make home visits or unsolicited phone calls. The sales person is not with Medicare!



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.



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.

Report suspected healthcare fraud and abuse to:

Arkansas SMP 1-866-726-2916

Arkansas SHIP 1-800-224-6330

Arkansas Attorney General 1-800-482-8982

Ask the Right Questions

Making any change to your Medicare is a serious matter.

BEFORE you make any change, make sure it is right for YOU.

Be sure to fill out both sides of this form.

**If you have questions or need help Contact SHIIP (1-800-224-6330);
Arkansas SMP (1-866-726-2916); or 1-800-MEDICARE.**

ASK QUESTIONS!

(Ask yourself these questions.)

What is the name of the Medicare Advantage Plan? _____

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

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

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

How did the Medicare Advantage Plan company contact me?

Friend/Family Mail Phone Seminar Door-to-Door
 I contacted them Other _____

See the "Recognize the Red Flags" sheet for more information.

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

How much will my new Premium payment be? \$ _____

What will I have to pay when I see my doctor? \$ _____

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

Have I asked all my medical providers (doctors, hospitals, etc.) if they accept the plan?

YES NO

Will I have to travel to receive my health care? 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 my local SHIIP Program at 1-800-224-6330 or my local SMP 1-866-726-2916?

YES NO

MAKE SURE THE OTHER SIDE OF THIS FORM IS COMPLETED ALSO.

Get the Right Information

Making any change to your Medicare is a serious matter.

**BEFORE you make any change, make sure it is right for YOU.
Have the sales agent complete this form and YOU keep it for your records.**

Have the agent complete this form.

Agent/Broker/Company Information

Agent/Broker Name _____

Company Name _____

Company Address _____

Phone Number _____ E-mail _____

My Arkansas 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)

PFBS (Private Fee-for-Service)

MSA (Medicare Medical Savings Account)

This plan **will** **will not** affect 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.

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 for the health care once enrolled in the plan.

_____ You will be given a new Plan card, and it will replace 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** _____

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 allows 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.

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 for your health care once you enroll in the plan.**
- ◆ **You will be given a new Plan card, and it 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, and it does not replace Medicare Supplement Insurance (Medigap).**
- ◆ **You may be charged extra co-payments or cost-sharing expenses for Medicare services.**



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