

SHIC

talk

A program of the ND Insurance Department - Jim Poolman - Commissioner

February 2007

Commissioner Comments



Dear Friends,

It is my pleasure to introduce you to our new SHIC director, Cindy Sheldon, who just last month started in her position. We are pleased to have Cindy on board and are excited about the new directions that the SHIC program will be taking in the next few months.

Cindy comes to us with a background in healthcare, grant writing, and working with the disabled. These skills will be particularly important for expanding our volunteer base and our sources of funding, and diversifying the populations that the SHIC program serves.

The SHIC program, its staff and volunteers have accomplished great things in the past and I am confident that they will continue to do so.

Cindy's contact information is:

Cindy Sheldon
Health Insurance Counseling Program Director
ND Insurance Department
600 East Boulevard Avenue - Department 401
Bismarck, ND 58505
W-Tel: 701.328.9604
W-Fax: 701.328.9610
csheldon@nd.gov

Thanks again for all that you do for the SHIC program. By working together, we can accomplish great things! Your efforts are valued and appreciated!



Jim Poolman
Insurance Commissioner

NORTH
DAKOTA
*a program of the
North Dakota
Insurance Department*

SHIC
Senior Health
Insurance Counseling

Staying Healthy in 2007

Did you know an easy and important way to stay healthy is to get disease prevention and early detection services? Did you know that some of these services are provided by Medicare? There are many long term benefits of disease prevention and early detection services.

Encourage Medicare recipients to talk to their doctor or health care provider to find out which tests and prevention measures they need and how often they need them to stay healthy. Heart disease, cancer, stroke and diabetes cause the most deaths of people with Medicare, but each disease can be prevented or treated more effectively when found earlier.

Prevention and early detection services covered by Medicare include:

- **“Welcome to Medicare” physical exam.**¹ As of January 1, 2005, Medicare covers a one-time review of the beneficiary’s health, education and counseling about the preventative services they need. These services include screenings and shots.
- **Cardiovascular Screenings.** Beneficiaries should ask their doctor to test cholesterol, lipid and triglyceride levels for prevention of a heart attack or stroke.

Continued on page 3...

Prescription Assistance Programs and Part D

By the time you read this article, some Medicare beneficiaries may be in the “donut hole” or Part D Gap. While in the donut hole, the Part D Insurance Company may not pay for some or any medications.

Fortunately, there are some Patient Assistance Programs which help Medicare beneficiaries enrolled in Part D. Lilly Medicare Answers Program is one such program.

To apply for the Lilly Medicare Answers Program, an application must be completed. There is a \$25 administrative fee for each one month supply of medication. Patients must be enrolled in Part D.

The patient must have been denied the Low Income Subsidy and have an average income at or below 200% of the Federal Poverty Level (FPL- 1 person \$19,600, 2 persons \$26,400). Medications on the program include the Forteo Injection, Humatrope Injection and Zyprexa tablets.

Another program which assists people enrolled in a Medicare Part D Plan is GSK (Glaxo Smith Kline) Access. The patient *must* have Medicare Part D and have an income at or below 250% of the Federal Poverty Level which is \$24,500 for a household of one or \$33,000 for a household of two. The patient must also have spent

\$600 on medications through the Medicare Part D Plan.

When using the GSK Access program, the patient is sent a pharmacy card. The pharmacy card is good for one year. It can be used at any retail pharmacy to pick up GSK medications at no cost.

To apply for GSK Access, one must complete the application, provide income documentation and proof of prescription expenses.

For more information about these programs, call 1-888-575-6611 or go to the website for each pharmaceutical company.

No Medicare Part D Penalty for Low Income Beneficiaries

Generally, Medicare beneficiaries who are qualified to join a prescription drug plan, or Part D, but choose not to enroll during the initial enrollment period, may be subject to a late enrollment penalty.

Based on a new CMS decision, most low income-beneficiaries can enroll in a Medicare Prescription

drug plan with NO penalty through December 31, 2007.

If you know of someone who still needs to enroll, but has not because of penalties, please encourage them to contact a SHIC counselor today!

Staying Healthy in 2007

Continued from page 2...

- **Mammogram Screenings.**² Mammograms are considered preventative as they can check for breast cancer before the beneficiary or their doctor may be able to feel it.
- **Pap Test and Pelvic Exam.**³ These exams check for cervical and vaginal cancers.
- **Colorectal Cancer Screening.**⁴ These tests help find colorectal cancer early, when treatment is most effective.
- **Flu Shots.**⁵ These shots help prevent influenza or the flu virus.
- **Prostate Cancer Screening.**⁶ These tests help find prostate cancer.
- **Pneumococcal Shot.** This shot helps prevent pneumococcal infections. Most people will need this shot once in their lifetime.
- **Hepatitis B Shots.**⁷ This is a series of three shots to help protect people from getting Hepatitis B.
- **Bone Mass Measurements.**⁸ These measurements help determine if the beneficiary is at risk for broken bones.
- **Diabetes Screenings.**⁹ Beginning January 1, 2005, Medicare covers tests to check for diabetes.
- **Glaucoma Tests.**¹⁰ This eye pressure test screens for glaucoma.

For some of these services, the beneficiary may have to pay a deductible, coinsurance and/or co-payment. These amounts vary depending on the type of services they need and the type of Medicare plan they have.

Please encourage ALL Medicare beneficiaries

to call their primary care provider to find out which tests they may need and schedule these services today!

If you need CMS brochures about the above preventative benefits, please call our office.

1-Beneficiary must have the physical exam within the first six months they have Medicare Part B.

2-Mammograms are covered once every 12 months for all women with Medicare over age 40.

3-Medicare covers these exams every 24 months for all women with Medicare. Medicare covers these exams every 12 months for women with Medicare at high risk.

4-If the beneficiary is 50 or older, or at high risk for colorectal cancer, one of many tests are covered (i.e. Fecal Occult Blood Test, Flexible Sigmoidoscopy, Screening colonoscopy, and/or barium enema).

5-Medicare covers these shots once a flu season for all people with Medicare.

6-Medicare covers a digital rectal exam and PSA test once every 12 months for all men with Medicare over age 50.

7-Medicare covers these shots for people with Medicare at high or medium risk for Hepatitis B.

8-Medicare covers these measurements once every 24 months (more often if medically necessary) for people with Medicare at risk for osteoporosis.

9-Certain risk factors need to be present for these screenings to be performed.

10-Medicare covers these tests once every 12 months for people with Medicare at high risk for glaucoma.

Extended Enrollment Period for Some Part D Plans

Elderly Americans who failed to receive timely information about their current prescription drug plans from UnitedHealth Group, AARP and Pacificare will

get an extra 45 days to choose coverage for 2007. The extended enrollment date is from January 1, 2007 to February 14th, 2007. It may not be too late!

Merck Vaccine Patient Assistance Program

Very limited public funding is available in the United States to provide vaccines to uninsured adults. Merck has created the Merck Vaccine Patient Assistance Program.

This private and confidential program provides vaccines free of charge to eligible adults, primarily the uninsured, who, without Merck's assistance could not afford needed Merck vaccines.

The patient must have no insurance and have an income at or below 200% of the Federal Poverty Level. Patients who don't meet the criteria may still qualify for this program if the patient has special

circumstances of financial and medical hardship. The patient must be age 19 or older. If the doctor's office or clinic is funded by the government, then the clinic and patient are not eligible.

After the application is faxed to Merck, the doctor's office will get a call within 10-15 minutes saying whether the patient is approved or not.

Vaccines included in this program include Gardasil, MMRLI, Pneumovax, Recombiva Hb, Vaqta, Varivax, and Zostavax. For more information call 1-800-293-3881.

Abbott Diabetes Patient Assistance Program

A Freestyle Flash Meter blood glucose monitoring system, Freestyle Meter blood glucose monitoring system, or Precision Xtra blood glucose and ketone monitoring system are available through this program.

The patient must have applied to Medicaid, been denied, and have

no prescription insurance and meet income guidelines that are not disclosed. The patient must have no insurance that covers diabetes testing supplies. This program will provide one meter, strips and lancets for eligible patients for one year.

The patient must call for a

prescreening. The application is sent to the patient. Both the doctor and the patient have a section to complete on the application. The application also must have an attached denial letter from Medicaid.

For more information call 1-866-224-8887.

Ross Medical Nutritionals Patient Assistance Program

The Ross Patient Assistance Program is designed to improve lives by supplementing medically essential nutrition products to financially disadvantaged individuals whose existing resources are limited. All applications are reviewed on a case-by-case basis.

The patient must attach proof of income and any denial letters from insurance companies.

For more information call 800-222-6885, Opt 5.

Senior Medicare Patrol has Moved

North Dakota Center for Persons with Disabilities (NDCPD) at Minot State University was awarded the Senior Medicare Patrol (SMP) project. This is a three-year grant funded in part through the Administration on Aging (AoA). SMP projects train retired professional volunteers to help their peers become better health care consumers.

The SMP project provides products and services to ND seniors and people with disabilities that promote understanding of Medicare and Medicaid program benefits. Volunteers work to educate North Dakota Medicare and Medicaid consumers about the importance of reviewing their Medicare notices to identify billing errors, as well as potentially fraudulent activity. Program volunteers also encourage seniors

to make inquiries to the SMP project when such issues are identified, so that the project may ensure appropriate resolution or referral.

If you are interested in more information about this program, please contact Linda Madsen, Project Director or Heather Lee, Training and Volunteer Coordinator at 1-800-233-1737.

Director's Corner

Dear SHIC friends:

I want to express my excitement about joining the SHIC team! I have heard such wonderful things about each and every one of you...especially the time and dedication you have provided to make this program successful.

I am looking forward to 2007; some of our larger goals for SHIC include implementing a website with a page specifically for counselors (forms, training dates, etc), targeting the LIS population in North Dakota and contacting people with disabilities and encouraging them to become SHIC counselors.

We have established the SHIC update and new counselor trainings as follows:

New Counselor Training: March 27-29 in Bismarck
Expressway Inn (1-800-456-6388)

Update Training: May 22nd (Bismarck)
Expressway Inn (1-800-456-6388)

May 24th (Fargo)
C'Mon Inn (1-800-297-2576)

Please reserve your room under the block reserved for the ND Insurance Department.

I am looking forward to meeting each and every one of you. We appreciate all of your hard work! If you need anything, please give us a call.

See you soon,



Cindy Sheldon

SHIC *talk* is published by:

ND Insurance Department-Dept. 401
600 East Boulevard Avenue
Bismarck, ND 58505

Phone: 701.328.2440
Toll-free: 888.575.6611
Fax: 701.328.4880
TTY: 800.366.6888
Web: www.nd.gov/ndins/
Email: ndshic@nd.gov

If you have questions about any content or have suggestions for content for our next publication, please contact Cindy Sheldon, Director, at 701.328.9604 or csheldon@nd.gov.

SHIC Talk
February 2007

Extra Brochures: The SHIC office has an overabundance of CMS pamphlets called 'Mammograms and Breast Health'. Please call our office if you are interested in these brochures.