



You've earned it! But now which Medicare option to choose?

Presented by: Aurora Valdez De La Torre, ELA
Moderated by: Mia Castañeda-Layman



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WHAT IS THE BLEEDING DISORDERS COUNCIL OF CALIFORNIA (BDCC)?



Our Beginning

BDCC is a 501(c)3 nonprofit organization formed in 1985 to coordinate the shared advocacy agenda of the four California hemophilia organizations.



Our Focus

BDCC coordinates statewide access, education and advocacy efforts on behalf of individuals living with bleeding disorders and rare or chronic conditions.



Our Advocacy

BDCC advocates to protect access to care, promote progressive treatment options and advance the quality of life for these individuals, families and caregivers.

Special Guest –
Aurora Valdez
De La Torre

**Aurora Valdez De La Torre is a
Community Engagement Coordinator
with Elder Law & Advocacy.**

**Elder Law & Advocacy provides free,
unbiased Medicare counseling and legal
services to seniors in San Diego and
Imperial Counties.**

ELA/HICAP Present: Intro to ELA, HICAP, and Medicare



Agenda

- About Elder Law & Advocacy
- About HICAP
- HICAP's Comparison Charts
- Medicare Basics
- Assistance Programs



Housekeeping

🌐 Slides available by request:
info-hicap@elaca.org

? Q&A at the end of the presentation



About Elder Law & Advocacy



Elder Law & Advocacy

Experienced attorneys, staff, and volunteers who protect the rights of older adults through legal services, healthcare counseling, community education, and advocacy in San Diego and Imperial counties.



Senior Legal and Caregiver Legal Support

- Legal counseling and advice, legal document review and preparation, negotiation, small claims assistance, and public education and outreach to older adults
- Ages 60+
- Priority is given to those who are economically and socially disadvantaged



Elder Tenant Assistance Program

- Assists older adult tenants who are facing housing insecurity, risk of eviction, homelessness, and/or significant habitability issues.
- Ages 60+



Elder Abuse Protection

- Provides legal assistance and representation to older adults who are victims of, physical, emotional, or financial elder abuse.
- Ages 65+



About Health Insurance Counseling & Advocacy Program (HICAP)



HICAP

Health Insurance Counseling & Advocacy Program

- California's **State Health Insurance Program (SHIP)**
- A program of **Elder Law & Advocacy**
- Serves **San Diego** and **Imperial** Counties

Free, unbiased, and confidential:

- ✓ Medicare Counseling
- ✓ Medicare + Medi-Cal Counseling
- ✓ Screening for Medicare assistance program
- ✓ Legal support for Medicare appeals & billing issues
- ✓ Long-term Care Insurance (LTCI) counseling



HICAP's Comparison Charts

Visit www.elaca.org/resources to find the charts



Over 20 HICAP Fact Sheets and Comparison Charts

Medicare Overview 2024

A-1

	OPTION 1 Original Medicare Receive parts A & B Fee-for-Service Medicare with options for separate Part D drug coverage and supplemental insurance (called Medigap).		
Part A	Monthly Premium		\$0
 Hospital	In-Patient		
	Days 1 – 60	deductible	\$1,632
	Days 61 – 90	copay	\$408 / day
	60 lifetime reserve days	copay	\$816 / day
 Skilled Nursing			
	Days 1 – 20	copay	\$0 / day
	Days 21 – 100	copay	\$204 / day
 Hospice	Home Health	coinsurance	\$0
	Hospice	coinsurance	\$0
Part B	Monthly Premium		\$174.70
 Outpatient Medical	Out-patient		
	Part B	deductible	\$240 / year
	Part B	coinsurance	20%
	<i>Excess charges</i>		<i>up to 15%</i>
	Preventive	coinsurance	\$0

Part D	Prescription Drug Coverage
Choose a stand-alone Medicare Prescription Drug Plan (PDP) from a private insurance company that contracts with Medicare.	
23 Plans available	
Monthly Premium \$0.40 – \$188.40	

Medigap	Medicare Supplement Insurance
To cover the gaps in Original Medicare Parts A and B, purchase a Medigap policy from a private insurance company to pay after Medicare pays its share.	
10 standardized benefit policies available A, B, C*, D, F*, G, K, L, M, N	
Monthly Premiums vary significantly by policy type, company, age, and gender. Most people pay between \$32 and \$325 monthly premium.	
*C and F plans available if eligible for Medicare before 1/1/20	

OPTION 2	
Medicare Advantage	
Receive your Medicare benefits through a private insurance company that contracts with Medicare.	

Part C	You must pay the Part B premium - \$174.70. An additional monthly premium may be required by the plan.
Part C Medicare Advantage plans provide all Part A & B benefits. Most plans include Part D drug coverage. If a plan does not include drug coverage, you cannot add a standalone drug plan.	
Copays are determined each plan.	
If you sign up with an M, use your plan card, not Medicare card.	

HMO	Must use plan providers. Primary doctor makes referrals to specialists in the plan network. Copayment of required at the time of service.
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PPO	Use any Medicare provider, no referral necessary. In-Network providers have discounted rates. Out-of-Network providers cost more and may require payment at the time of service.
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C-SNP	Must use plan providers. Enrollment is restricted to chronic conditions – health conditions, diagnosed by a doctor. End Stage Renal Disease.
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Part D Prescription Drug Plans Table

For any drugs, you can consider joining the plan with the lowest premium. If you take medications, use [gov/plan-compare](#) to find the most cost-effective plan. A HICAP Counselor can help you compare plans, or you can go to the next page to compare plans yourself. **It is important to compare plans every year during the Medicare Annual Enrollment Period, because coverage and costs can change significantly.**

gov to for your ns	Plan Name	Plan ID	Monthly Premium	Annual Deductible	Copays at preferred pharmacies (after deductible)					CMS Quality Rating
					Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
					Generic	Generic	Brand	Brand	Specialty	
om	SilverScript Choice	S5601-064	\$53.60	\$590	\$5	\$10	18%	31%	25%	2.5
oss	MediBlue Rx Plus	S5596-088	\$164.90	\$120**	\$0	\$4	15%	37%	31%	3.5
	MediBlue Rx Standard	S5596-087	\$135.60	\$590	\$1	\$4	17%	39%	25%	3.5

Standardized Medigap Policy Comparison Chart

	Plans Available to All Applicants										Eligible Before 2020	
	A	B	D	G	HD*	K^	L^	M	N		C	F
BASIC BENEFITS												
• PART A Hospital Coinsurance (days 61-90)					after \$2,800 out of pocket	50%	75%	✓	✓+		✓	✓
• + 365 additional hospital days (lifetime maximum)	✓	✓	✓	✓								
• PART B Coinsurance (after Part B deductible is met)												
• Blood (first 3 pints each year)												
• Hospice Coinsurance												
PART A - HOSPITAL DEDUCTIBLE \$1,632/benefit period		✓	✓	✓	after \$2,800 out of pocket	50%	75%	50%	✓		✓	✓
PART A - SKILLED NURSING FACILITY COPAY \$204/day (days 21-100)			✓	✓	after \$2,800 out of pocket	50%	75%	✓	✓		✓	✓
PART B - DEDUCTIBLE \$240/year											✓	✓
PART B - EXCESS CHARGES Up to 15% above Medicare-approved rate					after \$2,800 out of pocket							✓
FOREIGN TRAVEL EMERGENCY \$250 annual deductible 20% coinsurance \$50,000 lifetime limit			✓	✓	after \$2,800 out of pocket			✓	✓		✓	✓
EFFECTIVE OUT-OF-POCKET MAX (for Medicare-covered services)	none	none	none	\$240	\$2,800	\$7,060	\$3,530	none	none		none	\$0

MEDICARE ADVANTAGE PLANS Health Maintenance Organizations, San Diego County

This chart shows the amount you pay for Medicare approved services	Aetna Medicare Classic Prime Plan (H0523-075) ★★★★☆ 1-833-570-6670 (members) 1-833-859-6031 (info) www.aetnamedicare.com	Aetna Medicare Plus Plan (H4982-004) ★★★★☆ 1-833-570-6670 (members) 1-833-859-6031 (info) www.aetnamedicare.com	Aetna Medicare Select Plan (H0523-052) ★★★★☆ 1-833-570-6670 (members) 1-833-859-6031 (info) www.aetnamedicare.com
	Monthly Premium	Monthly Premium	Monthly Premium
	Deductible	Deductible	Deductible
Out-of-Pocket Limit	\$799	\$2,000	\$3,400
Dr. Visit Primary Care	\$0	\$0	\$0
Dr. Visit Specialist	\$0	\$0	\$15
Prescription Services	\$0	\$0	\$0
Diagnostic Tests	\$0	\$0	\$15
Diagnostic Radiology	\$0	\$0	20%
Skilled Nursing Facility Care	\$0	\$0	\$65
Skilled Nursing Facility Care	\$245	\$245	\$300
Skilled Nursing Facility Care	\$110	\$125	\$125
Skilled Nursing Facility Care	\$50 per days 1 - 5	\$100 per days 1 - 5	\$250 per days 1 - 7
Skilled Nursing Facility Care	\$0 per days 6 - 90	\$0 per days 6 - 90	\$0 per days 8 - 90
Skilled Nursing Facility Care	\$0 per days 1 - 20	\$0 per days 1 - 20	\$0 per days 1 - 20
Skilled Nursing Facility Care	\$50 per days 21 - 100	\$100 per days 21 - 100	\$188 per days 21 - 100
Skilled Nursing Facility Care	\$0 per day	\$100 per days 1 - 5	\$250 per days 1 - 7
Skilled Nursing Facility Care	\$10	\$20	\$40
Skilled Nursing Facility Care	\$0 - \$50	\$50 - \$100	\$215
Skilled Nursing Facility Care	\$0	\$0	\$20
Skilled Nursing Facility Care	20%	20%	20%
Skilled Nursing Facility Care	0%-20%	0%-20%	0%-20%
Skilled Nursing Facility Care	\$0	\$0	\$20
Additional Coverage			
Additional Coverage	\$0	\$0	\$0
Additional Coverage	\$0 I \$100	\$0 I \$100	\$0 I \$100
Additional Coverage	\$0 I \$0	\$0 I \$0	\$0 I \$0
Additional Coverage	\$0 I \$0	\$0 I \$0	\$5 I \$10
Additional Coverage	\$37 I \$111	\$37 I \$111	\$47 I \$141
Additional Coverage	\$99 I \$297	\$99 I \$297	\$100 I \$300
Additional Coverage	33%	33%	33%
Additional Coverage	Tier 1 & 2 + insulin	Tier 1 & 2 + insulin	Tier 1 & 2 + insulin
Additional Benefits			
Additional Benefits	\$0	\$0	\$0
Additional Benefits	\$375 allowance	\$325 allowance	\$225 allowance
Additional Benefits	\$0	\$0	\$0
Additional Benefits	\$1,250 limit per ear	\$1,250 limit per ear	\$500 limit per ear
Additional Benefits	\$2,750 allowance	\$1,750 allowance	\$600 allowance
Additional Benefits	SS + \$800 fitness allowance	SS + \$800 fitness allowance	SS + \$800 fitness allowance
Additional Benefits	\$135 quarterly allowance	\$105 quarterly allowance	Not covered
Additional Benefits	12 one-way trips	12 one-way trips	Not covered
Additional Benefits	Acupuncture•Chiro•Worldwide	Acupuncture•Chiro•Worldwide	Worldwide emergency

How to Get HICAP's Charts

- ✓ **View, Download, or Print:** www.elaca.org/resources.
- ✓ **Request by Mail:** Email info-hicap@elaca.org or call 858-565-8772.
- ✓ **Get In-Person Help:** Schedule an appointment with a counselor for help comparing plans.



Medicare Basics

The Parts of Medicare and How to Enroll



What is Medicare?

Who qualifies:

- Age 65+
- Under 65 on Social Security Disability Insurance (SSDI) for 2+ years
- End Stage Renal Disease (ESRD)

Medicare Administration

- **Social Security (SSA):** handles initial enrollment
- **Centers for Medicare and Medicaid Services (CMS):** Manages benefits & plan contracts



What does Medicare Cover?

Medicare covers:

- ✓ Medically necessary services (inpatient and outpatient)
- ✓ Preventive care (free)
- ✓ Prescription drugs (with a plan)

Medicare does NOT cover:

- ✗ Long Term Care
- ✗ Cosmetic surgery
- ✗ Massage therapy
- ✗ Non-Medicare Providers
- ✗ Foreign travel emergency (unless included in your plan)
- ✗ Routine dental, vision, hearing (unless included in your plan)



Parts of Medicare

Part A: Hospital, skilled nursing facility, hospice, home health

Part B: Doctors, outpatient care, tests, medical equipment, and **blood factors**

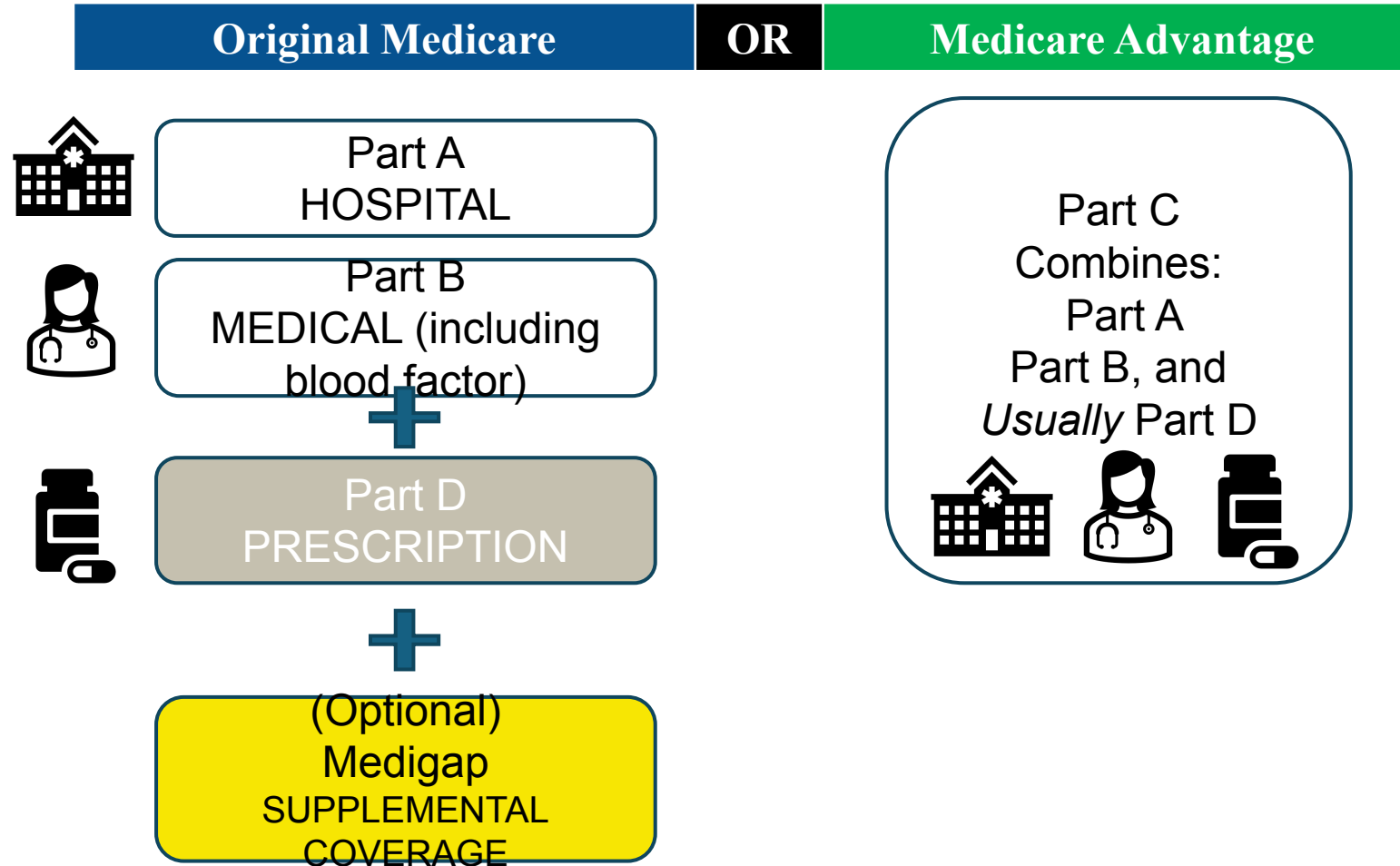
Part C: (Medicare Advantage): Combines A & B, and usually D, in one plan

Part D: Prescription drug plans

Medigap: Covers out-of-pocket costs in Original Medicare



Original Medicare vs. Medicare Advantage



		Original Medicare	Medicare Advantage Plan
Doctors/ Hospitals		 Any Medicare provider  No specialist referrals needed	 Plan provider network  Referral to specialists
Prior Authorization		 No prior authorization	 Prior authorization required  Plan may deny care
Monthly Premium		 Part B +  Medigap +  Part D	 Part B premium only  Drug coverage usually included
Out-of-Pocket Costs		Without a Medigap:  Coinsurance (e.g., 20%)  No Out-of-Pocket Maximum	With a Medigap:  Up to 100% coverage
Extra Benefits		      No dental  Some Medigaps: Vision, hearing, worldwide ER, OTC allowance	      Extras included, vary by plan: dental, vision, hearing, OTC allowance, transportation, worldwide ER, and more (varies by plan)

HICAP Case Example

The Problem: James, turning 65, was confused about his Medicare options. His neighbor loved Medicare Advantage, but his sister insisted Original Medicare with a supplement was better. He didn't know which advice to follow.

HICAP's Help: A HICAP Counselor explained the key differences and reviewed James' needs. The Counselor identified which needs could or could not be met with each type of Medicare, then helped compare plans.

The Result: James decided that because he spends nearly half the year visiting his kids in Minnesota, he would choose Original Medicare to be able to see outpatient medical providers while visiting.



Medicare Premium Costs

Part A: \$0 - \$563 per month (most people pay \$0)

Part B: \$206.50 per month (projected)

Part C: (Medicare Advantage): \$0 for most plans

Part D: \$0 - \$227.80 per month

Medigap: \$34 to \$1,066 per month (most people pay \$400 or less)



First Enrollment in Medicare



Initial Enrollment Period

- **Timing:** First eligible for Medicare
- **Duration:** 7 months (centered around first eligibility month)



Special Enrollment Period

- **Timing:** Loss of employer coverage through yourself or spouse (e.g., retirement, lost job)
- **Duration:** 8 months



Enrollment Changes



Annual Enrollment Period

Enroll in: Part C or D plan

Timing: October 15 – December 7

Effective: January 1



Medicare Advantage



HICAP Case Example

The Problem: Linda, 68, received notice that some of her Medicare Advantage plan copays were increasing and her medications would cost more. She learned there are over 50 plans in San Diego County and felt overwhelmed by all the options.

HICAP's Help: A HICAP counselor met with Linda and helped her:

- Compare all available plans in her area that contract with her doctors
- Calculate costs for her specific medications
- Understand the plans' extra benefits
- Understand Original Medicare as an alternative to Medicare Advantage

The Result: Linda switched to a more cost-effective plan that saved her \$900 over the next year while keeping her same doctors.



Low-Income Assistance Programs

Help with Medicare Premiums and Copays



Assistance Programs

	Extra Help (Rx)	Part B	Medicare Cost Sharing	Extra Medi-Cal Benefits	Part A	“Cash” Aid	Income Limit Single	Income Limit Married
Supplemental Security Income (SSI)	✓	✓	✓	✓	✓	✓	\$1207	\$2058
Medi-Cal	✓	✓	✓	✓			\$1821	\$2453
250% Working Disabled Medi-Cal	✓	✓	✓	✓			\$3283	\$4428
Medicare Savings Program (QMB)	✓	✓	✓		✓		\$1325	\$1783
Medicare Savings Programs (SLMB/QI)	✓	✓					\$1782	\$2400
Extra Help	✓						\$1978	\$2665

Extra Medi-Cal Benefits: Dental, Vision, Hearing, Over-the-counter drugs, Transportation, Nursing Home, Caregiver, Enhanced Care Management, and more.

Call HICAP for screening – 858-565-8772

Medicare + Medi-Cal



Medi-Cal: California's low-income insurance
Pays Original Medicare & Medicare Advantage cost sharing



HICAP Case Example

The Problem: Sandra, 72, went to pick up her new heart medication and learned it would cost \$450 per month—far more than she could afford. Her Medicare Part D plan placed it in the highest cost tier.

HICAP's Help: A HICAP counselor helped Sandra explore all her options:

- Found a different Part D plan covering her medication for \$35/month
- Screened and guided her on applying for Medi-Cal, which will include automatic Extra Help for her prescription costs, bringing the cost of the drug to only \$4.90/month
- Found a patient assistance program through the manufacturer which can provide the medication for free, in case Sandra doesn't get approved for Medi-Cal

The Result: Sandra qualified for Medi-Cal, bringing the drug cost to \$4.90, and saving her over \$2500 per year on Medicare premiums, deductibles, and copays.



Get HICAP Help

Call HICAP

858-565-8772 (San Diego County)

760-353-0223 (Imperial County)

800-434-0222 (Statewide Toll Free)

Email HICAP

info-hicap@elaca.org

 **Visit our website to schedule a HICAP appointment or submit a contact form**

www.elaca.org/get-help/



Questions?

Presenter Name

Presenter Title

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Elder Law & Advocacy

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THANK YOU!

NEED HELP?

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