### DELAWARE COUNTY 2022 PA MEDI MEDICARE PROGRAM UPDATES



SCS PA MEDI Program is funded in part through the Administration for Community Living under contract with Delaware County Office of Services for the Aging.







### THE "APPRISE" PROGRAM HAS A NEW NAME

SAME MEDICARE PROGRAM

NOW CALLED "PENNSYLVANIA MEDICARE EDUCATION DECISION & INSIGHT PROGRAM"

## DELCO SCS PA MEDI Medicare Program Has A PA MEDI Website and NEW Email Address

PA MEDI Website www.delcomedicareprogram.org

PA MEDI Email Address delcopamedi@scs-delco.org

# DELCO PA MEDI PROGRAM CAN HELP WITH MEDICARE COUNSELING FOR PLAN COMPARISONS

- Counseling Sessions can be Conducted by Phone
- Via Zoom Platform Per Request
- In-House at Some PA MEDI DELCO Counseling Site Locations – Per Request



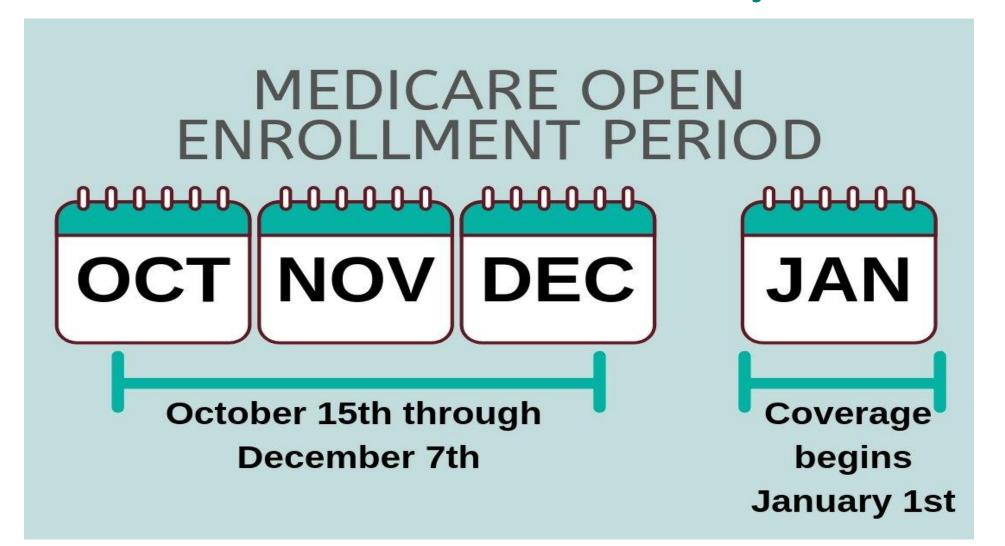
### PA MEDI PROGRAM PROVIDES EDUCATIONAL ZOOM MEDICARE PRESENTATIONS

- If You Are Interested in a Medicare Presentation
- EMAIL LOUISA AT
- LOUISAAPPRISE@YAHOO.COM OR CALL 484 494-3769

### **MEDICARE ZOOM PRESENTIONS OFFERED**

- ✓ MEDICARE UPDATE PRESENTATION
- ✓ HOW TO COMPLETE A MEDICARE HEALTH PLAN
  COMPARISON PRESENTATION
- ✓ MEDICARE 101PRESENTATION
- ✓ MEDICARE COST SHARING PRESENTATION
- ✓ SUPPLEMENTAL PLANS PRESENTATION

The Medicare Open Enrollment Season begins October 15, 2021 through December 7, 2021 Your New Medicare Plans Start January 1, 2022



## What Do I Need to Review During My Medicare Health Plan Comparison?

- Medicare Advantage Plans
- Monthly Premiums
- Primary Care Co-Pays
- Specialist Care Co-pays
- Inpatient Deductible
- Outpatient Deductible
- Emergency Room Co-Pays
- Urgent Care Co-Pays
- Prescription Drugs (Deductible, Tiers, Generic and Brand Name Co-Pays)
- Dental, Hearing, and Vision Benefits Gym Memberships

### Part D Prescription Plans

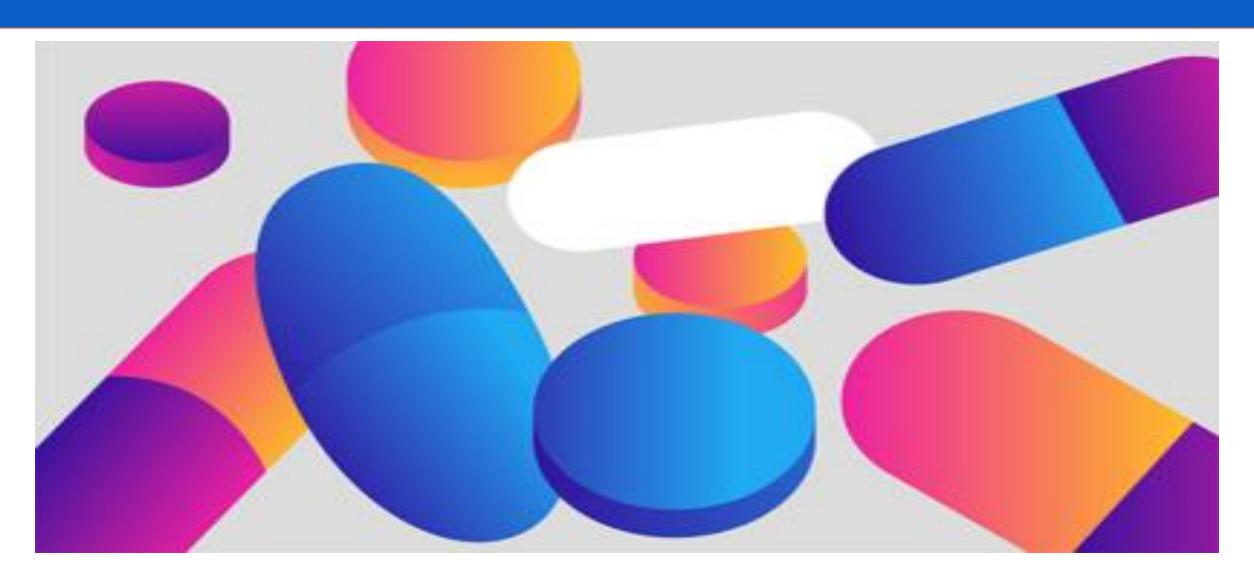
- Premiums
- Deductibles
- Co-pay
- Formulary
- Prescription Drug Tiers
- Pharmacy <u>Preferred</u> vs <u>Network</u>

## MEDICARE 2022 UPDATES

	2021	2022
Part A - Hospital Deductible	\$1,484	\$1,556
Skilled Nursing Care Facility Copayment	<b>\$185.50</b> Day - 21-100	<b>\$194.50</b> Day - 21-100
Part B - Medical Premium	\$148.50	\$170.10
Part B - Medical Deductible	\$203	\$233



### Medicare Part D Updates



### 2022 Part D Costs

Part D Benefit Parameters	2021	2022			
Standard Benefit					
Deductible	\$445	\$480			
Initial Coverage Limit	\$4,130	\$4,430			
Out-of-Pocket Threshold	\$6,550	\$7,050			
Minimum cost-sharing in catastrophic coverage portion of benefit					
Generic/Brand	Greater of \$3.70/\$9.20 or 5%	Greater of \$3.95/\$9.85 or 5%			

### 2022 True Out-of-Pocket (TrOOP) Costs

- TrOOP are expenses that count toward your out-of-pocket threshold of \$7,050 for 2022.
- Increased \$500 from 2021\$6,550
- After you have met the \$7,050
  threshold, you receive Medicare's
  Catastrophic Coverage and then you
  pay the higher of a copayment amount
  or 5% Coinsurance for covered drugs
- <u>Explanation of Benefits</u> (EOB) shows TrOOP costs to date
- TrOOP transfers if you switch plans during the year

Category	Deductible	Generic/Brand	Catastrophic
Full Subsidy – Full Benefit Dual Eligible – Institutionalized/Home and Community Based Waiver Services	\$0	\$0/\$0	\$0/\$0
Full Benefit Dual Eligible	\$0	\$1.35/\$4.00	\$0/\$0
Full Subsidy – Non-Full Benefit Dual Eligible	\$0	\$3.95/\$9.85	\$0/\$0
Partial Subsidy	\$99	15%	\$3.95/\$9.85

Extra Help Copays Have Gone Up Slightly

### 2022 Part D Extra Help Costs

### 2022 Part D Benchmark Plans \$0 Premium for those receiving Full Extra Help Clear Spring Health Value Rx Elixir RxSecure Wellcare Classic Humana Basic Rx Plan AARP MedicareRx Saver Plus SilverScript Choice Cigna Secure Rx

### Permitting a Second "Preferred Specialty Tier"

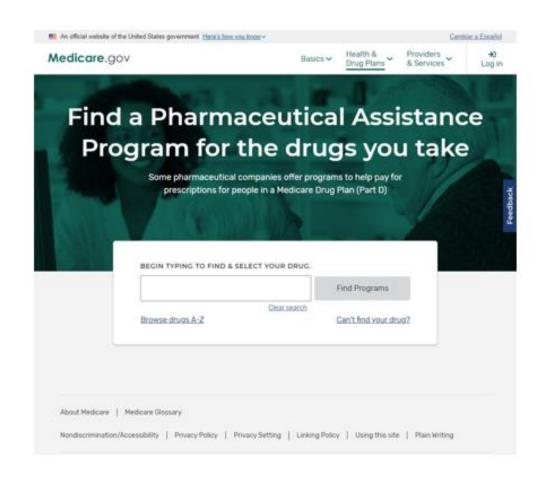
Beginning January 1, 2022, CMS will allow Part D Plans to have a "Second Preferred Specialty Tier", with a <u>lower cost-sharing amount</u> than their <u>other Specialty Tier</u>

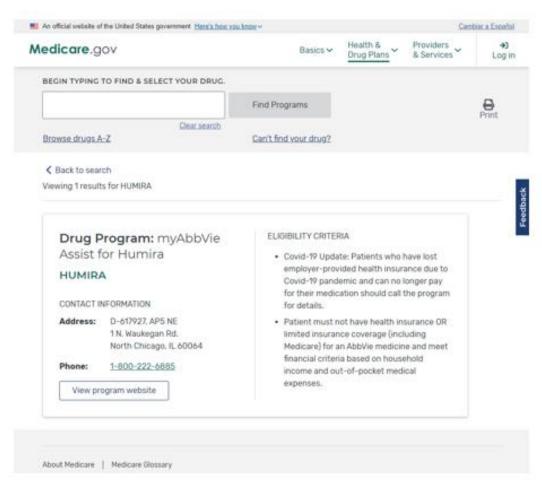
### **Part D Prescription Plans Would:**

Have more tools to negotiate better deals with manufacturers

<u>And provide Lower Out-of-Pocket Costs</u>, in exchange for placing those products on the "Preferred Specialty Tier".

### Pharmaceutical Assistance Programs (PAP)





## Other Medicare 2022 Updates

## **Beneficiary Enrollment Simplification**

Beginning <u>January 1, 2023,</u> Medicare Coverage will become **effective** sooner for individuals enrolling during the **Initial** and **General** Enrollment Periods.

When enrolling the last <u>3 Months</u> of <u>Initial Enrollment</u>
 <u>Period (IEP)</u>

Oı

 When enrolling during the General Enrollment Period (GEP)

 Medicare Coverage for these individuals will be effective the month after their month of enrollment.

## Medicare is Waiving Coinsurance for Certain Colorectal Cancer Screening Tests

The amount of **Patient Cost-Sharing starting in 2023** for Colorectal Cancer Screening Tests will gradually be scaled down when a polyp or other tissue is removed.

### **Medicare Will Pay**:

80% for **2022** 

85% for **2023-2026** 

90% for **2027-2029** 

100% of the cost in 2030

# Medicare Coverage for COVID-19 Related Services

### **Presently Covered Medicare Services:**

- Lab Test to Detect COVID-19
- The Food & Drug Administration (FDA)-Authorized COVID-19 <u>Antibody</u> or <u>Serology</u> Test
- E Visits & Telehealth Visits

### **Other Covered Related COVID 19 Services**

- Monoclonal Antibody Treatments
- COVID-19 Vaccines Booster Shots
- Home Visits if you a have a disability or face other challenges in getting to a location away from home. Medicare will pay a doctor or other care provider to give you the COVID-19 vaccine in your home
- Hospitalization

### NEW BENEFIT CARDS BEING OFFERED THROUGH SELECTED MEDICARE ADVANTAGE (HMO/PPO/SNP) MEDICARE PLANS

### **Benefit Cards Can Offer Benefits Ranging from \$50-\$500**

### **Types of Benefit Cards**:

- >Cash Benefit Visa Cards
- >Fruits and Vegetable Benefit Cards (May Need Chronic Condition Diagnosis)
- ➤Over the Counter Benefit Cards which may include **Groceries**
- Gift Cards for **Healthy Activities**

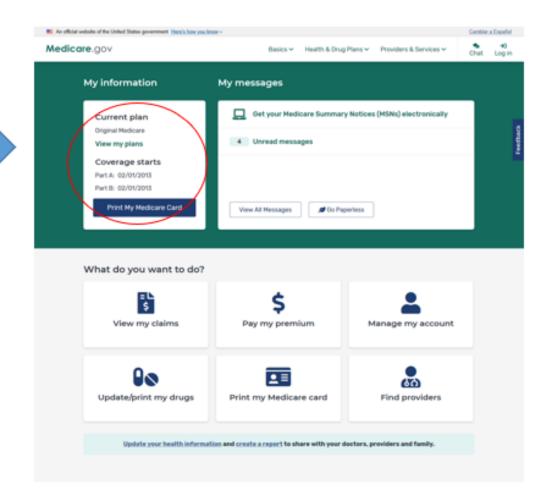
### Medicare.gov Updates

Medicare.go∨ Basics ✓ Health & Drug Plans ✓ Providers & .





### Dashboard



Includes a snapshot of personal information including current plan and coverage dates.

To view more detailed information, click on view my plans.

### Related resources

Claims & appeals

Fite a claim

Fite a claim

Fite an appeal

Fite a complaint

Learn more about

Medicare

Medicare

Medicare

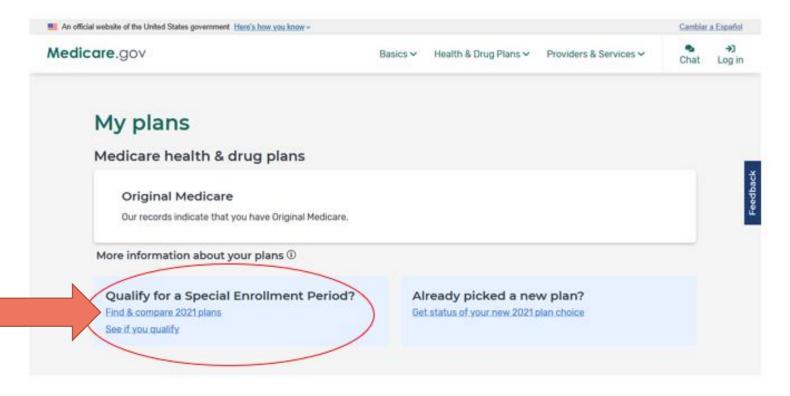
Is my test item or service covered?

Medicare & You handbook

Medicare & You handbook



### My Plans



The My Plans page provides details on what plan(s) a beneficiary is currently enrolled in.

It also provides a link to the Plan Finder to compare plans.

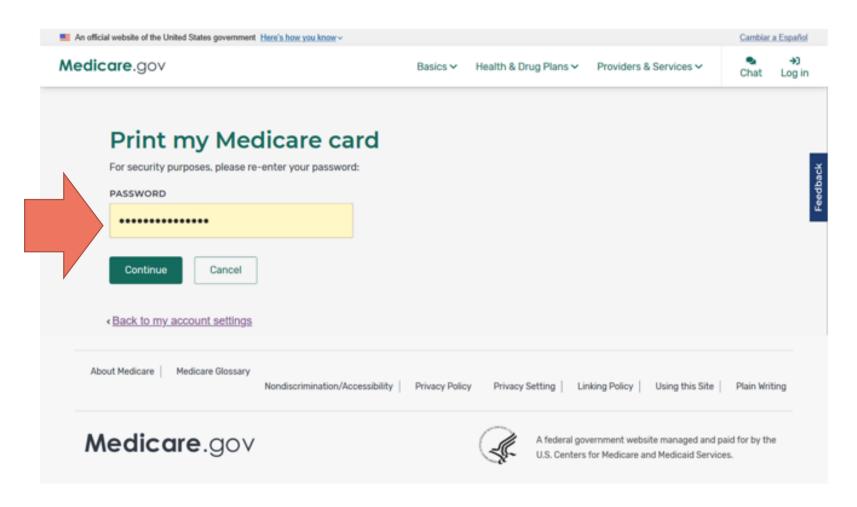
### Related resources

## Join a plan Find & compare plans When can I join or switch plans? Your Medicare coverage choices Medicare Supplement Insurance (Medigap) Who pays first

## Medicare costs Get help paying costs Medicare costs at a glance Ways to pay Part A & Part B premiums



### **Print my Medicare Card**

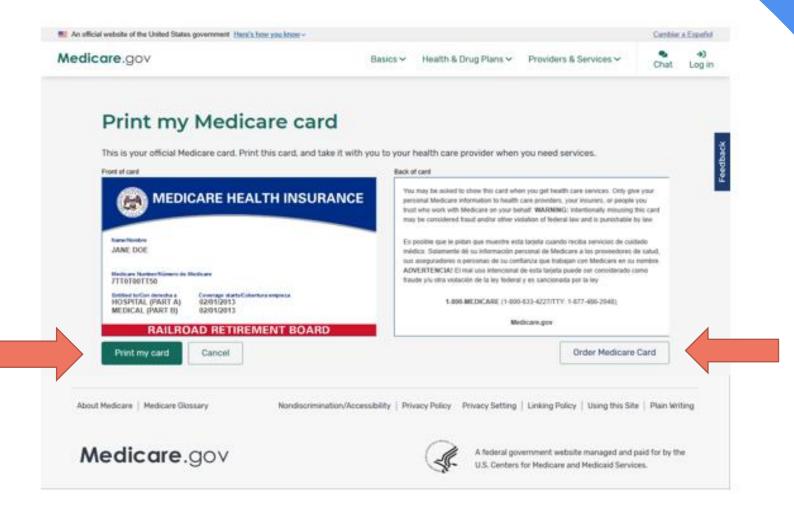


Medicare.gov allows you the ability to print your Medicare Card by logging into your Medicare.gov Account



### **Print my Medicare Card**

Medicare.gov
"PRINT My
MEDICARD"
Screen allows
you to **Print** and **Order** your
Medicare Card





### Resources

COVID- 19 and Medicare Coverage

Medicare.gov/coverage/coronavirus-disease-2019-covid-19-tests

Medicare.gov/coverage/coronavirus-disease-2019-covid-19-antibody-test

Medicare.gov/coverage/coronavirus-disease-2019-covid-19-monoclonal-antibody-treatments

Medicare.gov/coverage/coronavirus-disease-2019-covid-19-vaccine

Medicare.gov/coverage/inpatient-hospital-care

**Disclaimer:** "This presentation is not intended to be a full explanation of the programs discussed. If any discrepancies arise between this presentation and the official government documents the official documents will govern.



# DELAWARE COUNTY PA MEDI CONTACT INFORMATION

### **PA MEDI Program of Delaware County**

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www.delcomedicareprogram.org

### Interested In a Medicare Presentation? **Email**

Louisaapprise@yahoo.com

Slides Dated: 11-16-2021

