

SNAPS GUEST SPEAKER

Following are details concerning the speaker at our SNAPS Support Group meeting:

Speaker: Ken Napier Date: 9/21/13
Organization: SHIP (State Health Insurance Program)
Subject: Talk on Medicare

Notes

The Affordable Care Act, which is administered in Nevada by Nevada Health Link, distributes health care products. None of it affects Medicare coverage. The Affordable Care Act may enhance some services, but won't change Medicare coverage. The Affordable Care Act goes into effect on October 1st. The Medicare enrollment deadline is October 15th. A person can call the SHIP office, and the operator will try to help. If the operator can't help, a counselor will help. A person can have an in person session at their offices. SHIP stands for State Health Insurance Assistance Program.

Medicare is a federal insurance program for those who are 65 or over or those who have certain disabilities or those who have end-stage renal failure or ALS. Medicare has four parts. People who have at least 40 FICA quarters do not pay for part A which is hospitalization. If a person is on SSDI, he has to be on it for twenty-four months before he can get Medicare. A person may be penalized if he doesn't enroll when eligible. A person on SSDI will receive a card in the mail with the Part A and B dates. Medicare begins the first day of the twenty-fifth month.

If a person is not on SSDI, he must sign up for Medicare by calling Social Security at 1-800-772-1213 up to ninety days before his sixty-fifth birthday. It is also possible to sign up online at ssa.gov. There may be a penalty if a person doesn't sign up when he is first eligible. A person can sign up for the prescription drug plan if he has both parts A and B. A person can sign up for an advantage plan if he has both parts A and B. If a person has original Medicare, he can sign up for a supplemental plan. A person may want to delay signing up for part B unless the employer requires it. A person can talk to administrators or to Social Security. It may not be possible to get the employers' coverage back.

There are thirty-eight or more prescription drug plans. There are programs that help pay for the gap in Medicare Part D. The affordable Care Act is supposed to completely close the gap by 2025. There are more than ten supplemental policies available. All the supplemental plans have the same coverage. They do have different premiums. It is possible to look at the different plans on the Medicare website, which is Medicare.gov.

There is no penalty for declining part B if a person has credible insurance through an employer or a spouse's employer. The employer usually issues a letter each year that says the insurance is credible. The person should keep these letters.

A person should get a doctor who accepts Medicare assignment, not just one who accepts Medicare. Medicare assignment means the doctor accepts the Medicare decision on the maximum amount for a particular procedure or office visit. If a person has original Medicare, he doesn't need a referral to see a specialist.

The SHIP offices numbers are 702-486-3478 and 1-800-307-4444. The office is located at 1860 E. Sahara Ave, Bldg. 1820, Suite 205, Las Vegas, NV 89104.

Website(s): _____

Materials available at meeting

- Business Cards
- Brouchures/Booklets
- Flyers
- Other:

