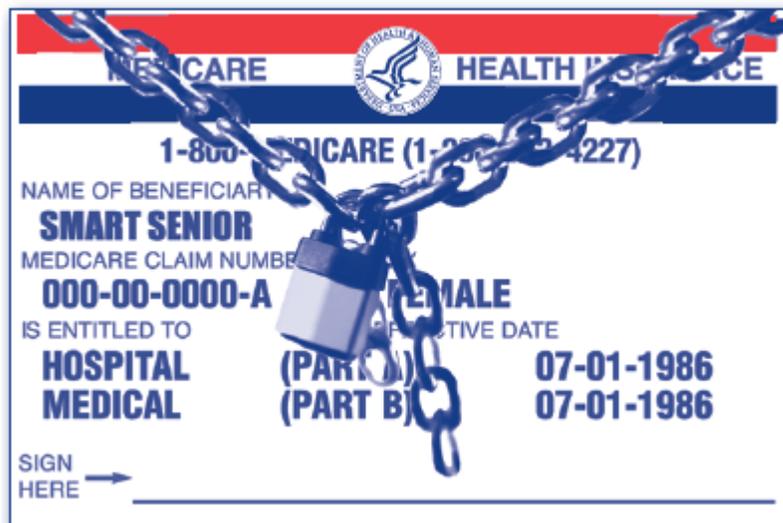


# BE SMART

Know your Medicare Rights

Detect and Report Fraud



## Steps to Safeguard Your Medicare

The Lieutenant Governor's Office on Aging  
Insurance Counseling Assistance & Referral for Elders (I-CARE)  
Senior Medicare Patrol Project (SMP)

Empowering Seniors to Prevent Healthcare Fraud

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!

Your local I-CARE Program is here to provide you free, unbiased, and confidential counseling on your healthcare benefits.

For updates from the Lt. Governor's Office on Aging, please visit our website at [www.aging.sc.gov](http://www.aging.sc.gov).



## Your toolkit contains:

- Questions to ask your sales person and yourself.
- Facts on Medicare Advantage Plans.
- Red Flags to look for when considering a plan.
- Four steps to safeguard your Medicare.
- Change to Medicare Preventive Benefit.

# 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 your plan, and have the sales agent complete the information on the back. Keep this form for your records. Contact your local I-CARE Program at 1-800-868-9095 if you have questions or need help.



What is the name of the Medicare Advantage Plan? \_\_\_\_\_

Is this a Preferred Provider Organization 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? \$ \_\_\_\_\_

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

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

What will I have to pay for skilled nursing facility care? \$ \_\_\_\_\_

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 I-CARE Program at 1-800-868-9095?

YES NO Will I have to pay for rehabilitative care?

*If you have questions about the completion of this form contact the Lieutenant Governor's Office on Aging by calling 1-800-868-9095, or send your questions by e-mail to [askus@aging.sc.gov](mailto:askus@aging.sc.gov).*

**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 South Carolina 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)

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, 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.
- ❖ **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.

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### **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 to be used instead of your Medicare card.
- ✓ You will keep your Medicare card and 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.

# 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 I-CARE.

Report suspected healthcare fraud and abuse to your local SMP Program at 1-800-868-9095.

# Follow the Steps

**Making any changes 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 you make any changes.
- Get paperwork first, and consult with someone you know and trust.

## **4. CALL I-CARE!**

- Your I-CARE Program is here to help you.
- I-CARE services are free and confidential.
- Call 1-800-868-9095 for a local program in your community.

**Insurance Counseling Assistance & Referral for Elders (I-CARE)**

**Senior Medicare Patrol Project (SMP)**

**SC Access ([www.aging.sc.gov](http://www.aging.sc.gov))**

**Lieutenant Governor's Office on Aging**

**1301 Gervais Street, Suite 350**

**Columbia, South Carolina 29201**

**1-800-868-9095 - (803) 734-9900**

**1-800-MEDICARE (1-800-633-4227)**

*This toolkit was adapted, with permission, from the Alabama Department of Senior Services.*

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*Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration on Aging policy.*

We hope that this *Be Smart* brochure will be helpful in safeguarding your Medicare services. One of our primary goals is to help our senior community remain independent by providing incentives, innovations, and information so that older South Carolinians can be active, be contributory and be independent while enjoying longer, higher-quality, and more productive and fulfilling lives.

For assistance in making your Medicare insurance choices, for information about wellness and prevention programs, please call us at 800-868-9095 or send us an email at [askus@aging.sc.gov](mailto:askus@aging.sc.gov)

We also have three other avenues to assist you – the web-based SC Access system; ten (10) Information, Referral and Assistance programs at the regional level that are accessible by a local telephone call; and, ten (10) Aging and Disability Resource Centers, also known as Area Agencies on Aging.

- **SC ACCESS** is a web-based directory of 13,000 services, which may be sorted by county. It can be very useful for families needing the assistance of an individual or agency personal care worker, and its extensive Learn About section can help with employment for people with disabilities and to identify and report the neglect, abuse or exploitation of vulnerable adults. Find it at [www.scaccesshelp.org](http://www.scaccesshelp.org)
- **INFORMATION, REFERRAL and ASSISTANCE** is provided by South Carolina's ten (10) Aging and Disability Resource Centers (ADRC)/Area Agencies on Aging (AAA). All are in reach of a local call, where families can find assistance and information about senior services, receive help and counseling on caregiving needs, Medicare questions, enrolling in Medicare Part D, dealing with Medicare Fraud, etc and talk to a local long term care ombudsman.
- **AGING and DISABILITY RESOURCE CENTERS (ADRCs)**. In addition, these ten (10) Aging and Disability Resource Centers/ Area Agencies on Aging, also assist in providing information and services for the care and needs of adults with disabilities. ADRCs/AAs are available to help minimize confusion and support informed decisions.

Listed below are the contact numbers: (**bolded county is where the ADRC/AAA is located**)

**Region 1: Appalachia (864) 242-9733 -- GREENVILLE**  
1-800-434-4036 -- Anderson, Cherokee, Oconee, Pickens and Spartanburg

**Region 2: Upper Savannah (864) 941-8069 -- GREENWOOD**  
1-800-922-7729 -- Abbeville, Edgefield, Laurens, McCormick and Saluda

**Region 3: Catawba (803) 329-9670 -- YORK**  
1-800-662-8330 -- Chester, Lancaster, and Union

**Region 4: Central Midlands (803) 376-5390 -- RICHLAND**  
1-866-394-4166 -- Fairfield, Lexington, and Newberry

**Region 5: Lower Savannah (803) 508-7033 -- AIKEN**  
1-866-845-1550 -- Allendale, Bamberg, Barnwell, Calhoun, and Orangeburg

**Region 6: Santee Lynches (803) 775-7381 -- SUMTER**  
1-800-948-1042 -- Clarendon, Kershaw, and Lee

**Region 7: Pee Dee (843) 383-8632 -- DARLINGTON**  
1-866-505-3331 -- Chesterfield, Dillon, Florence, Marion and Marlboro

**Region 8: Waccamaw (843) 546-4231 -- GEORGETOWN**  
1-888-302-7550 -- Horry and Williamsburg

**Region 9: Trident (843) 529-3680 -- CHARLESTON**  
1-800-894-0415 -- Berkeley and Dorchester

**Region 10: Lowcountry (843) 726-5536 -- JASPER**  
1-877-846-8148 -- Beaufort, Colleton, and Hampton

- *Beginning January 1, 2011, beneficiaries with Medicare Part B will not pay coinsurance or deductible to receive an annual wellness exam. **MEDICARE WILL PAY 100% for the wellness exam.***
- *Beginning 2011, the Annual Enrollment Period (AEP) is **OCTOBER 15<sup>th</sup> thru DECEMBER 7<sup>th</sup>**.*
- *Beginning 2011, the Annual Medicare Advantage Disenrollment Period is **January 1<sup>st</sup> thru February 14<sup>th</sup>**.*