

MEDICARE

made simple

WHAT YOU NEED TO KNOW

Summer 2021

Greetings!

This edition of *Medicare Made Simple, What You Need to Know* will provide you with information on Medicare and related topics as well as resources geared toward keeping you healthy.

We hope you are enjoying your summer and the bright sunny days!

Harford County Office on Aging SHIP Program

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Maryland Senior Prescription Drug Assistance Program



The Maryland Senior Prescription Drug Assistance Program (SPDAP) provides financial assistance to Maryland residents who are eligible for Medicare and enrolled in a prescription drug plan. The program pays up to \$50 per month for a Medicare prescription drug plan premium. An individual must be enrolled in an approved Medicare prescription or Advantage plan to be eligible. It **does not** assist with the cost of specific medications.

For additional information or eligibility requirements, visit www.marylandspdap.com.

For an application [Click Here](#)

Annual Medicare Part D Open Enrollment

The annual open enrollment period to make changes to your Part D prescription coverage and/or enroll in a Medicare Advantage Plan is October 15 through December 7. Here's how you can prepare:

1. Update your prescription drug list. This list should include the full name of your medications, the dosage and frequency, and whether it is generic or brand specific.

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Annual Medicare Part D Open Enrollment (continued)

2. Add to your medication list what you are paying for your medications through your Part D prescription plan.
3. Talk to your doctor about your medications and update your list with any changes.
4. If you haven't already, consider creating a My Medicare account at www.medicare.gov. This account will allow you to see your current coverage, keep track of your medications, and access information about Part D prescription plans.



Part D plans and medication costs change every year, so it is important to review your prescription plan and medication costs during open enrollment to ensure you are getting the best price and the best coverage for you. For more information on Medicare Part D, visit www.medicare.gov.

Understanding Part B Medicare



Medicare Part B covers medically necessary and preventative services. This includes most doctor services including those incurred as a patient and in the hospital, outpatient therapy, Durable Medical Equipment (DME), and preventative health care. It also covers clinical research, and ambulance and mental health services.

If you are already collecting Social Security at age 65, you will automatically be enrolled in Part B Medicare. If not, you will have to enroll yourself through the Social Security Administration (SSA). To learn more about enrolling in Part B Medicare and to download the necessary forms, visit: <https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b>.

The premium for Medicare Part B in 2021 is \$148.50 per month. Most people will pay this amount, however, if your modified adjusted gross income is above a certain amount, you may be required to pay an Income Related Monthly Adjustment Amount (IRMAA). In addition, the deductible is \$203. After meeting this deductible, you must pay 20% of the Medicare-approved amount for services. This is usually paid by the beneficiary or through Medicare Supplemental Insurance or a Medicare Advantage Plan. For additional information on Medicare Part B coverage and costs, visit: <https://www.ssa.gov/benefits/medicare>.

Medicare Advantage Plans

During the annual open enrollment period, October 15 through December 7, beneficiaries can enroll in a Medicare Advantage Plan. These plans are all-in-one alternatives to Traditional Medicare. Offered by Medicare-approved private companies, these plans are bundled to include Part A, Part B, and usually Part D for prescriptions. Most offer extra benefits Traditional Medicare doesn't cover, like vision, hearing, and dental.

For more information on Medicare Advantage plans, visit www.medicare.gov.

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Medicare Resources from Harford County Office on Aging

Did you know the Harford County Office on Aging has an online Medicare learning library? This library contains several videos addressing the ins and outs of Medicare and includes topics such as:

- How to use the Medicare Plan Finder to find a Part D Prescription plan
- Welcome to Medicare information when you turn 65
- Transitioning to Medicare under 65
- Medicare Supplemental Insurance vs. Medicare Advantage Plans

The website also includes links to information related to Medicare and past Medicare newsletters. Get answers to your Medicare related questions. Haven't seen it yet?

Visit <https://www.harfordcountymd.gov/3240/MedicareMedicaid-Online-Learning>

Overpaying Medicare Premiums

You could be tripling your Medicare premiums without knowing! Read the article below from Market Watch for tips on how to make sure you aren't paying more for your Medicare coverage than necessary.

<https://www.marketwatch.com/story/you-could-unwittingly-triple-your-medicare-premiums-heres-what-to-watch-for-11623777221>

Telehealth Related Fraud

The popularity and increased number of telehealth services have also prompted increases in Medicare fraud. Unsolicited phone calls that try to verify pain symptoms or ask about your family's history of cancer could be someone trying to approve you for unnecessary equipment or testing. If you suspect telehealth fraud, error, or abuse, call 1-800-Medicare.



For more information on telehealth fraud, visit:

<https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Telehealth-Fraud.aspx>



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