



# MEDICARE

*made simple*

## WHAT YOU NEED TO KNOW

### Greetings!

Welcome back to *Medicare Made Simple, What You Need to Know*, a quick, clear and practical guide to navigating Medicare with confidence. Whether you are new to Medicare or helping someone who is, this edition is packed with essential updates and tools to keep you informed and empowered.

***Have a safe and happy summer!***

– The Harford County Office  
on Aging SHIP Program

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## Medicare Preventative Screenings & Updated Vaccine Coverage

**Medicare 2025: Key updates to preventative and mental health services** focus on expanding access to preventative care, mental health support, cancer screenings, and vaccines, helping millions of Americans stay healthier longer.

### Expanded Preventative Care

Medicare is increasing its focus on early detection and prevention. New services aim to catch health issues before they become serious by encouraging routine check-ups and screenings.

### Broader Mental Health Coverage

Reduces stigma and makes mental health care more accessible. Medicare now includes:

- Annual depression screenings
- More telehealth options for mental health
- Coverage for licensed marriage and family therapists and addiction and/or mental health counselors (eligible for Medicare reimbursement).

### Improved Cancer Screening Guidelines

- Lung cancer: Medicare now covers

low-dose CT scans for high-risk individuals

- Colorectal cancer: Screenings now begin at age 45 (previously 50), aligning with updated guidelines.

### Updated Vaccine Coverage

Medicare now covers **all adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP) under Part D with no copay or deductible.** These include:

- Hepatitis A & B – Shingles
- RSV (Respiratory Syncytial Virus)
- Tdap (Tetanus, Diphtheria, Pertussis)

### **Part B continues to cover:**

- Flu shots (including seasonal and H1N1)
- Pneumococcal vaccines - Hepatitis B (for high-risk individuals)
- COVID-19 vaccines

This includes Medicare Advantage plans with Part D coverage. Please note, you may be charged if you use an out-of-network provider. Talk with your doctor or health care provider to decide which immunizations are right for you.

For information on immunizations covered by Medicare, visit [www.medicare.gov/coverage/preventative-screening-services](http://www.medicare.gov/coverage/preventative-screening-services)

For additional information about vaccines and immunizations, contact:

**The Food & Drug Administration:** [www.fda.gov/vaccines-blood-biologics/vaccines](http://www.fda.gov/vaccines-blood-biologics/vaccines)  
or **The Centers for Disease Control and Prevention (CDC)** at [www.cdc.gov/vaccines/index.html](http://www.cdc.gov/vaccines/index.html) or 1-800-232-4636 (1-800-CDC-INFO)

# Medicare Part D Prescription Changes

## Expansion of the Low-Income Subsidy (LIS) Extra Help Program

This program helps those with limited income and resources lower or cut Part D prescription costs. The expansion increases the income limit to get full Extra Help through the Social Security Administration to qualify more beneficiaries. Eligible individuals for Extra Help will benefit from:

- No premiums for Part D Prescriptions
- No deductibles
- A maximum of \$4.90 for generics covered by the plan
- A maximum of \$12.15 for each brand named drug

## Elimination of Costs at Part D Catastrophic Coverage Level

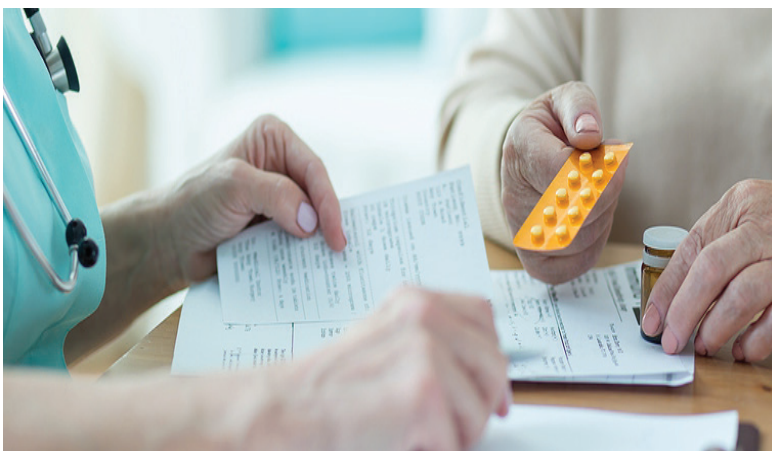
Catastrophic Coverage level is when a beneficiary reaches certain out of pocket stage with their Part D plan. Once this happens, there are no additional costs for the remainder of the year.

## Maryland State Retirees Transition to Medicare Part D

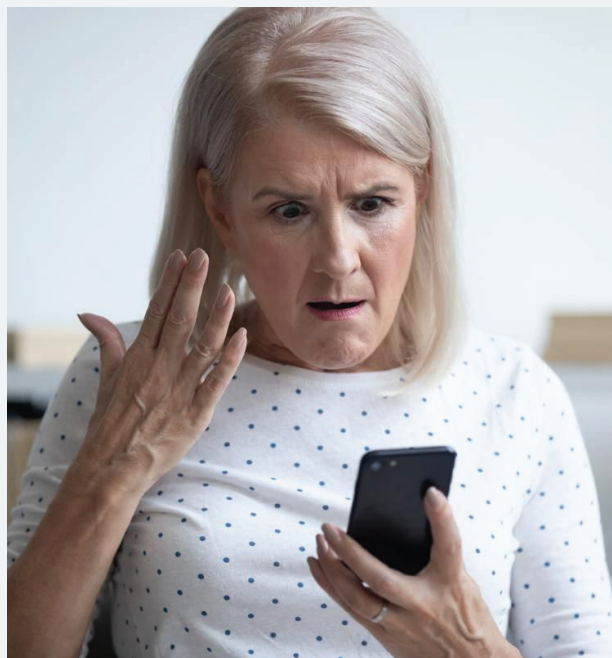
As of January 1, 2025, the State of Maryland no longer covers prescriptions drugs as part of retiree insurance. Retirees will need to transition to Medicare Part D plans for coverage.

## Part D Prescription Benefits Changes for 2025

- Maximum out of pocket for beneficiaries is \$2,000 (a complete elimination of the coverage gap)
- Monthly payment plans to make affordable payments for those who will reach the \$2,000 cap. You must opt into the payment plan through the Part D plan. Payments will be made to the plan in monthly installments and not to the pharmacy.
- Starting in 2025, Medicare Part D coverage will have three phases: **Deductible phase:** You pay the full cost of your medications until you reach the deductible amount. **Initial coverage phase:** After meeting the deductible, you pay a portion of the drug costs, and the plan covers the rest. **Catastrophic coverage phase:** You will pay \$0 for covered prescription drugs once you reach the \$2,000 limit for out-of-pocket costs.



## TECH SUPPORT & IMPERSONATION SCAM ALERT



### Why Seniors are targeted:

Scammers often target seniors because they may be more trusting or unfamiliar with digital threats. One of the most profitable scams is Tech Support Fraud.

### How it works

Scammers pose as a tech support agent or government official and contact victims by phone, email, text or social media. They claim there is suspicious activity on an account such as Amazon or your bank. They may already know some personal details and sound convincing. They'll ask for a verification code to secure your account, but sharing this information gives them full access to your finances.

### Understanding the Two-Factor Authentication (2FA)

2FA uses both a password and a verification code to protect your account. It's like having two locks on your door. Scammers need both to break in, which is why they try to trick you into giving up your code.

### Red Flags of a Scam

- Requests for cash, gold, gift cards, wire transfers, or cryptocurrency
- Urging secrecy or asking you to lie to others
- Demands to move money to keep it safe

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## MEDICARE CAREGIVERS CORNER: THE GUIDE MODEL PROGRAM

The GUIDE Model (Guiding an Improved Dementia Experience) is a new approach to dementia care. This voluntary nationwide initiative was launched by the Centers for Medicare & Medicaid Services to improve care for people living with dementia and provide meaningful support to their unpaid caregivers.



### Key Goals of the GUIDE Model

- Improve quality of life for individuals with dementia
- Reduce stress and burden on family caregivers
- Help people with dementia stay in their homes and communities longer

### What GUIDE Offers

- Medicare funded services like personalized care coordination
- Education and support for caregivers
- Access to respite care to give caregivers a break

This model takes a whole-person approach and addresses both medical and social needs. It aligns with the broader National Plan to Address Alzheimer's Disease.

### National Plan to Address Alzheimer's Disease Key Objectives

This plan aims to reduce the impact of Alzheimer's and related dementias (AD/ADRD) through research, care improvements, and public awareness. The main goals are:

- Develop effective prevention and treatment
- Improve care quality and coordination
- Strengthen support for individuals and caregivers
- Increase public awareness and engagement
- Enhance data collection and tracking
- Promote healthy aging and reduce dementia risk factors.

For more information visit The Centers for Medicare and Medicaid Services [www.cms.gov/priorities/innovation/innovation-models/guide](https://www.cms.gov/priorities/innovation/innovation-models/guide)

The Office of the Assistant Secretary for Planning and Evaluation [www.hhs.gov/aging/napa/index.html](https://www.hhs.gov/aging/napa/index.html)

## TECH SUPPORT & IMPERSONATION SCAM ALERT

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- Unsolicited requests for personal information like your Social Security or Medicare number

### What to Do

- If you need technical help, contact a trusted person or a reputable company directly.
- Never share personal or financial information with someone who contacts you unexpectedly.
- Don't trust Caller ID, it can be faked.
- Avoid clicking on links in unexpected messages or emails.

**Stay Safe** If you are unsure whether a message or call is legitimate, hang up and contact the agency or company using a verified number.

### Where to Report Fraud

#### Local FBI Office -

Covers Maryland and Delaware 2600 Lord Baltimore Drive, Baltimore, Maryland 21244  
<https://www.ic3.gov/> | 410-265-8080

#### Senior Medicare Patrol Office

[www.smpresource.org](https://www.smpresource.org) | 410-638-3025 ext. 3577

#### Harford County Office on Aging

[www.harfordcountymd.gov/3755/Medicare-Elder-Fraud-Information-Resourc](https://www.harfordcountymd.gov/3755/Medicare-Elder-Fraud-Information-Resourc)  
410-638-3025

#### Adult Protective Services

[www.dhs.maryland.gov/office-of-adult-services/adult-protective-services/](https://www.dhs.maryland.gov/office-of-adult-services/adult-protective-services/)  
1-800-91-PREVENT (1-800-917-7383)

#### Inspector General

<https://oig.hhs.gov/fraud/report-fraud/> |  
1-800-447-8477

For issues with your Medicare policy, coverage, billing claims or appeals, or lost or stolen Medicare card, file a claim at [www.Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4277).



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