

NEBRASKA SHIP NEWSLETTER

Help with Medicare Costs



Healthcare costs can be expensive. People experiencing challenges paying Medicare costs may be able to get help depending on their individual situation.

Medicare Savings Program (MSP)

Medicare Savings Programs (MSPs) help people pay their Medicare costs if they have limited income and savings. Depending on which state the individual lives in, there may be different programs, each with different benefits and eligibility requirements.

In Nebraska there are two levels of MSP, depending on income and asset requirements. People who qualify for the MSP will receive help from the state to pay their Medicare Part B premiums. In some cases, a person may qualify for more help that would include help to pay for deductibles, coinsurance and copays associated with the use of Part A and/or Part B services. MSP is administered by ACCESSNebraska, with the following income and asset requirements to qualify:

- Single
 - Monthly income at or below \$1,529
 - Assets at or below \$8,400

- Married
 - Monthly income at or below \$2,060
 - Assets at or below \$12,600

Social Security benefits will count towards the income limit and assets do not include the individual's home or one vehicle. People who qualify for MSP are automatically eligible for a second assistance program call Extra Help.

Extra Help a.k.a. Low Income Subsidy (LIS)

People with limited income and resources are eligible for Extra Help, or Low Income Subsidy (LIS). This program is administered by the Social Security Administration to help pay for costs related to a person's prescription drugs. Eligibility for Extra Help is only for people with Medicare and is based on income and asset requirements. People who meet the following income and asset guidelines may qualify for Extra Help:

- Single
 - Monthly income at or below \$1,719
 - Assets at or below \$15,510
- Married
 - Monthly income at or below \$2,309
 - Assets at or below \$30,950

The asset requirements do not include the (continue on next page...)

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individual's home or one vehicle. Assets do include:

- Real estate (other than primary residence);
- Bank accounts—Checking, Savings, CDs;
- Stocks, Bonds, Mutual funds, IRAs; or
- Cash at home or anywhere else.

People with Medicare can apply for Extra Help at Social Security's website, www.ssa.gov, or call Nebraska SHIP's statewide hotline at 1.800.234.7119.

Filling out the application for Extra Help can also start the application process for consideration of the Medicare Savings Program (MSP).

Limited Income Newly Eligible Transition (LINET) Program

The Limited Income NET Program (LINET) is designed to eliminate any gaps in coverage for low-income individuals transitioning to Medicare Part D drug coverage. LINET ensures people with Medicare, who are not yet enrolled into a Part D prescription drug plan, immediate drug coverage when they qualify for Extra Help or LIS.

LINET can also provide retro-active coverage for new dual eligible individuals, people who qualify for both Medicare and Medicaid. Medicare will automatically enroll these individuals into LINET with an effective date back to the start of their full dual status, or earlier based on the individuals situation. The LINET Program will reimburse qualified individuals who paid for Part D prescription drugs out-of-pocket during eligible period. People can send or fax copies of their

receipts to the LINET Program for review.

Pharmaceutical Assistance Programs (PAPs)

For individuals who cannot meet the income and asset guidelines to qualify for Extra Help or MSP,



Pharmaceutical Assistance Programs are another option. These program are run by pharmaceutical companies to provide free or reduced-cost medications to people who cannot afford

to buy their medicine. Generally, these programs are only offered for brand name drugs.

Information about PAPs can be found by calling Nebraska SHIP or by using online resources like:

- NeedyMeds.org
- RxAssist.org
- GoodRx.com

Qualification for a PAP will vary, since PAPs are run by the individual drug's manufacturer. Some programs have low income limits while others have high income limits. Some programs may require a person to have spent a high dollar amount before they can qualify while other restrictions or qualifiers may apply. Some PAPs may review people on a case-by-case basis. When in doubt, people should call the PAP for help.

For more information about these assistance programs or for answer to any Medicare related questions, contact the Nebraska SHIP at 1.800.234.7119.

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UNDERSTANDING Durable Medical Equipment (DME)

Make sure that Medicare will cover it!

What is DME?

- Durable Medical Equipment or DME includes items like walkers, wheelchairs, hospital beds, back/knee braces and diabetic testing supplies. DME is equipment used primarily in a person's home.
- Medicare covers many DME items if the proper steps are taken.

Follow these steps when needing DME:

- **Talk to your doctor first.** If you need DME, you and your doctor can make that decision. Your doctor knows your health needs.
- **Get a prescription.** Your Medicare enrolled doctor will write an order for DME when it is medically necessary for you. A prescription for DME is required to get the item.
- **Find a Medicare approved supplier.** Only Medicare approved suppliers can bill Medicare. Find a supplier on Medicare.gov or call 1-800-MEDICARE or Nebraska SHIP.
- **Make sure it fits!** Some DME must be sized so it will work best for you and fit in your home.
- **Remember DME is not free.** DME usually has a copay. Be cautious if someone offers "free" DME items.

Remember, talk to YOUR doctor first!
If you receive an unsolicited call offering DME products, HANG UP!

Help Detect DME Fraud!

4 Things To Be On The Lookout For:



Over the Phone Diagnoses -

Did you get an unsolicited call asking if you have pain or a medical condition?



Offers to Contact your

Doctor - Did a caller tell you they will reach out to your doctor on your behalf?



Free DME Offer- Did you receive an offer of DME supplies at no cost to you?



Requests Personal

Information - Did you get a call asking for your Medicare number or banking information?

If you answer YES to any of the above questions, report the call to the Nebraska SHIP at 1-800-234-7119.

NEBRASKA
SHIP



Report suspected Medicare Fraud or Scams to the Nebraska SHIP/SMP!

1-800-234-7119

PROTECT Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

Medicare Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits.

People with Medicare, their families, and/or friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or by visiting www.doi.nebraska.gov/ship.

Welcome to Medicare:

Holdrege—May 16
Imperial & North Platte—May 26
Nebraska City—June 2
Falls City—June 7
Webinar—June 9
Hastings—June 14
Ogallala & Valentine—June 22

Find these words:

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EXPENSIVE

HELP

SAVINGS PROGRAM

INCOME

ASSETS

PREMIUMS

ACCESSNEBRASKA

SOCIAL SECURITY

EXTRA HELP

LIS

PRESCRIPTION COSTS

LINET

PAP

NEEDYMEDS

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Local help for Nebraskans with Medicare.

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