

Hawaii SHIP Imua



Let's Navigate Medicare Together!

Free, Local, One-on-One Help for Medicare Beneficiaries

Every year the Centers for Medicare and Medicaid Services provide the General Enrollment Period (GEP) for individuals who missed their Initial Enrollment Period or aren't eligible for a Special Enrollment Period. The GEP runs from January 1 through March 31 with coverage beginning on July 1 of that year. Apply online for Parts A and B with the Social Security Administration at <https://www.ssa.gov/benefits/medicare/>.

It's important to know that you may incur a late enrollment penalty that will increase your monthly premiums. If you don't qualify for premium free Part A and don't buy it when first eligible, you'll pay the higher premium for twice the number of years you could have had Part A but didn't sign up. For example, if you didn't have Part A for two years, you'll pay the higher premium for four years. For Part B, the premium will increase by 10% for each 12-month period that you could have had Part B but didn't apply for it and last for your lifetime. Sounds confusing? Not to worry.

Hawaii SHIP is available to explain the nuances of Medicare. Contact our Helpline or visit our website to request a free, unbiased counseling session.

 **808.586.7299** **1.888.875.9229**  [**hawaiiship.org**](http://hawaiiship.org)

This project was supported, in part by grant number 90SAPG0071, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

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Hawaii SHIP offers free counseling to seniors, their families, caregivers and soon-to-be retirees to better understand Medicare's benefits and costs.

Hawaii SHIP is a federal program under the Hawaii State Department of Health and provides objective and unbiased assistance that is not affiliated with any insurance company.

If you have questions about Medicare, call **Hawaii SHIP** today. Certified counselors will compare plans to find the one that best fits your needs, saving money on your future healthcare costs.



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MA OEP is NOW

If you didn't make changes to your Part C Medicare Advantage (MA) plan during the Open Enrollment Period (OEP) or are unhappy with the changes you made during OEP, you still have time to change your health coverage. The MA OEP is from January 1 through March 31 each year. Your new coverage will take place on the first of the following month that you enrolled.

Options during this enrollment period include switching from one MA plan to another MA plan and switching from an MA plan back to Original Medicare Parts A and B. If you return to Original Medicare coverage, you also have the option to enroll in a stand-alone prescription drug plan.

If you need help in deciding which plan is the best for you, contact Hawaii SHIP and ask for a plan comparison. Our trained, unbiased Plan Comparison Specialists will look at your healthcare needs and provide you with a list of plans available in your area.

586.7299 - 888.875-9229 - hawaiihip.org

MEDI-WHAT!?!?

MyMedicare.gov

MyMedicare.gov is an online portal where beneficiaries can create an account to manage their health information.

A MyMedicare.gov account will allow you to:

- See your claims faster
- Save and track your prescription drugs
- See your eligible preventive services

If you don't sign up for an account, you will have to input your prescriptions into the Medicare Plan Finder whenever you compare plans.

Sign up at: <https://www.mymedicare.gov/signup>

DID YOU KNOW?

From September 2, 2020, through the duration of the public health emergency for COVID-19, Medicare Part B will cover one COVID-19 test without the order of a physician or other health practitioner. Further COVID-19 tests require the orders of a physician or practitioner.

2021 Medicare Updates

Every year, inside the front cover of the *Medicare & You* handbook, a list of changes let beneficiaries know “What’s new?” in the upcoming year. 2021 updates include lower costs for insulin, Medicare Advantage eligibility for people with End-Stage Renal Disease and coverage for chronic low back pain.

Save money on insulin

The Part D Senior Savings Model is available to beneficiaries who take certain insulins and join a standalone Part D plan or Medicare Advantage-Prescription Drug plan that participates in the model. The cost for a month’s supply is \$35 in the deductible, initial coverage and coverage gap phases, saving beneficiaries approximately \$446 in out-of-pocket costs annually. Click on the link to view the insulin drug list:

<https://innovation.cms.gov/files/x/partd-seniordav-ndclist.pdf>

MA & ESRD

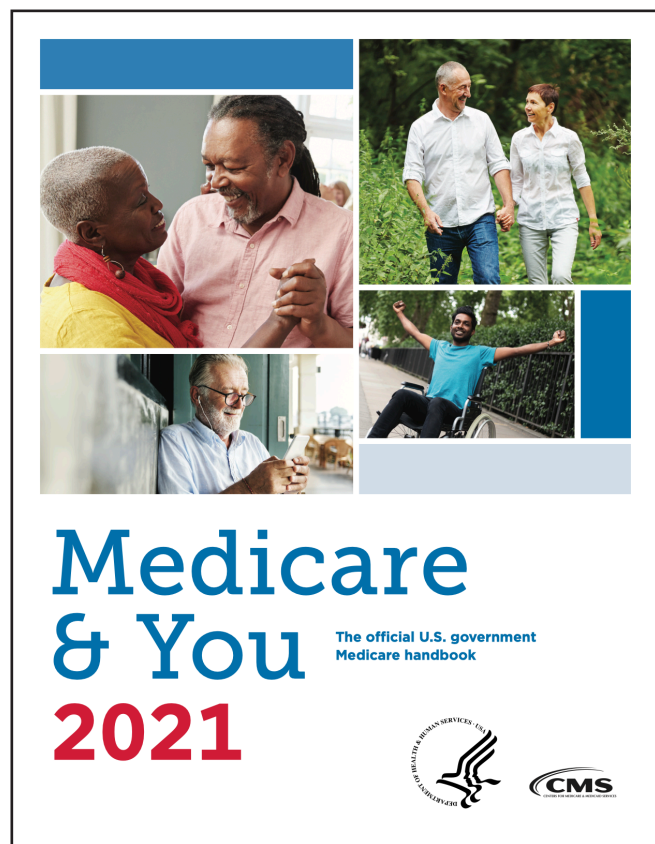
People with End-Stage Renal Disease are now eligible to enroll in Part C Medicare Advantage Plans. Before signing up for a plan, check with your providers and the plans that interest you to make sure your dialysis facility, kidney doctor or transplant specialist are in the plan’s network.

Acupuncture for chronic low back pain

Medicare covers up to 12 acupuncture visits in 90 days and an additional 8 sessions if you show improvement. No more than 20 acupuncture treatments are allowed yearly. Chronic low back pain is defined as:

- Lasting 12 weeks or longer
- Having no known cause
- Pain not due to surgery or pregnancy

Acupuncture doesn’t cover all conditions. Talk to your doctor or health plan.



If you’d like to receive a free copy of the 2021 Medicare & You handbook, call our Helpline at 586.7299 with your contact information

Throw Out the Old, Bring On the New!

Wellness

Corner

After months of an invasion by an unrelenting virus followed by confusion, deprivation and quarantine, we greet 2021 with hope, happiness and resolutions to start off the year.

“Leave the pandemic behind & ring in a virus-free new year” will resound in 2021. Will we still be testing, separated from loved ones, social-distancing and standing in lines at Costco after surviving months of hibernation? The Key is Prevention:

**Preventive measures will
bring good health
Far more important than
material wealth
Prevention strategies let
us thoughtfully review
To keep us safe, sound and
away from the flu!**

Start with the highly recommended Yearly “Wellness” visit covered by Medicare Part B for an update of current health status & risk factors.

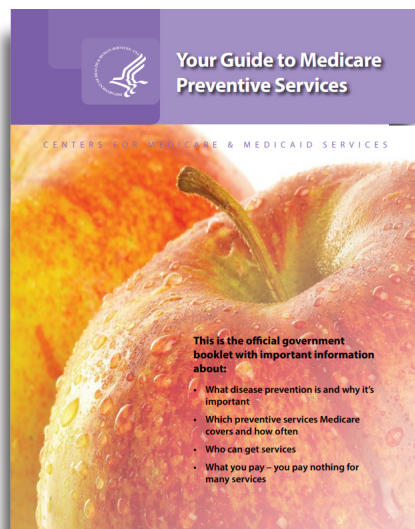
For new beneficiaries, the “Welcome to Medicare” preventive visit will usher in the new year with a thorough review and exam from head to toe. At the same time how about drafting an advanced directive to take care of end-of-life matters?

The leading causes of deaths are topped by 3 out of 7 deadly diseases —Cardiovascular, Cancer and Diabetes—totaling 700 billion dollars annually. Ironically, only 3% of this cost was devoted to preventing these killers. This indicates that the benefits of exercise, diet, nutrition, medical intervention and screenings are still in their infancy in a nation that does care about health and wellness.

If 2020 was “the worst of times,” then we can achieve “the best of times.” While suffering from isolation, we exercised our inalienable rights, like the freedom to vote in record numbers. Let’s strive for better health by using Part B benefits:

screenings for breast, colorectal and prostate cancer; shots for influenza, pneumonia and shingles. After tests for cholesterol, hypertension or bone density, Part D will cover necessary treatments for these conditions. With these available services from Medicare, let’s value our bodies, minds and emotional health by stopping bad habits like smoking, unhealthy eating and avoiding exercise and walking ...

Let’s BRING ON THE NEW, We can do it!



**If you'd like
to receive a
free copy of
Your Guide
to Medicare
Preventive
Services, call
our Helpline
at 586.7299
with your
contact info**

PARTNER + SHIP

Planning Ahead in Times of Uncertainty

COVID-19 has plunged the world into uncertainty. When will it be safe to gather with my family and friends? When will it be safe to travel? There are things we can control when it comes to planning our futures. Here are a few of our partners to help us with some life-changing events.

Advance Care Preparation

Kokua Mau offers local information and resources on hospice, palliative and end-of-life care, POLST and advance care planning. They encourage conversations between loved ones to plan for the type of treatment and care that we want when we become seriously ill or face the end of life. Their detailed website provides links to the **Hawaii Advance Care Directive** form, **Provider Orders for Life-Sustaining Treatment** (POLST) form and more. They also provide free, virtual interactive training sessions to teach everyone on how to talk about these sensitive topics. Many of their resources are available in ten different languages. <https://kokuamau.org>

Dementia Guidance

Dementia can be a frightening journey for the individual and the people in their lives. Fortunately, the Alzheimer's Association Aloha Chapter provides support, education and resources to help families navigate through the changes on the horizon. Visit their thorough website to access free training classes that range from onset to late stages of Alzheimer's and related dementias and support groups for individuals, families and caregivers.

<https://www.alz.org/hawaii?set=1>



**Wednesday, March 3, 2021
11:30 AM – 1:30 PM**

Hawaii SHIP has partnered with the Honolulu office of the Social Security Administration to present **Project Grad 65**. Prepare for retirement and learn about your future SS and Medicare benefits.

Register for the presentation at:

<https://zoom.us/meeting/register/tJYvc-yuqjliE93nv0dHo075zs691f7oZ-jz>

Advocacy - Education - Outreach

The AEO Section, in the Executive Office on Aging, includes Hawaii SHIP, SMP Hawaii and the Long-term Care Ombudsman Volunteer Program. These programs provide resources and assistance to Medicare beneficiaries and residents of long-term care facilities. They also promote public awareness of services and volunteerism.

Avoid Contact Tracing Scams

Contact tracing is key to slowing the spread of COVID-19, protecting you, your family and community by:

- Informing people that they have been exposed to the virus and should look for viral symptoms,
- Helping them get tested, and
- Asking them to self-quarantine to reduce the risk of spreading COVID-19 to others.

Contact tracers will:

- Be Department of Health employees or their contractors,
- Ask about your personal symptoms to gauge for possible COVID-19 infection,
- Ask about others you have been in contact with,
- Refer you to medical and social resources, and
- Ask if you have insurance and provide those who aren't insured with resources.

Be cautious of anyone who:

- Asks for specifics about your health insurance, like your Medicare number;
- Claims they need a credit card or cash to pay for a COVID-19 test; and
- Wants your personal information to schedule you for a COVID-19 test.

Reopening LTC Facilities

Some of Hawaii's long-term care facilities are welcoming back family visitors! To keep residents and the community safe, each facility is developing their own visitation plan based on core infection and control principles and best practices that reduce the risk of COVID-19 transmission. This includes time limits for each visit, specific visitation days and hours and the number of visits that a resident may have. All visitors will be screened and are expected to wear face coverings, practice social distancing and frequent handwashing.

While we are excited about this development, we continue to encourage everyone to keep in touch with their loved ones by phone or through virtual visits. Scheduled outdoor visits are preferable to indoor visits if the facility allows. Please check with your loved one's facility for specific details as visitation plans vary and may change depending on need.

Need assistance? Contact us today!

SMP Hawaii

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Hawaii SHIP

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LTCOV

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[health.hawaii.gov/ea/
home/long-term-care-
ombudsman-program/](http://health.hawaii.gov/ea/home/long-term-care-ombudsman-program/)



Medicare Fun

If you've done everything in a diagonal, horizontal or vertical line or four corners, then you are a Medicare BINGO winner!

B	I	N	G	O
Enrolled in Part A during IEP	Kept your Medicare number safe from Scammers	Got a Flu Shot this season	Continue to work & delayed Enrollment in Part B	Switched Plans during MA OEP
Counseled by a Hawaii SHIP Counselor	Know the Difference between Medicare Notices	Switched Plans during OEP	Keep in Touch with Loved Ones	Avoided Late Enrollment Penalties
Stay Active during Retirement	Know about Long-Term Care Ombudsman Program		Practice Social Distancing	Automatically Enrolled Into Medicare
Exercise Safely	Reported Medicare Fraud and/or Abuse	Enrolled in Medicare during GEP	Attended a Hawaii SHIP Presentation	Asked about Volunteering For Hawaii SHIP
Became a Hawaii SHIP Volunteer	Wear a Face Mask	Enrolled in Parts A & B during IEP	Made Appointment For Annual Wellness Visit	Enrolled in Medicare during SEP

• GEP: General Enrollment Period • IEP: Initial Enrollment Period • MA OEP: Medicare Advantage Open Enrollment Period
• OEP: Open Enrollment Period • SEP: Special Enrollment Period

Spotlight on Our Volunteers

Mahalo to **Hawaii SHIPmates** who stayed with the program throughout the pandemic, serving the Medicare beneficiaries of Hawaii. They lead active lives, dividing their time between causes they hold dear. Two of our volunteers write about their other interests.

Judy has volunteered for SMP Hawaii and Hawaii SHIP for eight years. Her career experiences with Blue Cross Blue Shield and Medicare have been instrumental in providing guidance and counseling to fellow older adults, their families and caregivers. She is the board treasurer and Master Trainer for Hawaii Community Caregiver Network.

In the mid-1990s I joined a group of women to form Hawaii Community Caregiver Network. This was a proactive advocacy move since many agencies weren't focused on family caregivers. Our group realized that caregivers needed education. It's been proven that if they don't take care of themselves while caring for their loved ones, they become ill.

Since then, we've obtained funding from local sources to fulfill our mission. Our conferences present expert speakers on pertinent caregiving topics. Our resource fairs connect caregivers with local service providers. We have certified volunteers to be class leaders and master trainers to facilitate the international, evidence-based program called Powerful Tools for Caregivers. The program is designed to improve self-care and communication skills while helping caregivers identify and manage their emotions. A consistent comment from the participants is, "I realized that I'm not alone!" For more information, visit <https://hawaiicaregivers.org/>



Judy with Senator Mazie Hirono in Kona in 2019



BJ with her trusty surfboard

Pediatric Neurosurgeon **"BJ"** practiced medicine all over the world for over 40 years. She retired in Hawaii in 2016 but soon grew bored of retirement. She became a Hawaii SHIP volunteer after seeing our commercial on TV to help Kupuna like herself. She is currently the Physician Inspector for the state's COVID Taskforce. She reflects on life during the pandemic.

To say that this pandemic was the most stealth issue of the 21st Century is putting it mildly. Not just Hawaii, but the entire world was brought to their knees. And for those on the Mainland, the worst days are still ahead. I have been extremely busy on the West side of Oahu for several reasons. First, I was responsible for eight COVID-isolated, extended Hawaiian families. I monitored their daily physical systems, shopped and cooked for them and did their banking and other activities that they were not allowed to do. Second, I am the West Oahu Physician representative for the Hawaii Covid-19 Healthcare Provider Taskforce which meets twice weekly via Zoom for discussions regarding the response from the entire state. Third, my neighbors have me at their service.

Join our dedicated team and make new friends by calling us at **808.586.7299** or visit hawaiihip.org