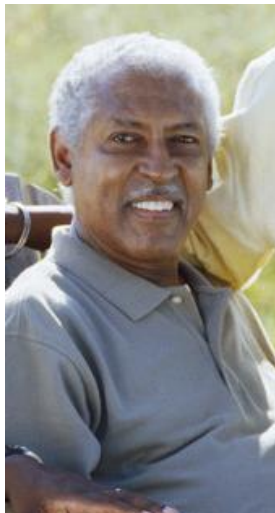
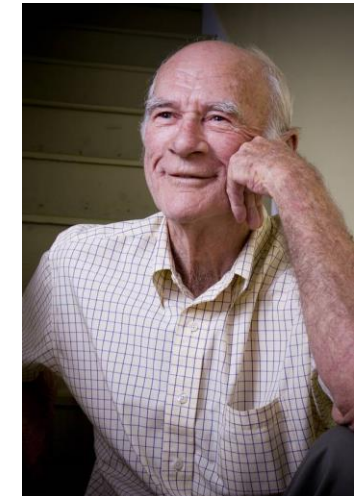


Overview of Programs To Help with Medicare Costs & Reduce Hospital Admissions



How Strategic Collaborative
Communities will reduce Hospital
(Re)Admissions , lower costs and



**Improve Health
Outcomes**

Common Causes for Hospital Readmissions

- Medication errors or lack of accurate medication history. ...
- Medication noncompliance by the patient. ...
- Fall injuries. ...
- Lack of timely follow-up care. ...
- Failure to identify post-acute care needs. ...
- Inadequate nutrition. ...
- Lack of transportation to access care. ...
- Infection.

Focus on Social Determinants of Health with a lasered emphasis on Prescriptions

- Healthcare Dollar is 20 % Clinical and 80 % affected by SDOH
- CMS , Healthcare Professional's and Insurers realize they need to implement programs to keep you healthy.
- Value Based contracts are demanding change (up to 50 % of revenue cycle payments tiered to VBC)
- Addressing \$300 Billion Dollar Medication Adherence
- 1/3 of NJ residents on Medicare should be on a SPAP program and are not.
- High RX copays = Non Adherence , choice between food or meds.
- Shortage of SHIP counselors, Docs don't have time to help patients.
- Targeted program to help our most vulnerable populations.

Programs To Be Discussed

HELPS PAY PART D COSTS:

- ❖ **Part D Low Income Subsidy /Extra Help**
- ❖ **State Pharmaceutical Assistance Programs**
 - NJ Pharmaceutical Assistance to Aged and Disabled
 - NJ Senior Gold Prescription Discount

HELPS PAY MEDICARE PART B PREMIUM

- ❖ **Specified Low Income Medicare Beneficiary**
- ❖ **Qualified Individual (SLMB/QI)**

HELPS PAY ALL MEDICARE COST SHARING

- ❖ **QMB**
- ❖ **Medicaid**
 - Qualified Medicare Beneficiary Plus

PART D “EXTRA HELP”

- Federal Program-

Usually referred to as LIS- **Low Income Subsidy**

- Pays for Part D deductibles, late enrollment penalties, premiums, cost sharing and copays in 2022.

LIS Level 1 — \$3.95 generic, \$9.85 brand (For 100-135% FPL)- *SLMB*

LIS Level 2 — \$1.35 generic, \$4.00 brand (For 100% or less FPL) *QMB/Medicaid*

LIS Level 3 — \$0 (nursing home resident with Medicaid or special Medicaid program (MLTSS/CCW))

LIS Level 4 — 15% coinsurance & partial premium (135 – 150% FPL)

NOTE: DRUG MUST BE ON PLAN FORMULARY TO GET THE LIS COPAY

LIS Enrollment

- Automatically get LIS if also enrolled in:
 - ✓ Medicaid
 - ✓ SLMB or QI
 - ✓ PAAD screens all applicants and enrolls those eligible
- Others must apply for LIS via Social Security website
<https://secure.ssa.gov/i1020/start>
- LIS requires enrollment in a drug plan
 - ✓ Part D stand alone plan; or
 - ✓ Medicare Advantage Plan with drug coverage; or
 - ✓ Creditable drug coverage from a union or retiree plan.

State Pharmaceutical Assistance Programs

NJ Pharmaceutical Assistance to Aged and Disabled (PAAD)

Limits are
\$10,000
higher than
2021



NJ Senior Gold Prescription Discount Program



PAAD

Eligibility and Benefits

Eligibility

- Age 65 and older; or
- Age 18 – 64 **and** collecting Social Security Disability benefits
- NJ resident for at least 30 days

2022 Income limits

- single: less than \$38,769 annual income
- married: less than \$45,270 annual income

No asset limit

Benefits

PAAD pays the **full premium** for ten Part D plans

- PAAD pays the Part D Late Enrollment Penalty
- PAAD members pay at the pharmacy no more than
 - \$5 copay for each covered generic drug
 - \$7 copay for each covered brand name drug
- PAAD pays 20% coinsurance for certain Medicare Part B drugs obtained from local pharmacy
- Drug must be on the formulary for PAAD to cover the copay

NJ Senior Gold Prescription Discount

Senior Gold Eligibility

Sr. Gold Income eligibility higher than for PAAD

- Age 65 and older; or
- Age 18 – 64 and collecting Social Security Disability benefits
- NJ resident for at least 30 days

Income limits 2022

- single: less than **\$48,769** annual income
- married: less than **\$55,270** annual income

NO ASSET LIMIT !!!

- **\$10,000 Increase in 2022**

Senior Gold Benefits

- Members pay
First \$15 of drug cost plus 50% of remaining cost

Example: If Full Drug cost \$100 and Part D copay is \$50

Senior Gold and Part D Premiums

- Part D enrollment mandatory for all Sr Gold members eligible for Medicare
 - Exempt from Part D enrollment if have other drug plan that is “creditable drug coverage”
- **Senior Gold does NOT pay Part D or MA plan premiums**
 - Member must enroll themselves in ANY Part D Plan or ANY Medicare Advantage Plan with drug benefit
- Senior Gold members are not eligible for LIS (income too high)

Pharmacy Networks

- Members **must** use pharmacy in the plan's network
- LIS/PAAD and Sr. Gold will subsidized costs at both Standard and Preferred Pharmacy
- Member usually **CANNOT** use the plan's mail order pharmacy.

Help Paying Part B Premium

- Specified Low Income Medicare Beneficiary **SLMB**;
- **Qualified Individual (QI)**
- Who is eligible? 2022 Guidelines for NJ
 - Monthly gross income less than **\$1,529 (single)**
 - **\$2,060 (married)**
 - Resources less than \$8,400 (single), \$12,600 (married)

IMPORTANT:

- If person only has Part A, can apply for SLMB/QI and will be enrolled into Part B right away if qualified.
- Program also pays any late enrollment penalties.
- Automatically also get enrolled into Low Income Subsidy/Extra Help with Level 1 copays

Help Paying Medicare Cost Sharing: QMB Program - *Qualified Medicare Beneficiary*

- Who is eligible? 2022 Guidelines
 - Monthly income less than **\$1,133 (single) , \$1,526 (married)**
 - Resources less than \$8,400 (single), \$12,600 (married)
- You will be enrolled in QMB to pay the Part B premium so will net additional \$170.10 in your Social Security check.
 - QMB will also pay Part A premium if person not eligible for free-Part A
- **QMB status will protect person from paying Part A & B deductibles and coinsurance**
- Apply thru New Jersey Department of Human Services
 - Part of NJ PAAD *NJ SAVE application*

IMPORTANT: If person only has Part A, can apply for QMB and get enrolled in Part B right away.

If no Part A, must wait to enroll in Part A during SSA General Enrollment Period.

Medicaid In New Jersey

- Medicaid is combination federal/state program providing medical coverage for very low income people
- Administered by **New Jersey Department Human Services, Division of Medical Assistance & Health Services**
- Medicaid has many different programs for various categories of people: children, pregnant women, families with children; disabled, aged
- In New Jersey, all Medicaid programs called **NJ Family Care**
- People with benefits under BOTH Medicare and Medicaid are deemed “**Dual Eligibles**” or **Qualified Income Medicare Beneficiary Plus (QMB)**

Programs for Aged (65+) or Disabled

- Medicaid for **Aged, Blind, Disabled (ABD)**
- **MLTSS**: Managed Long Term Services & Supports
- **Medicaid Waiver-** Div. of Developmental Disabilities Community Care Program (CCP, formerly CCW) or Supports Program
- **Medically Needy**
- **Institutional Medicaid**
- **NJ Workability**

If enrolled in both Medicare (Parts A and/or B) and one of above Medicaid programs, you are **“dual eligible”**, CMS refers to them as **QMB Plus - Qualified Medicare Beneficiary with full state plan Medicaid benefits.**

NJ Family Care (Medicaid) Financial Eligibility 2022

	Medicaid for Aged, Blind, or Disabled		MLTSS <i>(must also meet <u>clinical</u> requirements)</i>		Institutional Medicaid/ Long Term Care		Medically Needy		NJ Workability (ages 16-64)	
	Maximum monthly income <i>100% FPL</i>	Resource Limit	Maximum monthly income	Resource Limit	Maximum monthly income	Resource Limit	Maximum monthly income after medical expenses	Resource Limit	Maximum monthly income from earnings	Resource Limit
single	\$1133	\$4000	\$2382	\$2000	\$2382	\$2000	\$367	\$4000	\$2,660	\$20,000
married	\$1526	\$6000	n/a	n/a	n/a	n/a	\$434	\$6000	\$3,592	\$30,000
	2022 LIS Copay Level 2: \$1.35 generic \$4.00 brand		LIS Copay Level 3: \$0				LIS level depends on income before medical bills		2022 LIS Copay Level 1: \$3.95 generic, \$9.85 brand	

Income and Asset Rules for QMBs

- ❖ All sources of GROSS monies is counted:
 - Social Security payments, pensions, alimony, interest, etc
- ❖ Withdrawals from savings, CDs, IRAs, annuities, reverse mortgages etc are counted as income for that year.
- ❖ All liquid accounts are counted toward the “asset/resource” limit:
 - Annuities, Certificates of Deposits, stocks, bonds, life insurance with cash value
- ❖ Value of primary residence (if owned) is **not** counted as an asset.
 - but a lien will be placed on the property under rules for “***estate recovery***”
- ❖ Bank statements from last 5 years must be included with the application.

What does NJ Medicaid cover for QMBs?

- **All Medicare Part A and B cost-sharing**
 - Part A & Part B monthly premiums and late penalties
 - Part A and Part B deductibles and co-insurance (*paid in part or full by MCO or waived by provider*)
- Automatically get Extra Help/LIS to help pay Medicare drug costs.
- Provides many services not covered by Medicare
 - Dental
 - Eyeglasses
 - Chiropractors
 - Podiatrist
 - Medical Day Care
 - Non-emergency medical transportation
 - Personal Care Assistance
 - Adult diapers
 - Home Health Aides
 - Care Management

➤ Above benefits provided thru the Medicaid MCO plan

Cost Sharing and Balance Billing Issues

- Provider must accept Medicare payment and Medicaid payment (if any) as payment in full
 - Original Medicare provider has right not to treat dual eligible
 - If agrees to treat, cannot bill the patient for any balances after Medicare pays
 - MA network providers must treat all plan members and waive plan cost sharing for dual eligibles
- A Medicare provider CANNOT ask dual to sign “waiver” or private contract to pay privately.

Summary of Medicare Savings Programs in New Jersey

	Eligibility maximum monthly income and assets	Pays the Medicare A or B premium and late enrollment penalties	Waives the Medicare Part A & B deductibles and cost sharing and Medicare Advantage cost sharing	Pays the Part D Drug or MA plan premium and late enrollment penalties	Subsidizes the Part D Drug plan copays	Get Full Medicaid benefits via Medicaid MCO
NJ Medicaid/QMB Plus	\$1,133 single (\$4,000 assets) \$1,526 couple (\$6,000 assets)	Pays both A & B premiums	Yes	Yes up to benchmark amount	Yes – person pays LIS copays	Yes
QMB	\$1,133 single (\$8,400 assets) \$1,526 couple (\$12,600 assets)	Pays both A & B premiums	Yes	Yes up to benchmark amount	Yes – person pays LIS copays	No
SLMB/QI	\$1,529 single (\$8,400 assets) \$2,060 couple (\$12,600 assets)	Pays Part B premium only	No	Yes up to benchmark amount	Yes – person pays LIS copays	No

DURING THE MEDICARE ANNUAL ENROLLMENT PERIOD THIS IS WHAT OUR DINING ROOM TABLE LOOKS LIKE.



WE NEED HELP, WE ARE SO CONFUSED !!!



Maybe I could take my heart pill every other day ? We worked so hard our whole lives and I don't think our Social Security or your small pension will be enough to pay our bills and buy food.



So what does all this mean ???

We need to share ideas and collaborate with one voice to keep people healthy and out of the hospital.



By focusing on the Social Determinants of Health and embedding ourselves in the community we can improve health outcomes and lower costs. Successful Patient Engagement and tracking are crucial.



Call Today To Schedule Your "Lunch & Learn"

Jim Tretola

- 908-377-7702
- JTretola1@gmail.com

Robert Frank

973-470-8333 (Office)

973-980-0930 (Cell)

Rnfrank@AimMedicare.com