



Hello there! This is Donald Sparks, SHICK Coordinator for the East Central Kansas Area Agency on Aging and I wanted take a moment to talk to you about Medicare and some things to consider when getting ready to enroll.

According to statistics in 2023, there are 65,636,490 people currently enrolled in Medicare. As more and more Americans are becoming Medicare eligible, it is important to remember that Medicare is a process. In order to have the best experience, it is important to be sure to plan out your steps and ask important questions early to avoid tough situations.

Here are some frequently asked questions I receive here at the office. When you are getting ready to make your Medicare decisions, it is important to consider these items. I have also included our New to Medicare Checklist and what we here at ECKAAA can help with. Also, there is a diagram of the two pathways to Medicare with some additional information.

If you have any questions or concerns about what your next Medicare steps should be, don't hesitate to contact me.

Sincerely,

Donald Sparks, SHICK Coordinator

FAQ's	Answers
Am I planning to work after I turn 65?	If you are planning on working after age 65, you can keep your employer coverage and can either enroll in just Part A of Medicare, or defer until you are ready to retire.
What do I do if I have an HSA (Health Savings Account)?	If you have a Health Savings Account, which is an account that you or your employer set money aside to help cover medical expenses, you and your employer will need to stop contributing to this account 6 months prior to when you retire. If not, this income could be considered taxable income by the IRS and you could have to pay additional taxes.
What if I have VA (Veterans Affairs) Insurance?	If you have VA coverage, you technically do not have to have to enroll in Part B or Part D of Medicare as equitable coverage is provided by the VA. However, if you do choose to enroll in Part B and Part D, you will have more options when it comes to receiving your medical care and prescription drugs.
Am I planning to travel when I retire?	Depending on what pathway to Medicare you take, if something happens to you when you are traveling, it could cost you more out of pocket. Medicare is accepted anywhere in the 50 States of the US. Medicare Advantage Plans do provide coverage outside of you service area, but you will pay out-of-network costs for these services.
Do I want Original Medicare or Medicare Advantage?	Either option will provide you with medical coverage. However, there are many facts to consider when looking into either. For further concerns about this topic, you can always reach out to impartial resources such as 1-800-Medicare or your local SHICK counselor.
What is a Medigap/Supplemental Plan?	A Medigap/Supplemental plan is a plan that can be purchased from private insurance company that will pay the 20% Original Medicare does not pay after you reach your deductible in return for a monthly premium. It cannot be paired with a Medicare Advantage plan. There is a 6 month Guaranteed Right to Purchase when you have both Parts A and B of Medicare together where they cannot deny a person due to preexisting conditions.

NEW TO MEDICARE CHECKLIST

Contact ECKAAA for Help with any Items in Purple

- ◆ 4-6 months before your month of eligibility:

Contact Social Security Administration to check eligibility status.

Contact your HR department or current insurer to review your current health insurance to see what happens after you become eligible for Medicare. Ask about any HSA account you may have.

- ◆ Find out about Medicare options and costs.
- ◆ 3 Months before your month of eligibility:
Check with your doctor (s) to see if they accept the different types of Medicare coverage.
- ◆ Determine which Medicare options you want.
- ◆ Still working? Enrolling in Part A & B may not be your best option.
- ◆ Determine if you qualify for any financial assistance to help with Medicare costs.
 - ◆ 1-3 Months before your month of eligibility:

The following steps MAY not be necessary for everyone

Enroll in Medicare A and B. You must do this thru Social Security office or website.

- ◆ Enroll in a Medicare Advantage (MA) Plan.
- ◆ Enroll in a Medicare drug plan.
- ◆ Get info needed to enroll in a Medicare supplement plan.

2024 LIS Program Guidelines “Extra Help”

To qualify for Part D Extra Help in 2024, you must meet the following limits:

Individual:	Income Limit: \$1,843/month	Asset limit: \$17,220 (Approximate)
Married Couple:	Income Limit: \$2,485/month	Asset limit: \$34,360 (Approximate)

To apply for Extra Help go to www.ssa.gov or call ECKAAA at 785-242-7200 You can download the application OR 913-715-8856 in Johnson County for assistance.

WILL THE STATE TAKE MY HOME IF I APPLY FOR THE MEDICARE SAVINGS PROGRAM? Answer: NO

Your home and your assets will not be touched by the state if you only receive public funding from the Medicare Savings Program.

For more information, questions, or to apply for a Medicare Savings Program, call the KanCare Customer Service Line at 1-800-792-4884.

You can download the application at www.applyforKanCare.ks.gov

Medicare Savings Program can help pay for Medicare Part A, Part B and/or Part D premiums, deductibles, and co-payments.

How do I know if I qualify for a Medicare Savings Program?

If you can answer YES to the following 3 questions, you should apply for the public funding to pay your Medicare premiums.

If you can answer YES to the following 3 questions, you should apply for the public funding to pay your Medicare premiums.

1. Do you have Medicare Part A, also known as hospital insurance?

2. Are your resources at or below, \$9430 for an individual or \$14,130 for a married couple for 2024? Resources include money in a checking, savings, or CD account, stocks, and bonds. When you count your resources don't include the house you live in, your car or household items.

3. Do you fall within any of the income guidelines for 2024 below?

Medicare Savings Program	Individual Monthly Income Limit	Married Couple Monthly Limit	The Medicare Savings Program may pay your
Qualified Medicare Beneficiary—QMB Acts as a	\$1,255	\$1,703	Part A, Part B, premiums, copayments, deductibles, and coinsurance. Deemed eligibility
Low-Income Medicare Beneficiary—LMB	\$1,506	\$2,044	Part B Premium, deemed eligibility for Part D Extra Help
Qualifying Individual (QI); (also known as Expanded Low-Income Medicare Beneficiary – ELMB)	\$1,694	\$2,300	Part B Premium, deemed eligible for Part D Extra Help

- ◆ SHICK offers free, unbiased Medicare counseling and education related to all parts of Medicare. Contact ECKAAA for questions about Medicare and other enrollment plan options, drug plans and other issues.

- ◆ **Contact Information www.eckaaa.org**

- ◆ **Ottawa Office: (785) 242-7200**

- ◆ **Johnson County: (913) 715-8856**

- ◆ To access self help tutorials on YouTube:

- ◆ **<https://eckaaa.org/medicare-resources>**

Social Security Administration

- ◆ Contact to determine when you are eligible and to enroll in Medicare Parts A and B.

- ◆ **www.ssa.gov or call 1-800-772-1213**

Medicare

- ◆ Contact for questions on Medicare Parts A and B, Medicare Advantage (Part C) and Prescription Drug Plan (Part D) coverage claim and appeals.

- ◆ **www.medicare.gov or call 1-800-MEDICARE (633-4227)**

Kansas Department of Insurance

- ◆ Contact for complaints related to Medicare Supplement Insurance or Insurance Agents.



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Two Pathways to Medicare 2024

Original Medicare	Medicare Advantage (Part C)
<p><u>A (Hospital)</u> (Required)</p> <p>Premium= \$0</p> <p>Deductible = \$1632/ Benefit Period</p>	<p>A+B+D= Part C</p> <p>(Hospital) + (Medical) + (Prescription Drug Plan)</p>
<p><u>B (Medical)</u> (Required)</p> <p>Premium = \$174.70 /month</p> <p>Deductible = \$240 / Year</p>	<p>Premium: \$0 (\$174.70 / Month)</p> <p>Deductible: \$0</p> <p>Out of Pocket Max: \$3500 +</p>
<p><u>D (Prescription Drug Plan)</u> (Required)</p> <p>Premium = \$.50 - \$106.70 /month</p> <p>Deductible: \$280-\$545</p>	<p>Have different In and Out of Network Copays or Coinsurances for Services</p>
<p><u>Supplemental / Medigap</u> (Optional)</p> <p>(Plan A-N)</p> <p>Pays 20% owed by Beneficiary for Monthly Premium</p> <p>Premium Varies by Plan Type</p> <p>6 Month Guaranteed Right to Purchase (No Medical Review during this time)</p>	<p>(Additional Benefits such as Dental, Hearing and Vision)</p>
<p>80/20</p> <p>(Medicare Pays 80% after deductible, Beneficiary Pays 20%)</p>	<p>Co-pays / Coinsurances</p>

Protecting Yourself from QR Code Fraud

Quick Response codes, better known as QR codes, are a very popular way to get information. QR codes are scannable barcodes that will direct you to a website.

There are many legitimate and helpful uses for QR codes, from paying for parking to viewing a restaurant menu. But since scammers often use QR codes to carry out their schemes, it's important for you to learn how to spot a fake!

Scammers create QR codes to trick people into visiting a fraudulent website or downloading malware that compromises their personal information.

For example, scammers may:

- Cover official QR codes with fake ones on parking meters, menus, or magazines.
- Send QR codes via email or text message pretending to be from delivery companies.
- Request that you confirm your information due to suspicious activity on your account using imposter QR codes.
- Place harmful codes on social media advertisements.

QR codes may look genuine, but they can redirect you to fake websites designed to steal your personal information. Here are some tips to avoid related scams.

Verify the Source

Before scanning a QR code, make sure it comes from a trusted and reliable source. Legitimate QR codes from SSA will always send you to a safe and secure ssa.gov webpage.

Inspect the Code

Scammers may use tactics that mirror a legitimate QR code. Take a moment to examine the QR code closely. Look for any signs of tampering, unusual colors, or misspellings. If something seems suspicious, it's best to avoid scanning the QR code.

Be Cautious of Unsolicited QR Codes

Avoid scanning unsolicited QR codes received via email or text message. Be aware of codes from unknown sources. We will never send a QR code via text or email asking you to confirm your information.

Be Aware of Urgent Requests Using QR Codes

Fraudsters often pretend to be government officials and use fake QR codes to defraud people. For example, a scammer may pose as a Social Security employee claiming that you have an outstanding debt or a problem with your account and demanding immediate payment. The scammer may send fake QR codes via text or email requesting the payment. Remember, Social Security will never request any form of payment using a QR code.

Stay Informed

Stay up to date on the latest QR code fraud and scams. Follow trusted sources such as cybersecurity blogs, news outlets, and official government websites for updates.

QR codes are an easy and convenient way to get information, but it's important to remain vigilant when using them.

For more information, you can review the Federal Trade Commission Consumer Alert, Scammers Hide Harmful Links in QR Codes to Steal Your Information, and the Better Business Bureau website.

You can report suspected Social Security imposter scams to the Office of the Inspector General's website. We encourage you to learn more about fraud and scams on our [Protect Yourself from Scams](#) webpage.



What can SHICK do for You?

People with Medicare often have questions about health insurance, but all too frequently they have limited resources to obtain objective information. Many need information and assistance regarding their decisions in the following areas:

- Claims and Appeals
- Reporting Fraud and Fraud Prevention
- Prescription Drug Plan Comparisons and Enrollment
- Medicare Advantage Plan Comparisons and Enrollment
- Supplemental/Medigap Insurance Options
- Employer Group Plans as Primary or Supplemental Insurance
- Medicaid Questions
- Medicare Savings Programs and Extra Help Application Assistance

To help with these needs, Congress created State Health Insurance Assistance Programs (SHIPs). The State Health Insurance Assistance Program, or SHIP, is a state-based program that offers local one-on-one counseling and assistance to people with Medicare and their families. Through ACL funded grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities.

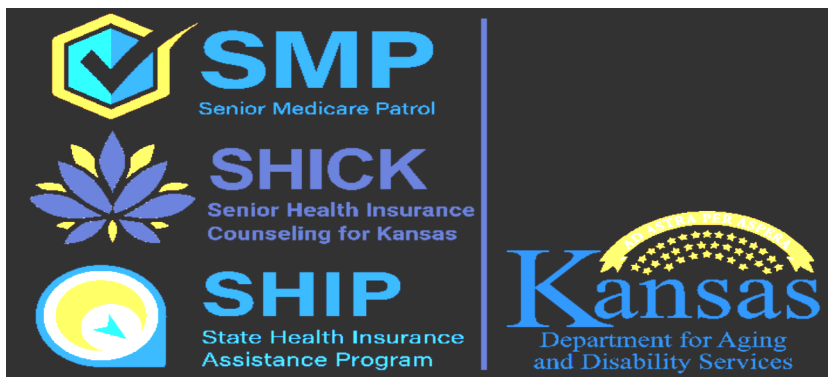
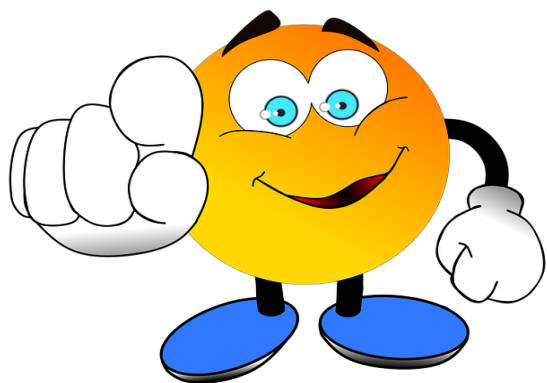
There is a SHIP in every state as well as in Guam, Puerto Rico, the Virgin Islands, and the District of Columbia. **Senior Health Insurance Counseling for Kansas (SHICK)** is the SHIP for Kansas.

What Can SHICK NOT do?

SHICK is not Medicaid. There are times we can assist with Medicaid questions, but most of the time, it is best to go to the source.

SHICK is not the Social Security Administration. Again, we can help with applying for Medicare through the Social Security Administration Website, but when it comes to specific questions about Social Security Income and Benefits, it is best to reach out to them directly.

SHICK does not sell Medicare Prescription Drug Plans, Medicare Advantage Plans, or Medigap/Supplemental Plans. We are an unbiased resource for clients who have questions about these plans. SHICK can help with enrollments for Medicare Prescription Drug Plans or Medicare Advantage Plans. However, we cannot sell Medigap/Supplemental Plans. If a client is interested in this product, we can help direct them to that company and they will need to call them directly.



We Need You!

- ◆ Are you looking for an opportunity to help others?
- ◆ Are you good at working with people to give them the best service possible?
- ◆ Are you detail oriented and good at asking questions?
- ◆ Do you have availability during the Medicare Open Enrollment Period which is October 15th through December 7th?

If so, the East Central Kansas Area Agency on Aging is looking for SHICK Volunteers!

SHICK stands for Senior Health Insurance Counseling for Kansas and we are looking for individuals who are willing to help others with navigating the many choices of Medicare.

There is state mandated training as well as one-one mentoring available to help prepare any volunteers to help people with Medicare. This is an invaluable service and we are looking for motivated, helpful people who are willing to learn and the ins and outs of Medicare and assist others.

If Interested, please fill out the slip below and mail it to 117 S Main St., Ottawa, KS 66067, or contact Donald Sparks, SHICK Coordinator with ECKAAA at 785-242-7200.

Name:	
Address:	
Phone Number	
Email:	
Why do you want to be a SHICK Volunteer?	
How much experience do you have with Medicare?	
Have you ever volunteered anywhere else?	



East Central Kansas Area Agency On Aging

Serving - Anderson - Coffey - Franklin - Linn - Miami - Osage

Contact Information:

Agency Services:

(785) 242-7200 or 1-800-633-5621

117 S. Main St, Ottawa, KS 66067

For SHICK Services Ask for Donald Sparks, SHICK Coordinator (785) 242-7200

Be sure to check out our webpage or find us on

Facebook!

www.eckaaa.org

Our Next Golden Years Special will be

Information on Long Term Care and Nursing Home Choices