

# SHIC Talk

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A publication of the North Dakota Insurance Department's SHIC program



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### 2009 CMS statistics now available

The 2009 edition of CMS Statistics is now available.

CMS Statistics is an annual publication prepared as a handy reference document for anyone needing data related to CMS programs. The data are comprehensive, with summary CMS program information.

The electronic version of the 2009 CMS Statistics is available on the CMS website:

[www.cms.hhs.gov/ResearchGenInfo/02\\_CMSStatistics.asp](http://www.cms.hhs.gov/ResearchGenInfo/02_CMSStatistics.asp)





Adam Hamm  
Insurance Commissioner

## April 2010

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### A note from the Commissioner

Dear friends,

Did you know that nursing home care in North Dakota currently costs an average of \$71,375 a year? That's \$195 per day. Many people assume their long-term care needs will be taken care of by their health insurance or by Medicare, but unfortunately, those policies generally do not provide coverage. Unless you are of very limited income and resources and you qualify for Medicaid, you may want to consider long-term care insurance.

Long-term care insurance can include coverage for home care, provide reimbursement for loved ones who take time off work to provide informal care, help pay for assistive devices and cover basic care, assisted living facility care and nursing home care.

Long-term care insurance policies offer choice and flexibility; you can build your plan to suit your affordability. Policyholders can often select a range of care options and benefits that allow you to get the services you need in the setting that suits you best.

Through a special partnership program, North Dakotans may be able to retain assets they would normally be required to spend on long-term care. Individuals who purchase a long-term care insurance policy that qualifies for the North Dakota Long-Term Care Partnership Program can apply for Medicaid under special rules. These rules allow them to protect assets equal to the insurance benefits received from a partnership policy. A list of policies qualifying for the Partnership Program is available

on the Insurance Department website: [www.nd.gov/ndins/consumer/longterm/approvedltc](http://www.nd.gov/ndins/consumer/longterm/approvedltc).

I encourage you to learn more about long-term care insurance and how it might benefit you and your family in the future.

The North Dakota Insurance Department will be holding a free long-term care insurance educational seminar in Fargo on Tuesday, July 13. For more information or to register, contact us at 1.888.575.6611.

Sincerely,



Adam Hamm

# The 411 on 2-1-1

211 was in trouble.

The statewide telephone number for social service referrals was in financial jeopardy.

Now some very generous state agencies are answering the call.

The group that operates the 211 service, FirstLink, recently announced that it can no longer afford to do so after March 15.

At a recent Public Service Commission Meeting, First Link brings forth a nearly \$250,000 budget.

Five state agencies have combined resources to offer more than \$200,000 to help keep the program alive, at least until the next legislative session.

“A good number of the calls that do come in on 211 are coming in

## Five state agencies lend a hand



to make that decision,” said Carol Olson, North Dakota Department of Human Services.

Cindy Miller with First Link says payroll is the biggest piece of the budget.

Miller says they hope to hire three additional staff.

*(KXNet.com)*

from our vulnerable population from the citizens that really are seeking out help. It’s a policy decision. And in order for the legislature the appropriate decision yeah or nay, on this it does have to get that far. I feel we should take an opportunity to keep it alive long enough to get in front of the legislative body for them

## Medicare Fee-For-Service outreach efforts

The Centers for Medicare & Medicaid Services (CMS) continues to break new ground to enhance Medicare Fee-For-Service outreach efforts. CMS is now using the following social media outlets to get information out to its audience as fast as possible.

- LinkedIn: Join the CMS group at [www.Linkedin.com/in/CMSGov](http://www.Linkedin.com/in/CMSGov)
- YouTube: Log on to the official CMS YouTube channel at [www.YouTube.com/CMSHHSGov](http://www.YouTube.com/CMSHHSGov) to view several videos currently available and more to come in the upcoming months.
- Twitter: Follow CMS’ two accounts, [twitter.com/CMSGov](http://twitter.com/CMSGov) and [twitter.com/IKNGov](http://twitter.com/IKNGov), to get the latest updates on information you need know about CMS

(including Medicare Learning Network updates) and Insure Kids Now.

Log on to see the latest!

*(Frontier Focus)*



# Temporary Extension Act of 2010

**Extends the zero percent Medicare physician fee schedule update and the therapy cap exception process**

On March 2, 2010, President Obama signed into law the "Temporary Extension Act of 2010." Among other things, this law extends through March 31, 2010, the zero percent update to the Medicare Physician Fee Schedule that was in effect for claims with dates of service Jan. 1, 2010, through Feb. 28, 2010. Consequently, effective immediately, claims with dates of service March 1 and later which were being held by Medicare contractors will be released for processing and payment. Please keep in mind that the statutory payment floors still apply and, therefore, clean electronic claims cannot be paid before 14 calendar days after the date they are received by Medicare contractors (29 calendar days for clean paper claims).

The Act also extends the therapy cap exceptions process through March 31, 2010, retroactive to Jan. 1, 2010. Outpatient therapy service providers may now submit claims with the KX modifier, when an exception is appropriate, for services furnished on or after Jan. 1, 2010 through March 31, 2010.

The therapy caps are determined on a calendar year basis, so all patients began a new cap on Jan. 1, 2010. For physical therapy and speech language pathology services combined, the limit on incurred expenses is \$1,860. For occupational therapy services, the limit is \$1,860. Deductible and coinsurance amounts applied to therapy services count toward the amount accrued before a cap is reached.

Some therapy providers have been holding claims for services furnished on or after Jan. 1, 2010, for patients who exceeded the cap but qualified for an exception under previous law. These providers may submit those claims to Medicare effective immediately. Therapy providers, who submitted claims which were denied, for services furnished on or after Jan. 1, 2010, for patients who exceeded the cap but whose services now qualify for an exception, should contact their Medicare contractor to request that their claim be adjusted to add the KX modifier and ensure the appropriate exception applies.

A small number of therapy providers continued to submit claims with the KX modifier for services furnished on or after Jan. 1, 2010, even though the exceptions process had expired on Dec. 31, 2009. Medicare contractors held these claims and will now begin to release them for processing. These providers do not need to take any action on the claims that were held.

Providers who charged beneficiaries for services that exceeded caps, which are now payable under the exception process, should refund the beneficiary's cost, less the appropriate amount of deductible and co-insurance. Affected claims should be either submitted or, if already submitted, the provider should contact their contractor for an adjustment.

*(Frontier Focus)*

# Updates from the Social Security Administration

## 38 new compassionate allowances

On March 2, HAP and other advocates met with the Social Security Administration (SSA) as part of its quarterly meetings at SSA headquarters to share and discuss the latest on the Medicare beneficiary experience, particularly for those beneficiaries on the low-income subsidy (LIS).

### What's the latest?

- SSA would like the SHIP network to know that letters were sent in February to all previously denied LIS applicants, going back to 2006 when the LIS program first began. SHIP counselors may receive phone calls from these letter recipients requesting assistance. The letter advises beneficiaries that recent changes in the law may now make them eligible for Extra Help and possibly a Medicare Saving Program (MSP), so they should consider reapplying for LIS.

- SSA also asked that SHIPs and others working with beneficiaries discard any old LIS applications dated prior to January 1, 2010. Recent changes in law requires the SSA to find out whether LIS applicants would like their LIS application sent on to the state to see if they may be eligible for an MSP (see Question 15 on the LIS application). If SSA receives an old application, they must contact the beneficiary and ask them to

complete a new application. This in turn delays the LIS application process, which as of now, SSA estimates is taking approximately 30 days.

In other exciting SSA news, the Social Security Administration recently announced that it has added 38 more conditions to its list of Compassionate Allowances. The list, which now includes early-onset Alzheimer's disease, allows SSA to expedite disability determinations for beneficiaries with any of these conditions. Individuals suffering from these conditions can now access Social Security and Supplemental Security Income disability benefits faster than they would through the customary two-year disability waiting period. SHIPs may begin to see more of these clients as they become eligible for Medicare.

*(Health Assistance Partnership)*

## NDAD administers Organ Transplant Fund

The Organ Transplant Fund was established by the North Dakota Legislature in 1991 to provide funds to help individuals alleviate demonstrated financial needs related to costs associated with transplant operations not normally covered by insurance. The fund is administered by the North Dakota Association for the Disabled (NDAD).

To date, NDAD has awarded over \$651,818 in assistance to individuals who have transplant expenses. Of this amount, over \$284,963 has been reimbursed through the ND Organ Transplant Fund.

Dollars for the Organ Transplant Fund are generated by tax refunds of under \$5.00.

If you or someone you know is in need of financial assistance for costs associated with an organ transplant, please contact the NDAD office at 1-800-532-NDAD.

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# 2010 SHIC events



## **New! Long-term care insurance seminar**

Tuesday, July 13

6:30–8 p.m.

Country Inn and Suites, Fargo

## **Turning 65 seminars**

- Thursday, June 3  
6:30–9 p.m.  
Doublewood Inn, Bismarck
- Tuesday, June 8  
6:30–9 p.m.  
Days Inn, Dickinson
- Wednesday, Aug. 11  
6:30–9 p.m.  
Country Inn and Suites, Fargo

## **SHIC recertification/update training**

Friday, May 14

9 a.m.–3 p.m.

Via IVN

For more information or to register, contact Jan 1-888-575-6611 or [janfrank@nd.gov](mailto:janfrank@nd.gov)

## **Medicare now covers HIV**

CMS has announced its final decision to cover Human Immunodeficiency Virus (HIV) infection screening for Medicare beneficiaries who are at increased risk for the infection, including women who are pregnant and Medicare beneficiaries of any age who voluntarily request the service. The decision is effective immediately.

Under the recently passed

Medicare Improvements for Patients and Providers Act of 2008, CMS now has the flexibility of adding to Medicare's list of covered preventive services, if certain requirements are met. Prior to this law, Medicare could only cover additional preventive screening tests when Congress authorized it to do so.

“This decision marks an important milestone in the history of the Medicare program,” said HHS

Secretary Kathleen Sebelius.

“Beginning with expanding coverage for HIV screening, we can now work proactively as a program to help keep Medicare beneficiaries healthy and take a more active role in evaluating the evidence for preventive services.”

More information about Medicare's new HIV screening benefit is available in CMS' final decision memorandum.

*(CMS)*



An optimist is the human personification of  
**spring.**

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Susan Bissonette

### North Dakota Donated Dental Services (DDS)

Dentists in North Dakota have volunteered to provide comprehensive dental care at no charge to people of all ages who, because of a serious disability, advanced age or medical problems, lack adequate income to pay for needed dental care.

There is generally no cost to qualifying individuals; occasionally, people in a position to pay for part of their care may be encouraged to do so.

How do I apply?

Call 1.877.449.4109 or visit [www.nfdh.org](http://www.nfdh.org)

### Quality assurance for SHIC counselors

**Q:** What is the easiest way to disenroll from a Medicare Advantage Plan?

**A:** Call 1.800.Medicare, with the beneficiary present, or the Medicare SHIPLINE and tell them you want to disenroll. The disenrollment will be effective the first day of the following month. If applicable, make sure that the beneficiary has reestablished their Medicare Supplement. Please call the state SHIC office if more guidance is needed.

## Health reform update

As part of the health care reform effort, and HAP's Troubleshooting Medicare project, we've been working since last summer to inform Congress about the need to move and extend the annual enrollment period (AEP). This important legislative change would allow Medicare beneficiaries the time they need to make informed choices about their Medicare Advantage (MA) and Part D prescription drug plans. Thanks to this effort, both the Senate-passed and House-passed health care reform bills contain specific provisions that would change the time frame of the current AEP.

In the coming weeks, Congress will cast an "up or down" vote on health care reform. Details on the final bill should be available soon, in the meantime check out the updated set of strategies, messages, and tools for passing meaningful reform on Families USA's website. The site also includes information on the President's proposal, which blends key features from the Senate-passed and House-passed bills.

For more information on this important beneficiary improvement, visit:

[www.healthassistancepartnership.org](http://www.healthassistancepartnership.org).  
*(Health Assistance Partnership)*

# Director's corner

Cindy Sheldon



Happy spring!

As you see from our schedule of events, we will be having SHIC Update Training via IVN on May 14. I encourage you to attend at least one training a year to continue your SHIC counselor status. Topics will include: Medicare updates, CSI: Problem Solving, Cheerfully Serving, Long-term care training and the use of SHIC/Medicare resources. If you have not registered, please contact Jan at [janfrank@nd.gov](mailto:janfrank@nd.gov) or 1.888.575.6611.

You should have received your updated 2010 SHIC manual in the mail. I would like to alert you to new sections in the manual: Coordination of Benefits and Appeals sections. Please take

time to review these sections. Additionally, I sent out the PDF version of the SHIC manual in February; some email accounts would not accept the document as it was too large. If you are interested in this searchable version for your computer and have not received it, you can download the documents from our website: [www.nd.gov/ndins/consumer/shic/volunteers/shic-training-manual](http://www.nd.gov/ndins/consumer/shic/volunteers/shic-training-manual).

We have been preparing for the baby boomer generation by developing a user-friendly document for Part D online comparisons and enrollments for those that are computer savvy. This document will be available soon.

Additionally, we have added more Turning 65 events across the state to absorb some of the questions that may trickle your way. We also encourage SHIC counselors to attend these events for local representation and as ongoing SHIC training. Our philosophy is to educate and empower those new to Medicare so they can make independent, ongoing decisions regarding their health care.

As always, we appreciate all you do in your community.

Sincerely,

Cindy Sheldon

## For more information

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If you have questions about any content or have suggestions for content for our next publication,

please contact SHIC Director Cindy Sheldon at 701.328.9604 or [csheldon@nd.gov](mailto:csheldon@nd.gov).

For Medicare-related resources, please visit [www.medicarerights.org](http://www.medicarerights.org).