

About SHIBA

We help with Medicare !



EAP: March 2024

Welcome

Thank you for joining us !

Perspective

“What kind of support will I get from SHIBA?”

- What kinds of things do you help with?
- How do I reach you?

Some ways we help

- Become eligible for Medicare
- Enroll in Medicare
- Transition into retirement
- Switch plans
- Complaints
- Compare or change your “approach” to Medicare
- Apply for Medicaid or Extra Help
- Medicare Part D
- Fraud


Become eligible for Medicare



- When will I get Medicare?
- What if I qualify because I'm disabled?

Enroll in Medicare


- What do I have to do to get started?
- How do I avoid a penalty for being late?

Social Security Administration

 [What should I do if I get a call claiming there is a problem with my Social Security number or account?](#)

 **Social Security** Benefits ▾ **Medicare** ^ Card & record ▾ Search SSA.gov  Español | Sign

Secure **and tomorrow**

 **Prepare**

- Check eligibility for benefits
- Get a benefits estimate
- Plan for retirement

Plan for Medicare

Sign up for Medicare

Request to lower IRMAA

Apply for Part D Extra Help

Manage Medicare benefits

Apply for benefits

Sign up for Medicare

Apply for SSI

After you apply

- Check application or appeal status
- Appeal a decision we made

Transition into retirement

- Do I have to sign-up if I'm still working past age 65?
- Can I keep insurance from my job?

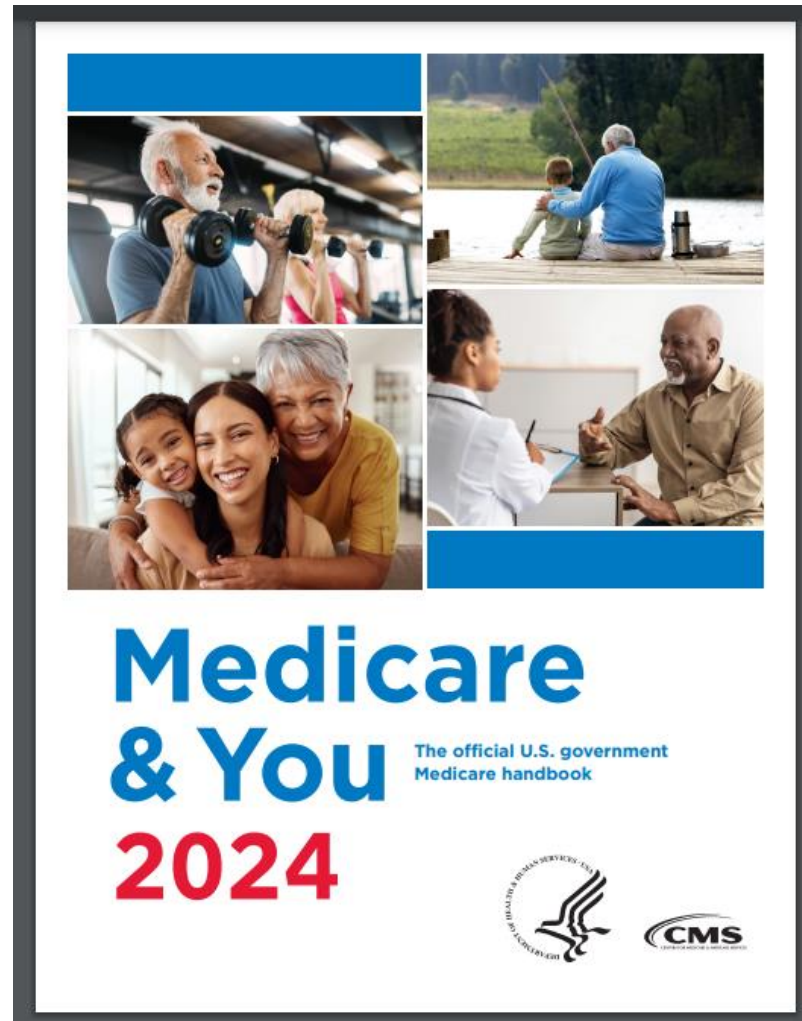
Switch plans

- If I don't like my plan, how do I switch?
- When can I change plans - just the Open Enrollment?

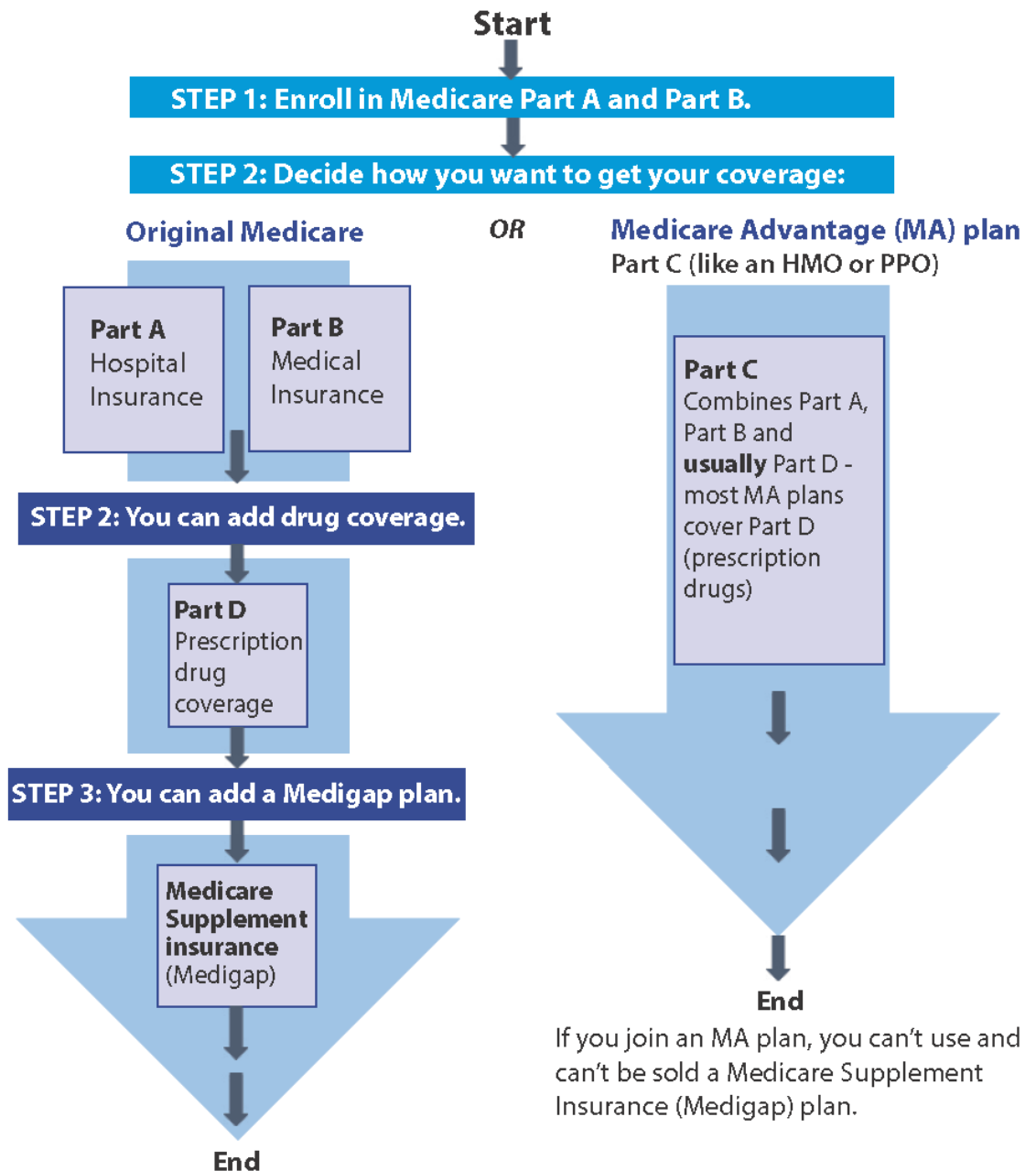
Compare “approaches” to Medicare

- Should I get a Medicare Advantage plan or a 'medigap'?
- If I don't like the one I picked when I started, can I switch regardless of my health?

Medicare & You



Decide how you want to get your Medicare



Apply for Medicaid or *Extra Help*

- I'm really struggling to afford my Part B premium - can I get help?
- My Apple Health coverage was cancelled when I got Medicare - now what?
- I can't really afford my prescription drugs. Can you please help?

Portal for help

Welcome

[Navigation Tutorial](#)

Washington Connection offers a fast and easy way for families and individuals to apply for a variety of services such as Food, Cash, Child Care, Long-Term Care, and Medicare Savings Programs. Individuals that are age 65 or older, blind or disabled may also apply for medical assistance. Click “See If I Qualify” to get started. [Watch Video](#)

Washington Healthplanfinder offers healthcare coverage for children, parents/caretakers with children, pregnant women, or adults age 18 to 64 years old. For information regarding available services or to apply for benefits, visit www.wahealthplanfinder.org.

See If I Qualify

Apply Now

Find Services


[Apply on-line](#)

Medicare Part D

- Do I need to get Medicare Part D?
- How do I not get a penalty for late enrollment?
- Can you help me compare plans?

Medicare Plan Finder, 1 of 2

Find Medicare health & drug plans


 Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log In

Don't have an account? [Create one.](#)

 Continue without logging in

Enter your ZIP code:

ZIP CODE

Continue

Medicare Plan Finder, 2 of 2

[Video 'how to'](#)

SHIBA volunteers are trained to help and happy to help with this technology.

Complaints

- I'm frustrated with my insurance company. Can you help?
- My company is denying coverage. I'm sure that's wrong.

Fraud

- I got supplies that I did not order. The invoice says no cost to me: Medicare paid. Is that OK?
- I got a bill from a doctor, but I don't recognize the provider's name. Is this fraud?

I received an EOB from my Medicare Supplement company, Premera.
The Description of Service says Medicare is being charged for
"Incontinence Supply" and the date of service 12/15/23.

The Provider is listed as MAIN STREET DME.

The company apparently charged Medicare \$1,960 for this service.

The EOB says that the Medicare payment was \$1,461.38.

The Premier supplement paid \$0.

I never received such service for "Incontinence Supply" and have never
heard of this provider.

I am just reporting this as suspected Medicare Fraud.

Thank you!

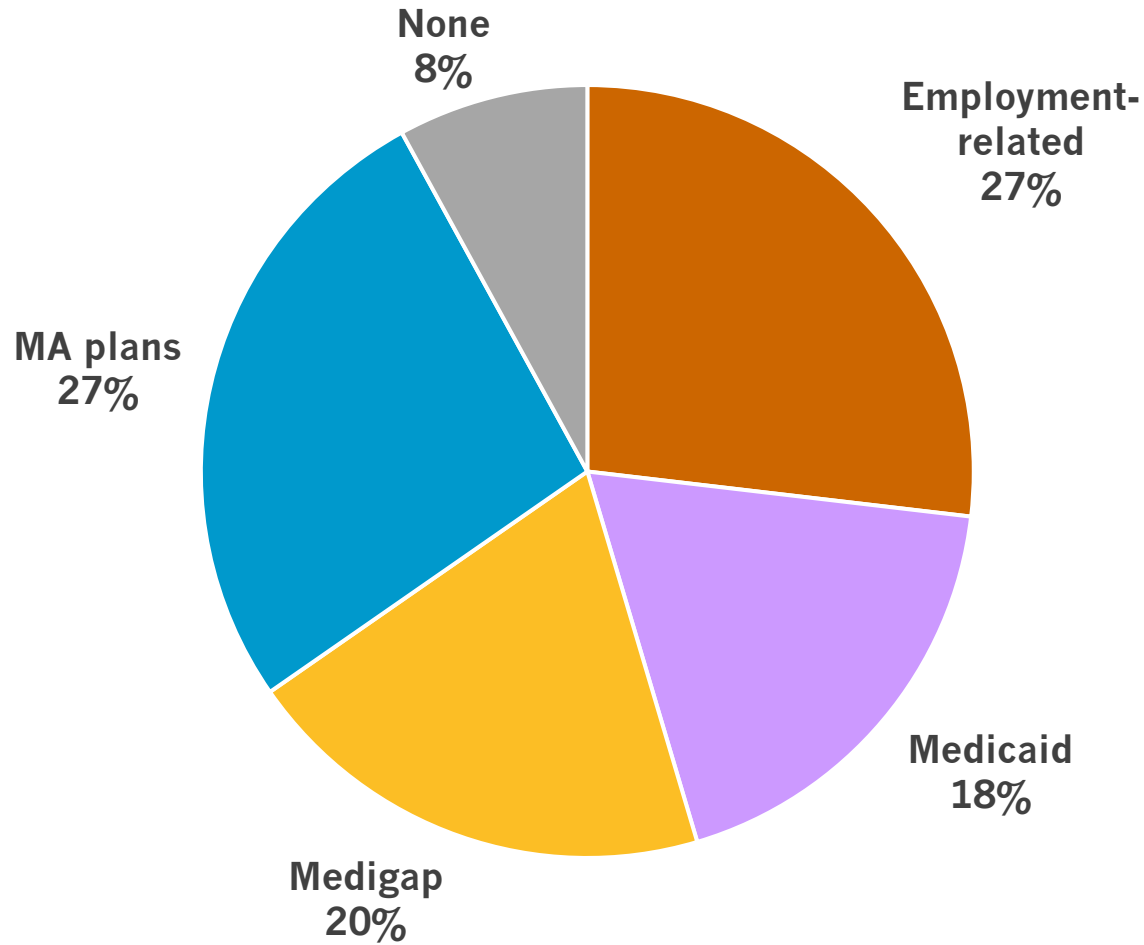
Person-centered counseling

Who?

About
them?

The
need?

Coverage in addition to Medicare



It's complex and we can help

- This journey is personal – it's not the same for everyone.
- For most people, challenges happen all along the way – over the course of a lifetime,
- The systems are changing quickly and constantly – technology matters a lot.

We are here for YOU.

State Health Insurance Assistance Program (SHIP) Overview

SHIP can help you:



Understand
costs and
coverage



Compare
options

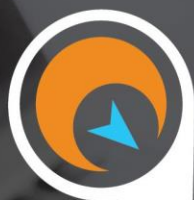
ENROLL



Enroll in
or change
plans



Correct billing
issues



SHIP

State Health Insurance
Assistance Program

Find your local SHIP.

Visit shiphelp.org
or call 877-839-2675.

Find Local Medicare Help

Use the orange buttons at www.shiphelp.org to find the SHIP in your state.

If you call, say "Medicare" when prompted to be transferred to your state SHIP.

Senior Medicare Patrol (SMP)



SMP goals:

- To prevent Medicare fraud before it happens via public outreach and one-on-one assistance and
- To report suspected issues as quickly as possible to the proper investigators

SMP is known as a **trusted OIG & CMS partner** and provides a direct link from Medicare beneficiaries to fraud investigators



- Visit smpresource.org and use the orange button to find your state's SMP.
- Or call 877-808-2468 to be connected to the SMP in your state.

Protect Yourself and loved ones from Medicare fraud

Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

 Find Help in Your State

Medicare Fraud Prevention Week



Elder Care

[Area Agency on Aging](#)

There is expert, caring help near where you live.

Become a SHIBA volunteer

- Help others within your local community
- Rewarding
- Stimulating
- Continuous learning and training

We would love to have you
volunteer with SHIBA!



Need help with other insurance questions?

The Office of the Insurance Commissioner can also help you with questions, information and complaints about all types of insurance, such as:

- Homeowner
- Auto
- Life
- Annuities
- Health
- And more!

Call our Insurance Consumer Hotline:

1-800-562-6900

On the web at: www.insurance.wa.gov