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Senior Health Insurance Benefits
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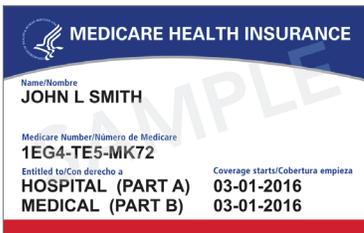
New Medicare Card Scams Hit Nationwide

By Maureen Patterson

Medicare started mailing new Medicare cards to beneficiaries in April and will finish mailing them nationwide in a year. They have a new look, but, most importantly, they have unique numbers that are different than the Social Security numbers previously used on the cards. Medicare created the new cards to reduce identity theft and fraud.

Ironically, fraudsters are capitalizing on the mailings to deceive beneficiaries. They may have many details about individuals, often gleaned from social media and other publicly available resources. They sound convincing.

The Senior Medicare Patrol (SMP) helps beneficiaries fight back. SMP staff work in communities across the country to teach beneficiaries how to prevent, detect, and report Medicare fraud, errors, and abuse. Here are some tips to avoid the Medicare card scams that SMPs are seeing.



The new Medicare cards don't cost anything!

Scammers try to convince beneficiaries that they need to pay to obtain either a temporary or permanent new card. Costs range from \$5 to \$400.

In another version of this scam, callers, pretending they are from a government agency, say they need the beneficiary's bank account information to deposit funds into their account.

In reality, the new cards do NOT cost anything, and beneficiaries do not need to do anything to get them. Medicare will automatically mail them their new card. (Sign up to get an email from Medicare to know when to expect your card in the mail.)

You do not need to get personal.

Scammers try to convince beneficiaries to confirm or give personal information in order to get their new card.

In reality, beneficiaries do NOT need to give out any personal information in order to get their new cards. The cards are mailed to the address Social Security has on file. Beneficiaries can update their

address by going online, calling 800-772-1213 (toll-free), or visiting their local Social Security office.

Your Medicare insurance will not be canceled.

In this scam, callers claim they need a beneficiary's old Medicare card number to prevent their insurance from being interrupted while new cards are being mailed out.

In reality, there will be no interruption in service. In fact, both the old and new Medicare numbers may be used through December 2019.

For more information about Medicare card scams and other scams, contact your Senior Medicare Patrol. Find your local office by calling 877-808-2468 (toll-free) or go to smpresource.org. ♦



Benefits of using MyMedicare.gov

Registering with MyMedicare.gov gives you access to your personalized information at any time. Registering lets you:

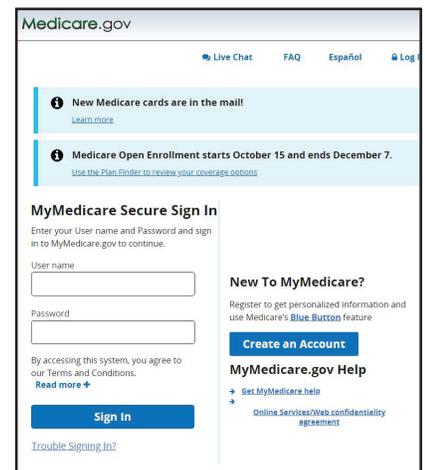
- Check your Medicare information, such as your Medicare claims as soon

as they are processed and important Medicare-related information specific to you.

- Find your eligibility, entitlement, and preventive service information.
- Check your health and prescription drug enrollment information.

- View your Part B deductible information.
- Manage your prescription drug list and other personal health information.
- Create an “On the Go Report” that allows you to print your health information to share with your health care providers.

Sign up for a secure and private MyMedicare.gov account today by going to www.MyMedicare.gov. ♦



Community Partner Corner



Oregon SHIBA has valuable resources and information to help serve Oregonians. If you need assistance with a Medicare client please call 800-722-4134 (toll-free) and do not put in your ZIP code so that you are routed to the state office. We are staffed Monday to Friday 8 a.m. to 5 p.m. and are happy to help. If you are interested in continued education, we have a list of Monthly

Enrichment webinars on our site at <http://bit.ly/SHIBAWebinars>. We have archived webinars and registrations for upcoming webinars.

We are also happy to do a Medicare training at your organization or in your community. To request a speaker, either call the state SHIBA office or go <http://bit.ly/SHIBAClass>. ♦

New Medicare Advantage Open Enrollment Period in 2019



Want to switch to a different Medicare Advantage plan? Starting in 2019, you will have a new opportunity to do so. You will have more time to enroll (or disenroll). We have captured the details of the Medicare Advantage open enrollment changes below.

What's the new Medicare Advantage Open Enrollment Period?

In 2019, a new Medicare Advantage Open Enrollment Period will run from Jan. to March 31 every year. If you are enrolled in a Medicare Advantage plan, you will have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare (Part A and Part B)
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare). This will disenroll you from your Medicare Advantage plan.
- Most Medicare Advantage plans include prescription drug coverage already.

Medicare Advantage Open Enrollment: Why would I want to switch to a different Medicare Advantage plan?

Medicare Advantage plans have certain benefits you can always count on. That is, they deliver

your Medicare Part A and Part B benefits (except hospice care, which Part A covers). Many of them also include coverage beyond Original Medicare (Part A and Part B). For example, most plans include prescription drug coverage, and some include routine vision services or other benefits.

But these extra benefits (beyond Part A and Part B) can change year to year. For example, suppose you take certain medications and you have a Medicare Advantage prescription drug plan. Your plan might cover your prescriptions, but sometimes a plan changes its formulary (list of covered medications).

Every fall, your plan will send you an Annual Notice of Change. Pay attention to this, because it lists any changes to your benefits or plan rules. A plan formulary may change at any time. You will receive notice from your plan when necessary.

Medicare Part D open enrollment: Why would I want to enroll in a stand-alone Medicare Part D Prescription Drug Plan?

Most (but not all) Medicare Advantage plans include prescription drug coverage. But Original Medicare (Part A and Part B) does not include this benefit. Instead, Original Medicare may cover certain prescription drugs in specific situations, like if you are in a hospital or clinic.

So, if you drop your Medicare Advantage plan to return to Original Medicare, you might want to enroll in a stand-alone Medicare Prescription Drug Plan to avoid penalty and have your drugs covered. The new Medicare Advantage open enrollment period described above lets you do this.

If you need help navigating your Medicare, call 800-722-4134 (toll-free). ♦

Programs to save money on Part D prescription drug costs

Extra Help is a federal program that helps pay for some to most of the out-of-pocket costs of Medicare prescription drug coverage. If you are enrolled in Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSP), you automatically qualify for Extra Help

regardless of whether you meet Extra Help’s eligibility requirements. If you have Medicare, but do not have Medicaid, SSI, or an MSP, see the chart below to find out if you qualify:

If your income is...	And your assets are...	You can get...	Your 2018 co-pays are...
Up to \$1,386 (\$1,872 for couples) per month*	Up to \$9,060 (\$14,340 for couples)	Full Extra Help \$0 premium and deductible	\$3.35 generic co-pay \$8.35 brand-name co-pay No copay after \$5,000 in out-of-pocket drug costs
Below \$1,538 (\$2,078 for couples) per month*	Up to \$14,100 (\$28,150 for couples) in 2018.	Partial Extra Help Premium depends on your income. \$83 deductible or the plan’s deductible, whichever is cheaper.	15% co-insurance or the plan co-pay, whichever is less After \$5,000 in out-of-pocket drug costs, you pay \$3.35/generic and \$8.35/brand-name or 5% of the drug cost, whichever is greater.

*These are the income limits for 48 states and the District of Columbia. The monthly income limit in Alaska is \$1,728 (\$2,335 for couples) for full Extra Help and \$1,918 (\$2,593 for couples) for partial Extra Help. In Hawaii, the monthly income limit is \$1,591 (\$2,150 for couples) for full Extra Help and \$1,765 (\$2,386 for couples) for partial Extra Help. Residents of U.S. territories are not eligible for Extra Help.

If you think you may qualify, you can apply through the Social Security Administration (SSA). Visit www.ssa.gov or call 800-772-1213 (toll-free) to learn more.

SHIP National Technical Assistance Center: 877-839-2675, www.shiptcenter.org | info@shiptcenter.org
SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

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