

SHIC

talk

A program of the North Dakota Insurance Department • Adam Hamm, Insurance Commissioner

October 2008



Dear friends,

The Insurance Department is gearing up for the upcoming Medicare Part D enrollment events that begin Nov. 17 in Bismarck. As you'll see on the schedule on page four, we will be providing free help to consumers in 10 towns with switching or enrolling in a Part D plan. Last year was a great success and I look forward to the department helping even more North Dakotans this year.

I am pleased to tell you that North Dakota's SHIC was recently given a performance award from the Centers for Medicare and Medicaid Services (CMS) in the amount of \$32,319. North Dakota's performance ranked number two in the nation and number one in a group of similar-sized states.

CMS graded each SHIC program on the number of beneficiaries served in one-on-one counseling sessions and in public education and outreach events, and the number of counselors recruited and trained to provide community-based assistance to Medicare beneficiaries. I am very proud of the Insurance Department, our partnering organizations and also our dedicated volunteers. You are the reason we achieved this national recognition. Congratulations!

Sincerely,

A handwritten signature in blue ink, appearing to read "Adam Hamm".

Adam Hamm
Insurance Commissioner

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

S H I C
State Health
Insurance Counseling

Richland-Wilkin Fall Extravaganza

Have you been a victim of fraud?

Do you know how to protect your identity?

Join us at the Wahpeton Eagles Club

12:30–4 p.m.

Monday, Oct. 20

12:30–2—Registration, exhibits, screenings and flu shots

2–3:30—Panel presentation on Consumer Fraud

3:30–4—Exhibits and coffee

Presenters

- Judy Austad, Investigator, Attorney General's Consumer Fraud Division
- April Jose, Wahpeton Police Department
- Candice Mauser, Minnesota Legal Aid
- Myron Jabs, Medicare Fraud

Exhibitors:

- CERT (Certified Emergency Response Team)
- Experience Works
- Foster Grandparents/Senior Companion
- Freedom Resources
- Leach Home
- MeritCare
- Paquin's Sweet Harmony
- Retired & Senior Volunteer Program
- Richland County Health Department
- Satrom Travel
- Smooth Transitions
- Southeast Senior Services
- St. Catherine's Living Center
- St. Francis Healthcare Campus
- Twin Town Villa
- Wilkin County Public Health
- WinMar Diagnostics

Services provided by NDAD

The North Dakota Association for the Disabled, Inc. provides services in several different categories.

Financial assistance

Direct financial assistance may be used for:

- Personal attendant care
- Durable medical equipment
- Home accessibility
- Medications
- Medical travel

Some restrictions may apply and NDAD guidelines will be followed.

Equipment for loan

NDAD offers a loan program at no charge for individuals to borrow a piece of durable medical equipment including walkers, bath benches, wheelchairs, grab bars, etc.

NDAD offices in Grand Forks and Minot have a van with a lift available for loan to individuals in the community who are wheelchair users. The van can be used for out-of-town medical appointments or for local appointments and events. Any out of state trips must be for medical purposes only and be approved by NDAD.

The vans are not equipped with hand controls. There is no

charge for the use of the van. It should be returned clean and with a full tank of gas. Donations are accepted.

Information and referrals

One of NDAD's goals is to assist people in receiving help through other agencies whenever possible. Often, the person is not aware of available services or does not know how to gain access to them.

Community fundraising

These funds are raised on behalf of a person by members of his or her community. Because these funds are raised by the community and not NDAD, they can be used to help the person with the disability with any appropriate expense within IRS guidelines.

Money from community fund raising can be used for the same type of expenses as those generated by NDAD as well as things like hospital, clinic or doctor bills or other disability related costs.

Because NDAD is a 501(c3) organization, donations made to NDAD for the community project are tax deductible if you itemize. NDAD can provide consulting information on fund raising and also pay bills and expenses out of the fund as directed by the fund chairperson.

Advocacy

Protecting the rights of people with disabilities is a primary concern of NDAD. Every effort is made to ensure that they receive services to which they are entitled from the appropriate agency.

financing options for North Dakotans to purchase assistive technology (AT) devices and services. Individuals who may have difficulty obtaining conventional financing may be eligible for financing through this program.

Contact NDAD at 1-800-532-NDAD.

Assistive technology financial loan

The purpose of this program is to expand personal

Medicare drug coverage: beneficiary cost-sharing (2009)

	Annual deductible	Initial coverage period*	Coverage gap (donut hole)**	TOTAL	Catastrophic benefit (after \$4,350 in TrOOP)
Beneficiary costs (TrOOP)	\$295	25% of drug costs up to \$601.25	100% of drug costs up to \$3,453.75	\$4,350	Greater of 5% of drug cost or \$2.40/\$6 copay
Plan costs	0	75% of drug costs up to \$1,803.75	0	\$1,803.75	Balance of drug costs
Total	\$295	\$2,405	\$3,453.75	\$6,153.75	

2009 Medicare changes

- Part A deductible for 2009 is \$1,068
- Part B deductible for 2009 is \$135
- Part A premium for 2009 is \$443 (generally free)
- Part B premium for 2009 is \$96.40

For more information, [click here](#).

Need copies of CMS materials? Call the state SHIC office at 1-888-575-6611 to request them.

2008 Medicare Part D events

The North Dakota Insurance Department is putting on several free events around the state that offer assistance in switching or enrolling in a Medicare prescription drug plan. All sessions are held 9 a.m.–5 p.m.

Nov. 17	Bismarck	Doublewood Inn, Heritage Room, 1400 E. Interchange Ave.
Nov. 20	Dickinson	Grand Dakota Lodge, Lewis and Clark Room, 532 15th St. W
Nov. 24	Williston	Senior Center, 18 Main St.
Nov. 25	Minot	Sleep Inn, 2400 10th St. SW
Dec. 1	Fargo	Ramada, Crystal Ballroom, 1635 42nd St. SW
Dec. 2	Wahpeton	NDSCS, Red River Valley Room, 900 6th St. N.
Dec. 4	Valley City	Valley City Senior Center, 139 2nd Ave. SE
Dec. 9	Jamestown	Gladstone Inn, 111 2nd St. NE
Dec. 16	Grand Forks	C'Mon Inn, 3051 32nd Ave. S.
Dec. 17	Devils Lake	Lake Region College, Heritage Room, 1001 College Dr. N.

Want to learn how to find a Part D plan?

SHIC staff will hold training via IVN (interactive video network) **1–2:50 p.m. Friday, Nov. 14, 2008** at these locations:

Bismarck
BSC VoTech 228
Contact: Pat Gross
224.5641

Bottineau
MiSU-B Arntzen 2
Contact: Nancy
Underwood, 228.5421

Devils Lake
LRSC Admin 171
Contact: Dan Driessen
662.1565

Dickinson
DSU Klinefelter 216
Contact: Kathy Obritsch
483.2013

Fargo
NDSU EML 170
Contact: Tammy
Cummings, 231.1997

Grand Forks
UND Gamble 120
Contact: Heidi Flaten
777.4825

Mayville
MaSU Library 115
Contact: Bob Bertsch
788.4638

Minot
MiSU Admin 158
Contact: Dick Debertin
858.3487

Valley City
VCSU Rhodes 107
Contact: James Boe
845.7445

Wahpeton
NDSCS Library 117
Contact: Wanda Worrel
671.2606

Williston
WSC Main 120
Contact: Wanda Meyer
774.4250

Reminders for Part D beneficiaries



Remind all Medicare beneficiaries that they should give the doctor a copy of his or her Medicare Drug Plan formulary so they can be prescribed medications from the list. This will be a cost savings to the consumer.

Part D plans can make maintenance changes to their formularies, such as replacing brand

name drugs with new generic drugs. These changes must be made according to the CMS approval procedures and following 60 days notice to CMS, pharmacists and affected members.

Remind beneficiaries that they should read ALL mail. If they are not able, they should ask a family member or advocate in the community to help them sort out the important information.

The Annual Notice of Change (ANOC) should arrive no later than Oct. 31. This should explain any changes to the current plan such as monthly premium, cost sharing and formulary.

Case scenario

Problem: A beneficiary came to see a SHIC counselor regarding a recent hospitalization for a mood and anxiety disorder. He was concerned that Medicare would not pay for the bill at Jamestown Hospital because it was for mental health purposes. The SHIC counselor did some research and this is what he found:

Solution: Yes. Medicare Part A helps pay for inpatient health services in either a psychiatric hospital or in a general hospital. He needed to be seen in a psychiatric hospital due to the severity of his illness and there is a limit of 190 days of inpatient care. His out-of-pocket costs included his Part A deductible and other Part A coinsurances.

Hamm announces Insurance Department performance award

North Dakota Insurance Commissioner Adam Hamm announced today that the North Dakota Insurance Department's State Health Insurance Counseling program (SHIC) received a performance award of \$32,319 for outstanding achievements in 2007 from the Centers for Medicare and Medicaid Services (CMS).

North Dakota's SHIC program performance ranked number two in the nation and number one in a group of nine similar-sized states, mostly in the Midwest.

"This award will allow us to reach out to more North Dakotans with questions about Medicare, medications and health insurance," Hamm said. "I'm proud of the people in the Insurance Department and in our partnering organizations as well as our dedicated volunteers whose

hard work achieved this recognition from the federal government."

CMS has distributed performance awards since 2006 using data reported through a national performance reporting system. Performance criteria include the number of beneficiaries that SHIC serves in one-on-one counseling sessions and in public education and outreach events, and the number of counselors recruited and trained to provide community-based assistance to Medicare beneficiaries.

SHIC offers free and confidential help with Medicare and other health insurance. For more information, call 1-888-575-6611 or visit www.nd.gov/ndins.

Make the most of your Medicare.



If you are new to Medicare and have questions about Medicare Part D,

Medicare Advantage plans or if you want to switch plans and need assistance, help is just a phone call away:

- Dial **2-1-1** for a plan comparison (Nov. 1–Dec. 15)
- Call SHIC at **1.888.575.6611** for any questions related to Medicare or Part D plans.

**NORTH
DAKOTA**

*Insurance
Department*

S H I C

State Health Insurance
Counseling Program

Adam W. Hamm, Commissioner

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600 East Boulevard
Bismarck, ND 58505-0320
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1.888.575.6611
www.nd.gov/ndins

Average Part D premiums rise in 2009

There will be significant increases in premium costs for Part D drug plans in 2009.

“Plans do change their offerings from year to year. Some beneficiaries may see significant premium increases or changes, such as reduced coverage in the gap, if they stay in the same prescription drug plan in 2009,” according to a press release from the Centers for Medicare & Medicaid Services. People with Medicare are encouraged to review how their plans are changing and what other options are available to them to determine which plan best meets their needs.

The average monthly premium in 2008 for Medicare prescription drug plans was \$30. The average premium in 2009 will be \$37, a 24 percent increase. Additionally, those enrolled in one of the 10 largest drug plans could see average increases of more than 30 percent, according to Avalere Health’s calculations.

Specifically, two of the nation’s largest plans, both sponsored by Humana, are increasing premiums by over 60 percent in 2009. By January 2009, the premium for Humana’s standard drug plan, the second largest in the country, will have increased by 330 percent since it

launched its “low-premium” plan in 2006.



In addition to increased premiums, most prescription drug plans still do not offer gap coverage. In 2009, 75 percent of PDPs offer no gap coverage and 56 percent of Medicare private health plans offer no gap coverage. The Kaiser Family Foundation estimates 3.4 million people with Medicare reached the coverage gap in 2007.

Open enrollment for 2009 prescription drug plans begins November 15 and ends December 31.

Source: Medicare Watch

Meet Kim Gullicks, our new SHIC program assistant



Kim Gullicks

Tell us a little bit about yourself.

I was born and raised in Dickinson. I have been married to Jason for eight and a half years. Jason is a civil engineer with Ulteig Engineers. We are the proud parents of Fynn, our 19-month-old son. Fynn is a very active little boy and keeps us on our toes. My parents, John and Carol, live in Dickinson and my sister and brother-in-law, Jodi and Dan, live in Denver.

What are your hobbies? In my spare time I enjoy golfing ... well, trying to golf, spending time with family and friends, shopping and traveling.

Where did you work before joining the Insurance Department? Previously, I worked at Missouri Slope Lutheran Care Center in accounts receivable/accounts payable. I was there for 10 years.

What was your first job? My first job was working as a lifeguard.

What’s the last book you read? The last book I read was “Naptime is the New Happy Hour” by Stefanie Wilder-Taylor ... absolutely hilarious!

Director's corner



Greetings!

Fall is a busy time here at the Insurance Department. We have attended many outreach events around the state. We really enjoy getting out and meeting people face-to-face. If there is an event that you attended and thought SHIC should have been there, please let us know so we can get it on our schedule for next year.

As you may have heard, North Dakota's SHIC program was ranked number two in the nation for performance this year. This status is based on how many beneficiaries we serve and how many people we reach in the state. We could not have done this without our volunteers. It is a blessing to have volunteers that are so committed to helping Medicare beneficiaries. As they say, many hands make light work.

The 2008 Annual Enrollment Period is fast approaching. As of today, we have 10 enrollment events scheduled across the state. Please refer beneficiaries to these events (details are on page 4). 2-1-1 is accepting calls again this year to do comparisons. If you would like enrollment event flyers to distribute, please contact us.

We will also be holding the fall New Counselor Training in Bismarck on Oct. 7, 8 and 9. We look forward to adding more trained counselors to our group.

Again, thank you for all you do. Your efforts are appreciated.

Sincerely,

Cindy Sheldon

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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.

For Medicare-related resources, please visit
www.medicarerights.org.