

SHIC

talk

A program of the ND Insurance Department - Rebecca L. Ternes - Acting Commissioner

October 2007



Commissioner Comments

Dear Friends:

We've got a busy few months ahead of us! Medicare Open Enrollment is fast approaching. In addition to enrollment events statewide, we are partnering with two great organizations to better serve our existing and new Medicare beneficiaries.

To start the enrollment process, beneficiaries only need to dial three numbers for a Part D Plan Comparison! 211/Mental Health Association of North Dakota and RSVP are assisting SHIC with taking drug plan comparisons via phone. The process starts by calling 211, which is a free and confidential service of the ND Mental Health Association. The operators at 211 will need the following information to complete the process:

- Name and phone number of current pharmacy
- Any prescription drug plan information (including coverage such as VA, Medicaid, etc.)
- Names of medications, strengths and dosages

After this information is gathered, RSVP will do a drug plan comparison and send the results to the individual via mail. The individual will have the opportunity to enroll by calling:

- Medicare at 1-800-MEDICARE;
- The plan of choice;
- Their insurance agent;
- RSVP (1-701-258-5436) on Monday, Wednesday or Friday from 12:30-3:30PM only; or
- SHIC at 1-888-575-6611

By utilizing this call-in process, we hope to serve beneficiaries in the rural areas. So remember, if individuals cannot attend regular enrollment events, have them call **211** (a free, 24 hour, local service).

Thanks again for all your support of our program and for all that you do for it!

A handwritten signature in black ink, appearing to read 'A. Hamm', written over a white background.

Adam W. Hamm
Insurance Commissioner

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SHIC
State Health
Insurance Counseling

Looking for Volunteering Opportunities?

The SHIC program is looking for individuals who are willing to volunteer to assist Medicare beneficiaries enroll in Part D.

SHIC is offering an IVN learning opportunity for Navigating the Prescription Drug Finder. This event will be held November 2, 2007 from 1:00 pm to 3:00 pm.

The IVN training opportunity will be available in:

- Bismarck;
- Bottineau;
- Devils Lake;
- Dickinson;
- Fargo;
- Grand Forks;
- Mayville;
- Minot;
- Valley City;

- Wahpeton; and
- Williston.

For more information, and to find the IVN site nearest you, visit www.ndivn.nodak.edu

Please register for the IVN presentation by calling Cindy @ 1-888-575-6611 or by email at csheldon@nd.gov.

Private Fee-For-Service Plan Marketing Rules Updated

Medicare Private Fee-for-Service (PFFS) Plans are the private fee-for-service option under Medicare Advantage. Medicare Advantage Plans are health plan options approved by Medicare and run by private companies. Medicare PFFS Plans aren't the same as the Original Medicare Plan or Medigap (Medicare Supplement Insurance) policies. All persons representing Medicare PFFS Plans must follow certain rules when giving you information about their plan. These rules also apply to independent agents and brokers working with Medicare PFFS Plans.

Medicare PFFS Plans **MUST**:

- Give you written information with a complete description of how the plan works
- Make clear that your doctor or hospital must agree to accept the plan's terms and conditions prior to providing health care services to you, with the exception of emergencies
- Call you after you enroll to make sure that you wanted to join and that you understand how the plan

works

- Send you a letter if they can't reach you by telephone
- Have people available to answer any questions you have about the plan
- Have people available to answer your providers questions

Like all Medicare Advantage Plans, Medicare PFFS Plans **CAN'T**:

- Ask for your personal information (like your Social Security, bank account, or credit card numbers) over the telephone unless you are a member of that plan
- Come to your home uninvited to sell or endorse any Medicare-related product
- Offer you cash to join their plan
- Enroll you in a plan over the telephone unless you call them
- Ask you to send payment over the telephone or web
- Tell you that they are Medigap (Medicare Supplement Insurance)

If you believe you have been misled by a Medicare PFFS Plan, call 1-800-MEDICARE (1-800-633-4227) or SHIC at 1-888-575-6611.

Final 2008 Evidence of Coverage Model Issued

On August 17, 2007, CMS released the final model 2008 Evidence of Coverage (EOC) for Medicare Advantage Plans, Prescription Drug Plans, and Medicare Cost Plans. For contract year 2008, plans will have the option of either providing beneficiaries with a document that

combines the EOC with the Annual Notices of Change (ANOC), or providing the documents separately as in prior years. In either case, plans must mail certain documents (including an abridged or comprehensive formulary) so that current enrollees receive them by

October 31, 2007.

The model EOCs are available at:

www.cms.hhs.gov/HealthPlansGenInfo/PartCHPMS/list.asp#TopOfPage

Legal Services of ND Offers LIS Application Assistance

Do you know someone who may need assistance applying for the LIS? If so, please call Legal Services of ND at the Senior Hotline at 1-866-621-9886 or at Central Intake

at 1-800-634-5263 to see if you qualify for assistance with your application or with an appeal if you should receive a denial.

SHIC/Native American Outreach Planned in Spirit Lake

The Fargo Department of Veterans Affairs Medical Center and Dakota Regional Office, in conjunction with various service organizations, Indian Health Services, Spirit Lake Tribal Health, and the Spirit Lake Nation, will be sponsoring a Compensation and Informational Fair at the Spirit Lake Indian Reservation, Blue Building, 816 3rd Avenue, Fort Totten, North Dakota. The event will be held from 9:00 a.m. to 4:00 p.m. on Tuesday, October 2, and Wednesday, October 3, 2007.

All veterans are welcome to attend. Veterans' service organization representatives will be available from the American Veterans (AMVETS),

Disabled American Veterans (DAV), Veterans of Foreign Wars (VFW), American Legion, and North Dakota Department of Veterans Affairs to assist all veterans, dependents, and survivors with their claims. This is an opportunity for the veteran community to apply for veteran's benefits in one location without traveling to the Department of Veterans Affairs Medical Center and Dakota Regional Office in Fargo. We will have social workers from the Fargo VA Homeless Program available. Representatives from the VA mental health unit will be available to meet with veterans. Information will also be available on the Native American Home Loan

program.

A VA disability examiner will be available to provide compensation and pension examinations along with VA Rating Board specialists to adjudicate certain disability and pension claims. All veterans are encouraged to bring a copy of their DD214 (Discharge Papers), service medical or personnel records, medical records, and any Department of Veterans Affairs paperwork they may have received at an earlier date.

Questions can be referred to Peggy Wheelden, Public Affairs Officer at 701-239-3724.

Upcoming SSA Mailings

SSA is in the process of mailing "SSA Review of Your Eligibility for Extra Help" redetermination notices to some beneficiaries who are currently receiving the low-income subsidy.

About 500,000 beneficiaries started receiving this mailing beginning Monday, September 10, 2007.

Beneficiaries must complete the enclosed form within 30 days and submit it to the Wilkes-Barre Data Operations Center in the enclosed pre-paid envelope for

processing. If a beneficiary needs assistance, they should contact SSA at 1-800-SSA-1213 (1-800-772-1213) or their local SSA field office. If a beneficiary does not complete and return the form, eligibility for Extra Help may be terminated effective January 1, 2008.

The "Loss of Deemed Status Letter" (GREY Letter) (Pub. No. 11198) was scheduled to be mailed to beneficiaries starting the week of September 17, 2007.

CMS, in coordination with

Social Security, mails these notices to people who no longer automatically qualify for extra help as of January 1, 2008.

The mailing includes an application for extra help with a postage paid envelope to return to SSA. Click here for additional information:

<http://www.cms.hhs.gov/States/Downloads/mailings.pdf>

Upcoming Events

Northern Plains Conference on Aging and Disabilities

- **10/4/2007**
- **Ramada Plaza Suites - Fargo**

Women's Showcase

- **10/13/2007**
- **Fargo Dome**

Women's Health Summit

- **10/15/2007**
- **Ramkota Inn - Bismarck**

2008 - Part D Enrollment Events

Bismarck	November 15, 2007 9:00 am to 4:00 pm	State Capitol (West end of Capitol) 600 E Blvd Avenue Bismarck, ND 58501
Dickinson	November 16, 2007 9:00 am to 4:00 pm	Days Inn (also known as Grand Dakota Lodge) 532 15th St West Dickinson, ND 58601
Jamestown	November 20, 2007 9:00 am to 4:00 pm	Gladstone Inn 111 2nd St NE Jamestown, ND 58401
Grand Forks	November 28, 2007 9:00 am to 5:00 pm	Senior Citizens Association 620 4th Ave South Grand Forks, ND 58201
Fargo	November 29, 2007 9:00 am to 5:00 pm	West Acres Mall, Fountain Court by JC Penney 3902 13th Ave South Fargo, ND 58103
Minot	December 04, 2007 9:00 am to 5:00 pm	Comfort Inn 1515 22nd Ave SW Minot, ND 58701
Williston	December 05, 2007 9:00 to 5:00	Williston Senior Center 1001 15th Ave West Williston, ND 58801

2008 - Medicare Part D - Standard Benefits

PART D BENEFIT PARAMETERS	2007	2008
<u>Part D Standard Benefit Design</u>		
Deductible	\$265	\$275
Initial Coverage Limit (coverage gap begins)	\$2,400	\$2,510
Out-of-Pocket Threshold (catastrophic coverage begins)	\$3,850	\$4,050
<u>Maximum Co-payments in Catastrophic Coverage Portion of Benefit</u>		
Generic Drugs	\$2.15	\$2.25
Brand Name/Other Drugs	\$5.35	\$5.60
<u>Part D Dual Eligible (Medicare & Medicaid Benefits) Co-payments</u>		
Co-payments for Beneficiaries Residing in LTC Facilities	\$0.00	\$0.00
<u>Maximum Co-payments for Full Duals (full Medicaid benefits) Residing at Home</u>		
<i>Up to Out-of-Pocket Threshold</i>		
Generic	\$1.00	\$1.05
Brand Name/Other Drugs	\$3.10	\$3.10
<i>Above Out-of-Pocket Threshold</i>		
Generic Drugs & Brand Name/Other Drugs	\$0.00	\$0.00
<u>Maximum Co-payments for Partial Duals (some Medicaid benefits) Residing at Home</u>		
<i>Up to Out-of-Pocket Threshold</i>		
Generic	\$2.15	\$2.25
Brand Name/Other Drugs	\$5.35	\$5.60
<i>Above Out-of-Pocket Threshold</i>		
Generic Drugs & Brand Name/Other Drugs	\$0.00	\$0.00
<u>Part D Low-Income Subsidy Recipient Co-payments—Full Subsidy</u>		
Deductible	\$0.00	\$0.00
<i>Maximum Co-payments Up to Out-of-Pocket Threshold</i>		
Generic Drugs	\$2.15	\$2.25
Brand Name/Other Drugs	\$5.35	\$5.60
<i>Maximum Co-payments Above Out-of-Pocket Threshold</i>		
Generic Drugs & Brand Name/Other Drugs	\$0.00	\$0.00
<u>Part D Low-Income Subsidy Recipient Co-payments—Partial Subsidy</u>		
Deductible	\$53.00	\$56.00
Co-Insurance Up to Out-of-Pocket Threshold	15%	15%
<i>Maximum Co-payments Above Out-of-Pocket Threshold</i>		
Generic Drugs	\$2.15	\$2.25
Brand Name/Other Drugs	\$5.35	\$5.60



Director's Corner

Greetings!

I am excited to tell you that we have 11 new counselors in the SHIC program! This group of recruits were ready to hit the ground running; their enthusiasm was amazing. Two of the recruits were from Fargo where volunteers were greatly needed. Welcome everyone and thanks for making our training fun!

We are positive that the Part D enrollment period will go smoothly this year. With the 7 statewide enrollment events and the 211 call-in process described in this newsletter, we are confident all beneficiaries will be served.

We are looking forward to the IVN training being held on November 2nd. This will be an opportunity for counselors, professionals and the general public to become comfortable assisting Medicare beneficiaries with drug plan comparisons or enrollments. Our goal is to give the public the tools to help loved ones, neighbors or clients in a less formal capacity.

I hope you are enjoying the beautiful Fall we are having. As always, I look forward to your comments via email and phone. Thank you for all you give to citizens in North Dakota.

Sincerely,

Cindy Sheldon

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**For Medicare
related resources,
please visit:**

www.healthassistancepartnership.org/

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.