

# SHINE

For the  
Western Region

# Flash

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The SHINE Flash is a monthly newsletter in the Western Region.

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SHINE is Serving Health Insurance Needs of Elders and is

a program of the Executive Office of

Elder Affairs in conjunction with local Councils on Aging



Photocopying is encouraged

## News From The Director

Welcome to the SHINE Newsletter! I am fortunate to be able to restart this monthly newsletter with the help of BettyLou Mallet. BettyLou has volunteered to assist me with this newsletter which will provide updated information regarding Medicare Beneficiaries and programs that may be helpful along with volunteer opportunities with the SHINE Program. If you have any questions or comments regarding this newsletter or if you know of anyone who wishes to be included in the monthly email, please email me at [lyork-edberg@fchcc.org](mailto:lyork-edberg@fchcc.org).

One of the goals of the SHINE Flash will be to keep you informed about the benefit and structural changes that may effect Medicare beneficiaries you work with on a daily basis.

Lorraine York-Edberg

## Social Security Office New Hours

Social Security announced new office hours that went into effect on November 19, 2012. The local Social Security office will be open to the public Monday through Friday from 9 a.m. to 3p.m. – a reduction of 30 minutes each weekday. In addition, beginning January 2, 2013, the office will close to the public at noon every Wednesday.

While agency employees will continue to work their regular hours, this shorter public window will allow them to complete face-to-face interviews and process claims work without incurring the cost of overtime. The significantly reduced funding provided by Congress under the continuing resolution for the first six months of the fiscal year makes it impossible for the agency to provide the overtime needed to handle service to the public as it has done in the past.

Most Social Security services do not require a visit to a local office. Many services, including applying for retirement, disability or Medicare benefits, signing up for direct deposit, replacing a Medicare card, obtaining a proof of income letter or informing us of a change of address or telephone number are conveniently available at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by dialing our toll-free number, 1-800-772-1213. People who are deaf or hard of hearing may call our TTY number, 1-800-325-0778. Many of our online services also are available in Spanish at [www.segurosocial.gov](http://www.segurosocial.gov).

This information is from a recent Social Security press release.

## ***Can You Enroll in a Medigap Plan Now?***

**Yes!** In Massachusetts, all Medigap plans currently offer continuous enrollment, which means you can sign up at anytime, with coverage effective the first of the following month. A Medigap plan, also known as a Medicare Supplement plan, can help with some of the extra costs of Medicare. If you have Original Medicare with both Parts A & B (as long as you are not under 65 with kidney disease), you can get a Medigap plan.

Massachusetts has two types of Medigap plans, Core and Supplement 1. The Core plan covers some of the “gaps” in Medicare. The Supplement 1 plan covers all deductibles, co-pays and coinsurance for Medicare covered services. These two types of plans are offered by seven insurance companies.

In 2013, the lowest premium for a Core plan is \$96.38/month and for a Supplement 1 is \$182.00/month. If you sign up when you first enroll in Medicare, you may be able to get a discount. There are no restrictions due to pre-existing health conditions. You can go to any provider who accepts Medicare anywhere in the United States with no referrals required.

If you are interested in learning more about Medigap plans, trained SHINE (Serving Health Information Needs of Elders) volunteers can help you! They offer free, confidential counseling on all aspects of health insurance to anyone on Medicare. Call your senior center and ask for a SHINE appointment. You can also call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back, as soon as possible.



### **VOLUNTEERS NEEDED FOR THE SHINE PROGRAM**

**The Western Regional SHINE Counselors training will be held at the Franklin County Home Care from 10:00 a.m. to 3:00 p.m. on the following dates:  
April 23, 25 and 30; May 2, 8, 9 14, 16, 21, 23, 29, 30 and June 6.  
Graduation is Thursday, July 11, 2013**

**If you are interested in becoming a trained SHINE counselor to assist Medicare beneficiaries of all ages to better understand Medicare, health insurance options, prescription drug coverage and health related public benefit programs, you should contact Lorraine York-Edberg at  
[lyork-edberg@fchcc.org](mailto:lyork-edberg@fchcc.org) or (413) 773-5555 ext 2275**

**Our program is looking for SHINE counselors in several demographic areas and need to train several new counselors to work with the younger Medicare/Medicaid population as the state rolls out an Integrated Care Organization program for dual eligibles (those who have both Medicare and Medicaid) from the ages of 18-64.**

## 2013 Increases to Medicare Part B, Deductibles, Coinsurance and Premium Rates

The Department of Health and Human Services (HHS) announced the Medicare Part B monthly premiums for 2013, which will raise to \$104.90, an increase of \$5 over the \$99.90 premium in 2012. The Part B premium is paid monthly; usually deducted from your monthly Social Security check. However for those individuals with incomes above \$85,000 or couples filing jointly with incomes above \$170,000, you may pay more. This amount is based on your adjusted gross income as reported on your IRS tax return from 2 years ago.

The monthly Part B premium for those who are enrolled helps pay for doctors' services x-rays and tests, outpatient hospital care, ambulance service, medical supplies and other medical equipment. Several factors account for the increase in the premium.

Increased costs for services, including growth in home health services, physician-administered drugs, ambulatory surgical center services, durable medical equipment, independent lab and physician's office lab services.

The Part B deductible has increased to \$147 in 2013 up from \$140 in 2012. Once you have incurred \$147 of expenses for Medicare-covered services in any year, the Part B deductible does not apply to any further covered services you receive for the rest of the year.

Medicare Part A (Hospital Insurance) helps pay for hospital care, skilled nursing care, home health care, hospice care and other services. The Part A deductible will increase from \$1,156 to \$1,184. For beneficiaries with Medicare only, the Part A deductible is the beneficiary's only cost for up to 60 days of Medicare covered inpatient hospital services. The 61<sup>st</sup> to the 90<sup>th</sup> day has increased from \$289 to \$296 a day for and beyond the 90<sup>th</sup> day an increased from \$578 to \$592 a day. For beneficiaries who have a Medigap plan to supplement Medicare, often most of these costs are covered by their supplemental insurance.

The Skilled Nursing Facility Coinsurance has increased from \$144.50 to \$148 for the 21<sup>st</sup> to the 100<sup>th</sup> day. Medicare A covers the first 20 days in a skilled nursing facility, after a three day qualifying stay in a hospital.

About 99 percent of Medicare beneficiaries do not pay a premium for Part A services since they have at least 40 quarters of Medicare-covered employment.

## 2013 Increases to Medicare Part B, Deductibles, Coinsurance and Premium Rates

(continued)

However, other seniors and certain persons under age 65 with disabilities who have fewer than 30 quarters of coverage may obtain Part A coverage by paying a monthly premium set according to a statutory formula.

Many Medicare beneficiaries purchase additional insurance to cover the gaps of Medicare to help reduce the cost of out of pocket expenses. There are also special Buy-In Programs that may be able to help pay the Part B premium if you are income eligible. To learn more about these policies and programs contact your Regional SHINE Program at 800-498-4232.

This article is based on a news release from the Department of Health and Human Services.



### Massachusetts SMP Program Success Story Rita Viens Story

#### **After two years Rita Viens' turbulent ride ends with new wheel chair**

*Aided by the MA Senior Medicare Patrol (SMP) Program*

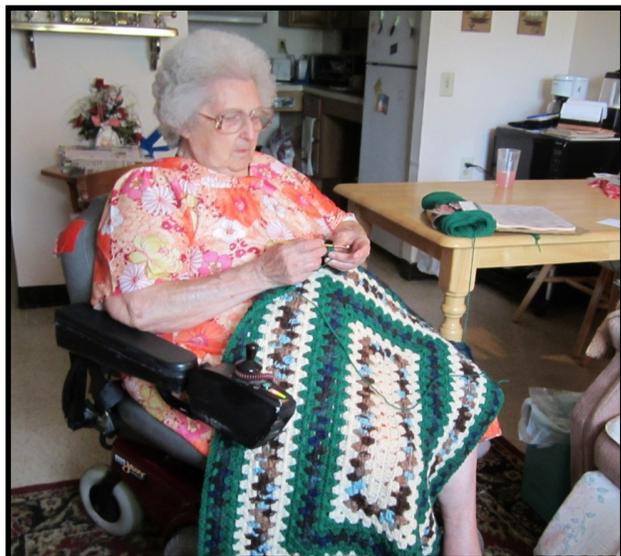
By Caroline Louise Cole

HAVERHILL, MA—When a 95-year-old friend and neighbor at Ms. Viens' Senior Housing complex showed off a glossy flier suggesting she might qualify for a \$4,000 electric wheelchair with Medicare footing the bill, Rita Viens figured she too might qualify for an upgrade.

A diabetic for close to 50 years, Viens, presently 89, has depended on a so-called "power chair" for the last 10 years to navigate her one-bedroom apartment without assistance as well as to get around the housing complex as she has gradually lost the use of her legs.

The flier, which was from an out-of-state durable medical equipment supplier, suggested Medicare would pay for a new chair since Viens' original power chair was more than five years old.

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Rita Viens, 89, crocheting one of the 45 blankets she makes each year while sitting in her original electric power chair. Viens spent a turbulent two years attempting to get a new chair after a salesman oversold her on a replacement that was too big and too powerful for her.

“The first chair I got was still running but it needed new batteries,” Viens said. “I figured if Medicare was going to pay for a new one, why not.”

So Viens called the 800 number listed on the flier and she had her new chair within days.

What Viens didn’t count on was that the salesman would entice her to buy their high-end, super-charged latest model which was too big for her apartment’s narrow hallways and went faster -- up to 4.5 miles per hour -- than she could reasonably control in a small space.

And after Viens cut both her legs and broke a toe in speed-related accidents, the company suggested she, not the chair, was to blame.

Then when they begrudgingly sent Viens a different model it sat in her front closet for 18 months un-used because she couldn’t adjust the seat low enough to comfortably transfer from her recliner into the power chair or sit at her dining room table. And the only option the durable medical equipment company representative offered would have voided the company’s warranty.

That is when the Massachusetts SMP Senior Medicare Patrol (SMP) Program entered Viens’ life.

SMP is a national initiative of the federal Administration on Aging which empowers seniors through increased awareness and understanding of health care programs to protect themselves from the economic and health-related consequences of Medicare and Medicaid fraud, errors and abuse.

## Massachusetts SMP Program Success Story

### Rita Viens Story (continued)

Lucilia Prates, MA SMP program director said, “We work across the state to reach and educate beneficiaries about becoming engaged healthcare consumers to prevent healthcare errors, fraud and abuse. We resolve beneficiary complaints of potential fraud in partnership with state and national fraud control and consumer protection entities, including the Centers for Medicare and Medicaid Services, Medicare contractors, the Office of the Inspector General, the Attorneys General, other law enforcement agencies and other pertinent entities.”

But even when the SMP Program began making a series of inquiries, it took another 14 months for the company to remove the chair sitting in Viens’ closet.

In the meantime Viens paid \$150 out of her own pocket for a new battery pack for her original “Jazzy” power chair because as far as Medicare was concerned, she owned a new chair and was, therefore, not eligible for reimbursement for batteries on the old chair. She also bought a roll of red duck tape to repair the upholstery on the “Jazzy”, which was showing its age.

“This case illustrates how easy it is for individuals to take advantage of our seniors,” Prates said. “Seniors need to be empowered to understand how to navigate the system, which is very complex. Mrs. Viens needed to be measured and weighed to ensure that she receive the proper chair. Instead she was shown a glossy picture and convinced to buy a chair that was not suitable.”

Prates said, “The SMP program conducts educational sessions on an almost a daily basis across the state to educate beneficiaries on deciphering their quarterly Medicare Summary Notices (MSNs) to make sure Medicare beneficiaries are not being charged for services which were not rendered to them.”

To schedule an SMP educational session in your community, contact the MA SMP Program at 800-892-0890.

If you have an interest in helping stamp out healthcare errors, fraud and abuse, we invite you to become a volunteer with the MA SMP Program. For more information, please visit [www.masmp.org](http://www.masmp.org) or call 800-892-0890.

