

# SHIP's Log



Your Medicare Counseling Newsletter

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### Full Steam Ahead

I hope that after you have attended the Spring Update Trainings that you are well prepared for this year's latest challenges. With the State of Indiana changes its Medicaid eligibility standards and the elimination of Spend-down on June 1, it is essential that you attend. We know that you will be confronted with people with Medicaid and Medicare who won't understand the changes. We want you to be well prepared. Keep in mind that our Staff is always available to assist. From counseling assistance and support to



*Cheryl St. Clair, SHIP State Director*

materials and supplies, rely on us to provide the resources you need to help people with Medicare in your community.

Another challenge is that this year's SHIP grant was reduced by 15% by a new funding formula implemented by the

Centers for Medicare & Medicaid Services. We are fortunate that the Indiana Department of Insurance supplemented this year's budget so there will be no reduction in SHIP staff. Your Area Manager will be making site visits, and I will be participating in conference calls with Local Coordinators to discuss this year's priorities. We will once again rely on the



# SHIP Event Photos

1. Marshall County County Council on Aging SHIP site
2. St Catherine Hospital Healthy Heart Fair, East Chicago, IN



3. BP Annuitants Retiree meeting, Whiting, In
4. Disabilities 28th annual breakfast in Hammond, IN

## Full Steam Ahead continued

wisdom of the Performance Committee to help us meet the Performance Measures set before us with the resources that we have available. Of course, our greatest resources are the commitment and dedication of our SHIP Counselors.

Our greatest goal is to always ensure that SHIP sponsoring agencies and Counselors are well prepared and have the tools to help people with Medicare navigate the system. We all know how overwhelming it can be. That is why your service as a SHIP Counselor is so valued by fellow citizens and other agencies. So best wishes and remember that all of us at the State Office are here to support your efforts. Full steam ahead!

Congratulations to Mike Reaker, Local Coordinator, from Area 2 AAA, Real Services in South Bend on the birth of Maya Rose Reaker. She was born February 15, 2014 at 8 lbs, 0oz.



(above) Michigan City Senior Center, surrounded by both sand and snow (left) John, Lorealee and Susan find time to practice their medical assessment skills on the Dummy on the Stretcher at the Indiana Rural Health Association's Public Policy Forum. Or were they just clowning around? Probably!

# John Williams: Counselor Q & A

**Q:** Do Medicare Advantage (MA) plans require a three day inpatient hospital stay before helping pay for a member's medically necessary care in a Skilled Nursing Facility (SNF)?

**A:** Unlike Original Medicare, most MA plans do not require a prior inpatient hospital stay before helping pay for a member's medically necessary care in a SNF. However, MA plans may require prior authorization for SNF coverage and members may need to use a MA plan's in-network SNFs.

**Q:** Are there differences in how Original Medicare and MA plans provide medical coverage and payments in a SNF?

**A:** Although both cover the same general types of medical services in a SNF, there are differences in how Original Medicare and MA plans help pay for them. Also, there may be differences in how various MA plans would pay for the same SNF services.

Below is a description of how Original Medicare and several MA plans would help pay for a beneficiary's approved medically necessary stay in a SNF.

Original Medicare requires a prior three day inpatient stay in a hospital before going into a SNF, covers up to 100 days in a benefit period and requires the following daily co-pays:

Days 1 - 20: \$0                      Days 21 - 100: \$152

For beneficiaries with Medigap coverage, Plans A and B pay 0% of SNF daily co-pays but Plans C - N would pay 50% - 100% of them.

Three of the MA plans sold in Indiana would help pay as follows:

PPO Plan #1 does not require a prior hospital stay before going into a SNF, covers up to 100 days in a benefit period and has the following daily co-pays:

**In-Network**

Days 1 - 20: \$25

Days 21 - 61: \$152

Days 61 - 100: \$0

**Out-of-Network**

Days 1 - 58: \$175

Days 59 - 100: \$0

PPO Plan #2 does not require a prior hospital stay before going into a SNF, covers up to 100 days in a benefit period and has the following daily co-pays:

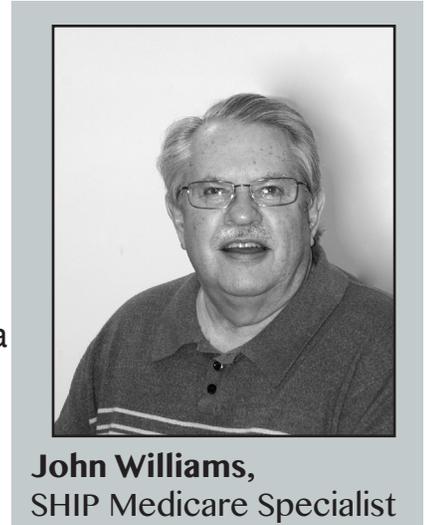
**In-Network**

Days 1 - 20: \$25

Days 21 - 100: \$105

**Out-of-Network**

Days 1 - 100: 30% of the daily cost



# John Williams: Counselor Q & A

HMO Plan #3 does not require a prior hospital stay before going into a SNF, covers up to 100 days in a benefit period and has the following daily co-pays:

## **In-Network**

Days 1 - 7: \$0

Days 8 - 20: \$25

Days 21 - 100: \$150

## **Out-of-Network**

Days 1 - 100: 100% of the daily cost

**Q:** By mistake, an age 65 Social Security retirement beneficiary refused Medicare Part B early in his Initial Enrollment Period (IEP). Does he have to wait until a General Enrollment Period (GEP) to re-enroll in Part B?

**A:** If an individual initially refuses automatic enrollment in Part B, during the balance of his IEP he can change his mind and file a Part B Enrollment Request (CMS Form 40-B) with the Social Security Administration (SSA). The request would be a valid IEP enrollment despite his prior refusal. The date Part B coverage begins would depend on which month in his IEP he files his new enrollment request with SSA.

**Q:** Is it possible for a beneficiary to get Partial Extra Help with 100% Part D premium subsidy and 15% prescription co-pays?

**A:** Yes, depending on the amount of an individual's (couple's) income and resources. This level of Partial Extra Help would be available to those with monthly income less than 135% of Federal Poverty Level - FPL (\$1,333 for individuals or \$1,790 couples) who have resources between \$8,660 to \$13,440 for individuals or \$13,750 to \$26,860 for couples.

**Q:** Can a Partial Extra Help beneficiary with 100% premium subsidy and 15% prescription co-pays qualify for HoosierRx?

**A:** HoosierRx helps pay Part D premiums but not co-pays. Unfortunately, Partial Extra Help beneficiaries with 100% premium subsidy do not qualify for HoosierRx.



**Do you have photos  
from a recent event to share?  
Send them to me  
for the next SHIP Log!  
sarahship@thenewcreative.com  
or call at (765) 610-3873.**

# SHIP Event Photos



1. From Representative Shackelford's Enrollment Day at Eastern Star Church in Indianapolis on March 1. Marketplace Navigators and representatives from Indiana's Marketplace Insurance companies were on hand to answer questions and enroll people in an insurance plan. SHIP was there in case Medicare beneficiaries attended. Susan and John staffed the SHIP table.



2.

2. Area Manager Lorealee Moore and Kymberli Wilkinson. Kym is a staff person at Harrison County Community Services and a SHIP counselor. Located in Corydon, the HCCS is a busy agency meeting basic needs of the residents in their community. They are now a LIS/MSP Enrollment Center!  
3. Lorealee Moore and Susan Spilly hard at work during the Fort Wayne Rural Health Conference  
4. Trudy Manderfeld and Julie Eagleson, SHIP counselor, LaGrange County Council on Aging.

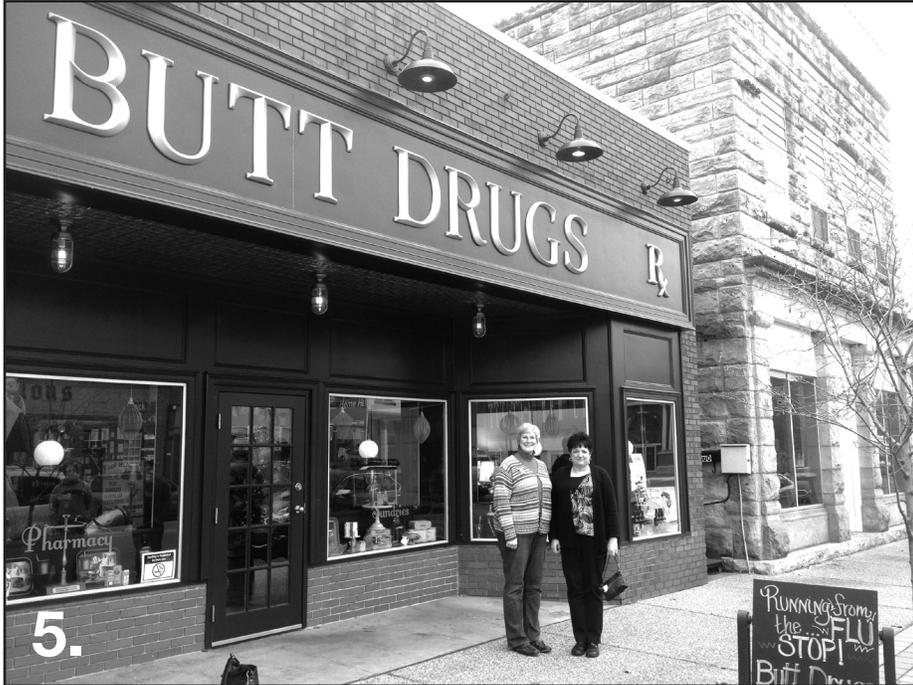


3.



4.

# SHIP Event Photos



5. Besides being the state's first capitol, Corydon is home to the famous Butt Drugs! Lorealee and Susan couldn't resist stopping a passerby to take a picture before going inside to enjoy an authentic malt and milkshake.



6 & 7. Playing Medicare BINGO at the Bedford Senior Center on a cold and snowy day in February. The crowd was excited to play a free game, win some prizes and learn a bit about Medicare. Trudy Wells (Area 15 AAA) was there to help Lorealee and Susan and to help with crowd control!

# Area Managers' Updates



## **Christel Snow, Northern Indiana Area Update**

Welcome Spring! I am looking forward to seeing everyone at SHIP Spring Training. The trainers will be covering the Medicaid changes for Indiana, helpful hints on how to change your SHIPTALK password and how to get assistance on submitting your client contact and event forms.

In Memoriam; My condolences to the family of SHIP Local Coordinator, Bob Lutz, Michigan City Senior Center. Bob and I both completed our initial training in 1996, and Bob reached many clients in LaPorte County.

Again, Thank you for all of your assistance provided to your clients at I look forward to seeing you at your next counselor meeting. And please remember I am so very grateful for all that you do for SHIP!



## **Susan Spilly, Special Populations Coordinator**

**BIG NEWS!** With the elimination of the Medicaid spend-down, comes increased income limits for Medicaid programs. This will help many more Medicare beneficiaries who were not previously eligible for the Medicare Savings Programs.

If your SHIP site would like to help spread the word about these new eligibility guidelines, we will provide an "ad" for your Site's newsletter or website. The income guidelines are \$1480 for a single person for QMB and \$1820 for SLMB/QI. This will make increased coverage possible for many more Hoosiers! These changes will be effective in June so if you see or speak to a client who receives more than the current \$993/month income, go ahead and help them with an application (or refer them to their closest Enrollment Center). Then submit it in May for consideration for benefits in June. May is only one month away!

**NEED SOME MONEY FOR YOUR SITE?** Sign up to be an official MIPPA3 Enrollment Center and assist beneficiaries with the Extra Help and/or Medicare Savings Programs applications to earn \$50 or \$70 per application for your site! There are some additional criteria, but I am actively seeking Enrollment Centers to participate in this project. My first choice for partners is our current SHIP sites. If you'd like more information, please email me at [susangsl@aol.com](mailto:susangsl@aol.com) as soon as possible! If your Site is not interested, please share your ideas with me about other potential partners in your county. The person assisting clients does not have to be a SHIP counselor. I'll appreciate any ideas you give me.

# Area Managers' Updates



## Nannie Alldredge, Central/Northeast Area Update

I am so happy that spring is finally here. I was so ready to put my winter coat and clothes away. What a winter!! I know that some of you had some slips and falls. I am happy that everyone is doing better. Even my daughter, who loves the snow, was tired of it. I look forward to seeing everyone at spring training. There will be some good information about upcoming changes to Medicaid. If you are unable to make one of the training dates, please let me know as soon as possible. You can reach me by three different ways. You may call 1-800-452-4800 ext 4 or 317-373-5730. And you can always email

me at [nannieship@gmail.com](mailto:nannieship@gmail.com).

I will leave you with a poem about spring.

## Spring

Spring! How beautiful is the  
Spring! How wonderful is the  
Spring! How majestic is the  
Spring! How fantastic is the  
Spring! How tantalizing is the  
Spring! How glorious is the  
Spring! How melodious is the  
Spring! How joyful is the  
Spring! How breathtaking is the  
Spring! How uplifting the  
Spring! How happy is the  
Spring! How magnificent is the  
Spring! How colorful is the  
Spring! How tasteful is the  
Spring! How memorable was the  
Spring! How flavorful is the  
Spring! How aromatic is the  
Spring! How sweet is  
Spring! How beautiful is the  
Spring!

-- by Alex Fischer





**Amy Sturm, Special Populations Coordinator**

Hi everyone. Spring is just around the corner and I am looking forward to getting on the road and meeting many of the SHIP counselors around the state. It will be nice to put faces to the people I have only met through email and phone calls. Hopefully I will also get to see some familiar faces from new counselor training as well. Spring Training brings us a lot of changes to Medicaid so be ready to learn.

Have you heard that SHIP has a **Counselor 411**? If you have a tough question and can't get a hold of you Area Manager you have another option. You can email you questions to [SHIPcounselor411@gmail.com](mailto:SHIPcounselor411@gmail.com) and we can assist you.



**Lorealee Moore, Southern Area Update**

As I am writing this we are yet under another winter storm warning. Hopefully spring has not lost its way and soon the daffodils will be showing their bright and sunny faces.

I want to thank all of my counselors for their great work during open enrollment this year. We had some new experiences....the IU Health Bloomington Hospital crew and Area 10 in Bloomington worked with the Positive Link program. Several of the Positive Link clients had to be moved from the ICHIA program to Medicare and enrolled in assistance programs. It was certainly a learning experience for the counselors, the clients and this area manager. Hoosier Uplands counselor Trudy Wells, along with Susan Spilly and me hosted several open enrollment events throughout the Hoosier Uplands area that assisted beneficiaries with drug plans and enrollment in benefit programs. Susan and I also traveled to Richmond and home in a winter storm to assist Area 9 and Terri Hamm on the next to last day of open enrollment. It was a busy time for all and thank you for completing all of those client contact and PAM forms....and please keep up the good work and get those CC and PAM forms entered each month as SHIP funding is dependent on outcomes and those come by entering those forms. Remember you can always mail or fax them into to State office if you do not enter electronically.

Last but certainly not least by the time you receive this there will be a new site in Jennings County. The Jennings County Coordinating Council located in North Vernon will be counseling beneficiaries in their area. Kitty Shepherd is the executive director of the Council and is the local coordinator. Kitty and her board are excited to be able to provide SHIP services to those in their community. She currently has one trained volunteer Bee Murphy that will be assisting beneficiaries and their families. Hanna Swayer, a long time counselor at IU Health Paoli got married in February and moved to Ohio, but in March she is taking a new position at Reid Memorial in Richmond IN and plans to continue as an Indiana SHIP counselor. Congratulations Hanna and glad you are staying on board. IU Health Paoli now has 3 new counselors Lisa Harper, who is the new local coordinator along with Eileen Gilbert and Deb Cole who will be her backup.

Spring training is next on agenda....hope to see you there.

# The Power of a SHIP Counselor



**Michael Halling, SWIRCA & More, ADRC Coordinator, SHIP Local Coordinator**

*I wanted to highlight a SHIP Counselor, Melissa Meredith, who went above and beyond to help one of our Medicare beneficiaries. This is not only a way of saying thank you to her dedication, but it is also intended to highlight how influential you, as a SHIP Counselor, can be as well. This is Melissa's testimonial:*

In November, 2013, a Medicare client had called the 800 SHIP number seeking assistance. After hearing the issues she was experiencing, she was directed her to call the Newburgh SHIP office in Warrick County.

It would have been extremely burdensome on her to come to the Newburgh office, so I met with her at her home in Gibson County. For the next two and a half months we had many telephone and email conversations, as well as three more meetings at her home.

I spoke with Medicare on her behalf, as well as many of the creditors who were becoming rather hateful and demanding. We finished our work on claims that went back as far as 2012, and I am proud to report that her balance owed to medical facilities has gone from approximately \$30,000 to around \$2,000. Plus, we are still waiting for a few more insurance payments to be posted to her accounts so that number will be even lower!

She is on a fixed income and did not have the means to pay a huge amount of money that she really did not owe. The first time I met with her she was fearful her credit would be ruined, but after a lot of hard work her credit history will stay in good standing.

–Melissa Meredith



**Melissa Meredith,**  
SHIP Counselor

## Advantage Select Plans

For Skilled Nursing Facility (SNF) coverage, Advantage Select does require a three day inpatient hospital stay but Advantage Choice does not.

Therefore, **some** Medicare Advantage plans do require a three day hospital stay to get SNF coverage.

# SHIP Counselor help. How to get it done.

## **Requesting existing literature, brochures, and other publications**

1. Literature requests need to go to Elizabeth, EHewitt@idoi.IN.gov
2. The list of materials and required request form is available on the Counselors' Corner or can be emailed to you from Elizabeth



## **How to order CMS materials and literature**

1. Visit [www.productordering.cms.hhs.gov/](http://www.productordering.cms.hhs.gov/)
2. Simply register and enter your shipping information to order items



## **How to get help when you forget your NPR SHIP Talk password**

1. Click "Forgot password?" directly under the login
2. Enter the email address you use for your NPR login
3. You will be emailed an option to reset your password
4. If you are not able to complete any of these steps, contact Elizabeth, EHewitt@idoi.IN.gov



## **What to do when you're approached by a potential new SHIP Counselor**

1. Instruct them to find the online application at [www.in.gov/idoi/2502.htm](http://www.in.gov/idoi/2502.htm). This is on the SHIP website under "Become a SHIP Counselor"
2. You can also help them with the online application.



## **How to make sure a Client Contact or PAM form was successfully added to the NPR system**

There are numerous ways to see the NPR reports entered in your name, but this is one of the easiest.

1. Log in to SHIP Talk NPR
2. Click the CC tab (Client Contacts)
3. Click "List Recent Client Contacts" link in the upper right hand corner of the page



## **Requesting an ad or flyer specific to your SHIP site or event.**

1. contact Rita, RChambers@idoi.IN.gov, with the details of your request to check your funding options
2. contact Sarah, sarahship@thenewcreative.com for help with your ad or flyer design

