

April 2023 MIPPA Grantee Network Call

Ann Kayrish
Brandy Bauer
Xavier Vaughn

April 13, 2023

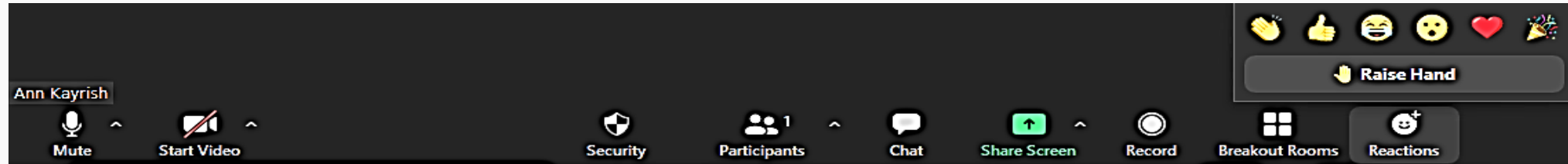


On today's call

- Welcome and housekeeping
- Polling
- Promising Practices
 - Marissa Black, Senior Services Davis County Utah
 - Dana Norwood, Alaska SHIP
 - Darling Garcia & Betsy Smith, Elder Law of Michigan
- Demo Budget Check Up

Welcome to the MIPPA TA call

Review of Zoom features



Mute/Unmute

- All lines are muted at the start of the call
- Unmute your line only when it's your turn to talk

Start/Stop video

- Video cameras are off for the call

Chat

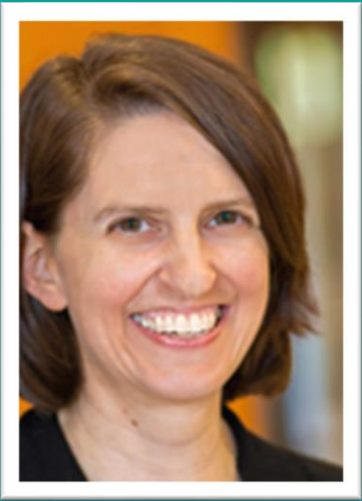
- Typed comment or question to everyone or individual
- Keep in mind that chat may be shared in the notes

Reaction- Raised Hand

- Indicates that you'd like to share your comment with the audience

Reaction - Other

- Allows for quick nonverbal comment



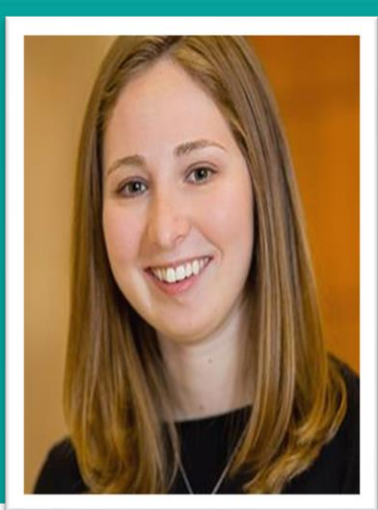
Brandy
Bauer



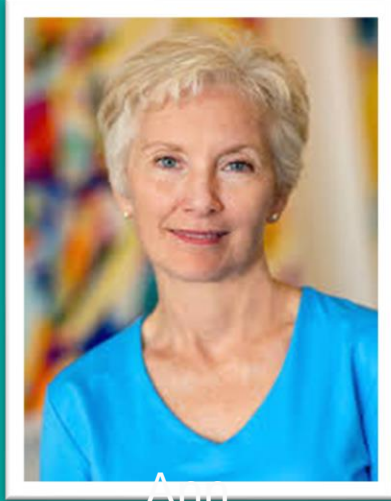
Xavier
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Barbara
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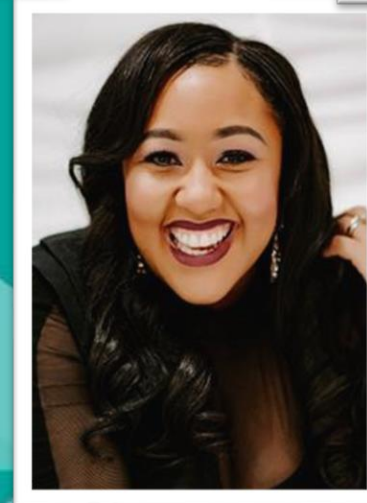
Genevieve
Waterman



Ann
Kayrish



Angela
Bonham



Shaneece
Gaines

Meet the CBA MIPPA team

Upcoming events



Age + Action

2023 Conference | Arlington, Virginia: June 12-13
Virtual: June 20-21

- June 2023: No MIPPA TA and BEC network calls
- August 2023: MIPPA TA call August 10 at 2:00 (eastern) and BEC network calls return

Grantee Polling on the Medicaid Unwinding



Resources on the Medicaid continuous coverage unwinding

[Public Health Emergency “Unwinding:” Changes to Medicaid Enrollment and Eligibility](#)

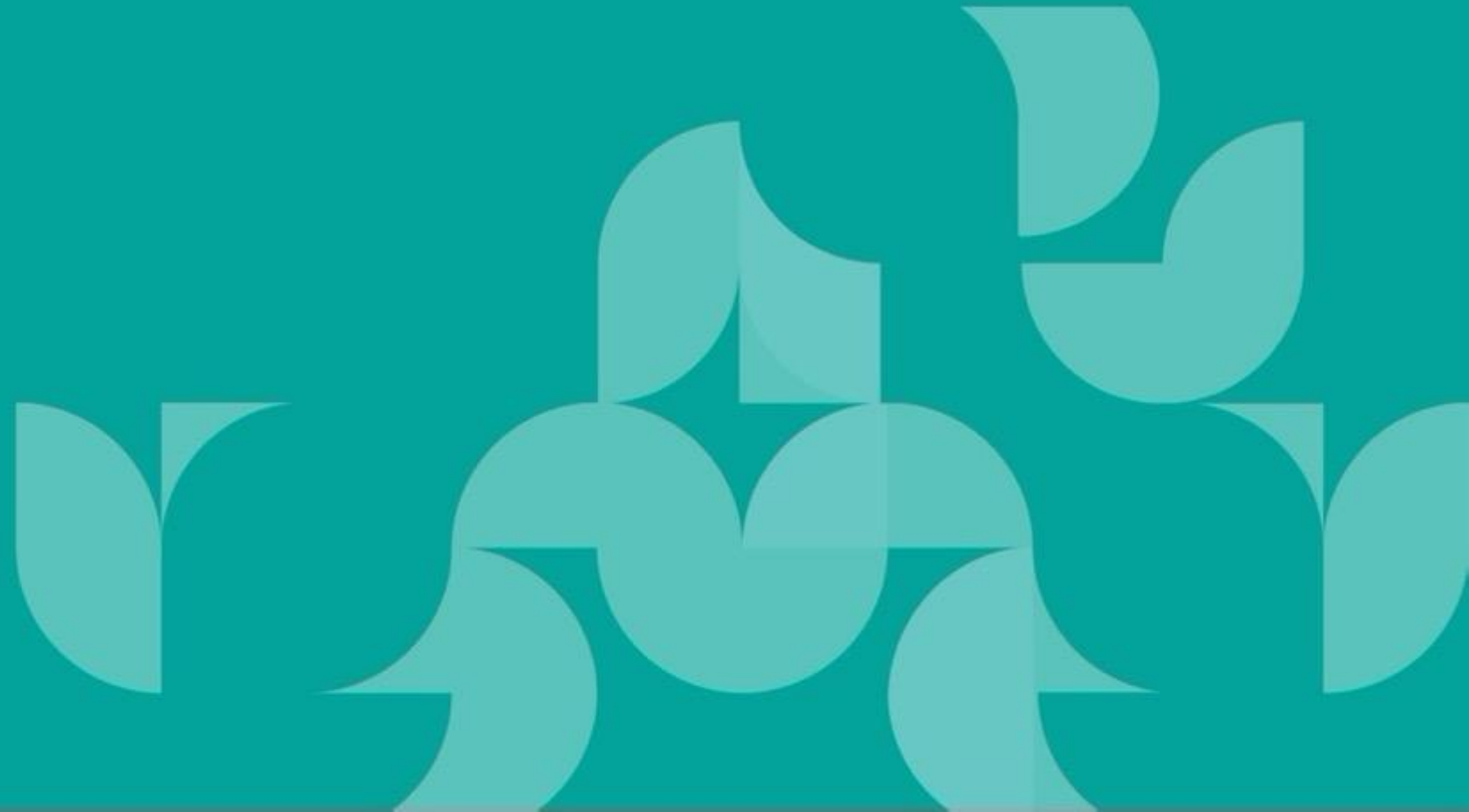
[CMCS information bulletin: Key Dates Related to the Medicaid Continuous Enrollment](#)

[Medicaid.gov resource page Covid-19/unwinding-and-returning-regular-operations](#)

National Health Law PHE Unwinding Resource [webpage](#)

- [10 Issues for Advocates to Monitor During the Medicaid Continuous Coverage Unwinding](#)

Promising Practices



MIPPA Outreach



Marissa Black, SSW
Davis County Senior Services
22 S State St Clearfield UT 84015
801-525-5082
mblack@co.davis.ut.us



Healthy Choices. Healthy People. Healthy Communities.

Introduction to the Davis County

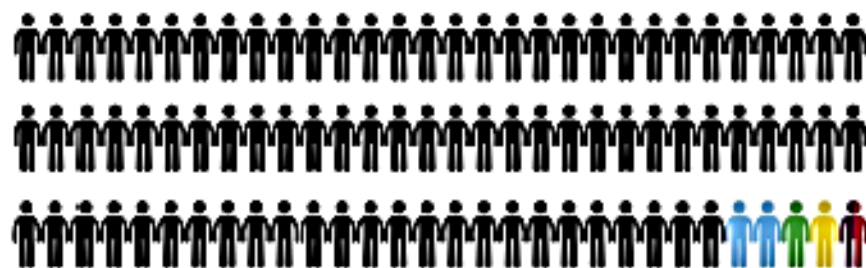
- In between Salt Lake City and Ogden
- 15 Incorporated cities
- 26.5 miles x 37.5 miles



Davis County At A Glance

- Total county population is 362,679
 - 51,628 older adults (age 65 and up)
 - Median household income of older adults \$66,119
- 39,411 enrolled in Medicaid at the start of June 2022
 - 1,688 were enrolled in both Medicare and Medicaid
- According to the NCOA mapping tool:
 - 135 beneficiaries may qualify for, but are not receiving
 - 664 beneficiaries may qualify for, but are not receiving, LIS assistance

Davis County Population Break Down by Race



8% of Davis County Also Identify as Hispanic

MIPPA Outreach Goals

- During this grant period we plan to increase our efforts to reach beneficiaries who are socially isolated and homebound.
 - We will partner with Davis County Health Department (DCHD) homebound immunization efforts, which provides flu shots to homebound seniors. We will develop a packet for the nurse to distribute to each homebound senior. Packets will include information about LIS benefits and Medicare Savings Programs, and a phone number to call for more information and application assistance. Our goal is to reach at least 25 homebound seniors during the flu season.
 - We will partner with the Meals on Wheels program and will conduct quarterly ride alongs. A MIPPA counselor will ride along and assist with meal delivery while providing LIS information to homebound seniors receiving the meals.

Initial Connections

Davis County Health Department:

- Davis County Health Department is the Davis County Area Agency on Aging
- COVID-19 response increased cross divisional collaboration
- New AAA Division Director provided additional connections

Meals on Wheels:

- Long standing relationship
 - Medicare counselors help with meal assessments/reassessments
- Relationship improved during COVID-19 response
 - Staff assisted with meal deliveries
 - Developed relationships with Meals on Wheels staff

Logistics

Davis County Health Department:

- Concerns:
 - 1 nurse in Senior Service Division
 - Received additional funding
 - Brought on Family Health Division
- Met with AAA Director about MIPPA goals
- AAA Director assisted the MIPPA coordinator to connect with Family Health Division
- Met with Family Health Vaccination Coordinator to:
 - Provide overview of program goals
 - Define expectations
 - Provide brief training on program
 - Share program materials

Meals on Wheels:

- Met with Meals on Wheels Coordinator to:
 - Explain program goals
 - Define expectations
 - Coordinate schedules
- Concerns:
 - Message length
 - Availability

Outcomes & Lessons Learned

Davis County Health Department:

Outcomes:

- 300 disease preventative vaccinations were administered
- 13 vaccination clinics
- 1 upcoming vaccine clinics

Lessons Learned:

- Utilize connections from various sources
- People are willing to help when asked

Meals on Wheels:

Outcomes:

- 93 homebound seniors reached
- Staff and volunteers more aware of resources

Lessons Learned:

- Cooperation contributes to success
- Partnering can be fun

Marissa Black

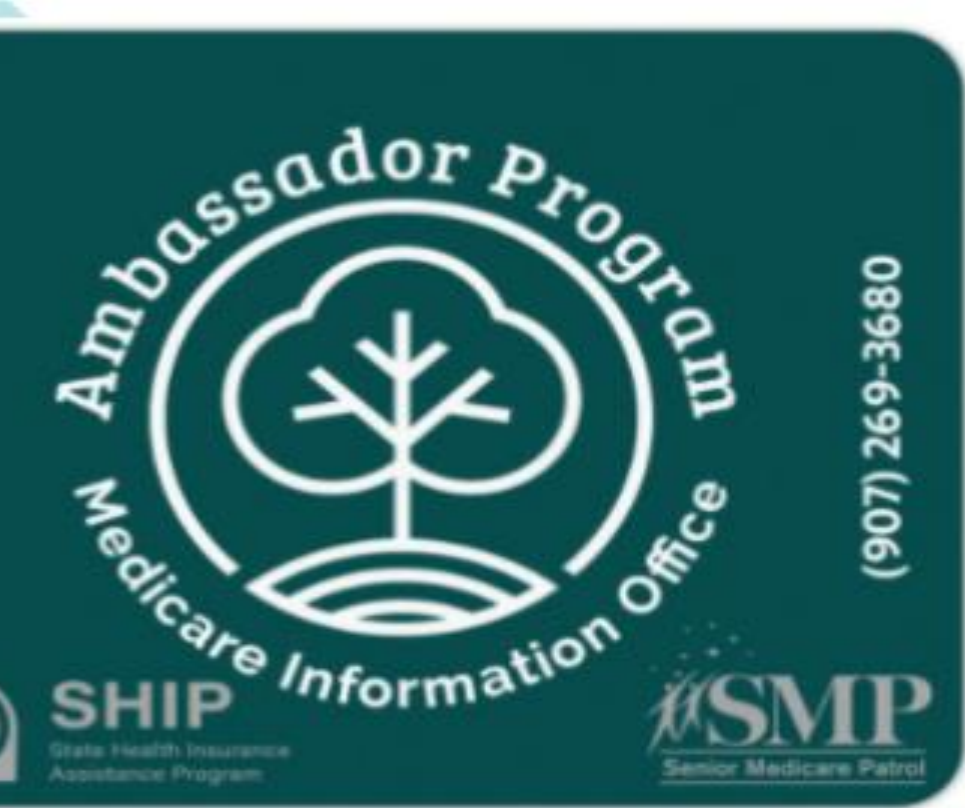
Davis County Senior Services

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801-525-5082

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Dana Norwood
SHIP/SMP/MIPPA Director
Program Manager
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Dana.Norwood@alaska.gov

Medicare Information Office



WHY WE CREATED THE AMBASSADOR PROGRAM



<https://www.alaska.org/how-big-is-alaska>

- **663,300 square miles**
- **Alaska's 60+ population increased by 68% between April 2010 and July of 2022.**
- **There are over 110,000 Medicare beneficiaries in Alaska!**

AMBASSADOR PROGRAM OVERVIEW & HANDOUTS



HELP LINE

1-800-478-6065

toll-free call from anywhere in Alaska
907-269-3680

- One-on-one Counseling
 - Giving group education sessions
 - Explaining the ABCD's of Medicare
 - Billing questions, errors, fraud
 - Choosing a Prescription Drug Plan
 - Getting help with paying for Medicare costs
 - Selecting a Medicare Supplement
 - Understanding Coordination with Retiree or other Health Insurance
 - Preventing Error, Fraud or Abuse
- Speak to a Medicare counselor in your region:

- Anchorage (907) 770-2027
- Southeast (907) 262-2322
- Wasilla (907) 373-3632
- Kenai (907) 262-6333

Alaska's Medicare Resource



Protect your identity by treating your Medicare number like a credit card



- Wait for Medicare and other insurers to pay
- Record your medical encounters in a calendar/journal or use my.medicare.gov
- Review the Medicare Summary Notices each quarter
- Call your provider with billing questions
- Contact the Medicare Information Office if you suspect FRAUD, ABUSE or WASTE of your public Medicare dollars

Give us a call to volunteer

1-800-478-6065

This project was supported, in part, by grant number H2910001100010001 awarded to the Alaska State Department of Health and Senior Services, Anchorage, AK 99516.

Medicare Information Office

Questions About Medicare?

Ask me for resources!



HELP with MEDICARE COSTS

EXTRA HELP with Prescriptions (Part D)

Alaska's Medicare can enroll in a Part D Prescription Plan. Extra Help is a program that helps with your prescription drug plan costs. If you qualify, you can enroll in a Medicare Part D prescription plan anytime, or change your current plan.

If you are on Medicaid, SE, or get help from the Medicare Savings Program, you may not qualify for extra help so no need to apply.

Alaska 2012 Income Limits for Extra Help:	
\$2,344 (month single)	\$2,981 (month couple)
Alaska 2012 Assets* Limits for Extra Help:	
\$13,300 (single)	\$26,600 (couple)

How do I apply for Extra Help?

Apply online at www.benefitscheckup.org/Alaska or call the Medicare Information Office at 1-800-478-6065.

The Medicare Savings Program (MSP)

Another program that helps with Medicare costs is the Medicare Savings Program. You must be eligible for Medicare Part A (hospital) to apply. This pays your Medicare Part B (Medical premiums).

Alaska 2012 Income Limits for MSP (effective 04/01/2012):	
\$1,832 (month single)	\$2,386 (month couple)
Alaska 2012 Assets* Limits for MSP:	
\$8,430 (single)	\$13,860 (couple)

*Assets and income (with some exceptions) must be reported.

How do I apply for MSP?

To get the application for services, contact your local State of Alaska, Public Assistance Office or www.dhs.gov/medicaid or www.alaska.gov/medicaid.

*Assets for extra help and MSP include your bank accounts and investment accounts. DO NOT count the home you live in or the car you drive. All income limits include a \$50 monthly income disregard.

Alaska's Medicare Information Office can help you with either application 1-800-478-6065 or in Anchorage (907) 359-3680.



State of Alaska Dept. of Health & Social Services • Division of Senior & Disability Services • Medicare Information Office
 This project was funded by the Alaska State Department of Health and Senior Services, Anchorage, AK 99516. This project was supported, in part, by grant number H2910001100010001 awarded to the Alaska State Department of Health and Senior Services, Anchorage, AK 99516.



HANDOUTS CONTINUED....

Medicare in a Nutshell 2023



Part A – Hospital Insurance

Premium: No charge for most people (those who have paid Medicare taxes long enough to have at least 40 work credits (10 years).)

\$378.00 per month for people with 30-39 work credits

\$506.00 per month for people with less than 30 work credits

Deductible per benefit period: \$1,600.00

How are the amounts you pay:

Skilled Nursing Facility Coinsurance

Days 1-20: \$0
Days 21-100: \$200 per day
After 100 days: all costs

Hospital Coinsurance

Days 1-60: \$0

Days 61-90: \$400 per day

Days 91-150: \$800 per day*

*After a 90-day stay, Medicare will only cover 60 more days in the hospital. These are known as your "lifetime reserve days". You may use them all at once, or at the end of many different 90-day stays. After your lifetime reserve days are used up, you are responsible for all costs, for any hospital stay longer than 90 days.

Part B – Medical Insurance

Part B Standard Premium - \$169.90 per month*

Part B Deductible: \$226 per year

Part B Coinsurance: After your deductible is met, you usually pay 20% of the Medicare-approved amount.

See chart below for the 2023 Part B monthly premiums to be paid by high-income beneficiaries as reported on their IRS tax return in 2022:

Beneficiaries who file an individual tax return with income	Spouses who file a joint tax return with income	Income-related monthly adjustment (IRMAA)	Total monthly premium	Married, filed separate tax returns	Income-related monthly adjustment (IRMAA)	Total monthly premium
\$97,000 or less	\$194,000 or less	\$0	\$169.90	\$97,000 or less	\$0.00	\$169.90
\$97,000+ to \$123,000	\$194,000+ to \$246,000	\$69.90	\$239.80	\$97,000+ to \$123,000	\$69.90	\$239.80
\$123,000+ to \$153,000	\$246,000+ to \$308,000	\$164.00	\$333.90	\$403,000+	\$164.00	\$333.90
\$153,000+ to \$183,000	\$308,000+ to \$366,000	\$263.70	\$433.60			
\$183,000+ to \$200,000	\$366,000+ to \$432,000	\$362.90	\$532.80			
\$200,000+	\$432,000+	\$395.90	\$565.80			

IRMAA: Income-related monthly adjustment amount:
The amount that people with higher incomes (paying in addition to the standard monthly premium, The size of the IRMAA is based on people's tax

Part B Late Enrollment Penalty: If you do not sign up for Part B when you are first eligible, or if you drop Part B and then get it again later, you may have to pay a permanent late enrollment penalty for as long as you have Medicare. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B but did not sign up for it. You will have to wait to sign up until the General Enrollment Period (GEP), January 1 – March 31 each year. As of January 1, 2023, Part B coverage during a General Enrollment Period enrollment will begin the first of the month after the month of enrollment.

*People with limited income and assets may get help from Medicaid or the Medicare Savings Program to help pay Part A and/or B premiums, which also removes late enrollment penalties.

Call us

Alaska's Medicare Information Office answers your questions about all aspects of Medicare.

In Alaska: **800-478-6065**

In Anchorage: **907-269-3680**

Call us any time.

If we can't take your call right away, leave us a message and we'll call you back. Either the Anchorage office staff will help you, or there may be a counselor in your community who can help you in person.

VOLUNTEER

Can you help out during weekdays?

Are you interested in helping your fellow Alaskans?

The Medicare Information Office can train you to help people:

- Find the best Medicare plans
- Understand billing statements
- Protect Medicare benefits by preventing fraud, waste and abuse

Help with costs

You may be eligible for programs to help pay for prescriptions and for the monthly Part B premium. For people with limited incomes, Medicare can cover up to 75 percent of medication costs.

It doesn't hurt to ask – call us and we'll help you apply or go online to:

www.alaska.benefitscheckup.org

Our services are free.

Medicare Information Office

1-800-478-6065 In Alaska

907-269-3680 In Anchorage

hss.medicare@alaska.gov



State of Alaska
Department of Health
Division
Senior and Disability Services
Anchorage, Alaska

www.medicare.alaska.gov

Medicare.gov

The official U.S. government site for Medicare:

- Find out what benefits Medicare covers
- get the latest Medicare & You handbook
- find addresses of Medicare-specific publications
- compare drug plans and health plans
- find Medicare-approved doctors and suppliers ...and much, much more.

State of Alaska Dept. of Health - Division of Senior & Disability Services - Medicare Information Office This project was supported, in part by grant number 22BAEM1AA, 22014 GM 01, 23P AKMIEE, 33MDPG0015, & 03BA00022 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, DC 20203. Grantees undertaking projects with 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.

MEDICARE

Are you age
63? 64? 65?



Get ready for

Medicare

Basics for Alaska baby boomers
or people on social security disability

Alaska's
Medicare Information Office



www.medicare.alaska.gov

Need help through the maze?

MEDICARE

Come find your best Medicare deal with help from Alaska's Medicare experts at one of our WORKSHOPS.

When: Wednesdays, 5:30p.m. to 7:00p.m.

February 22, 2023
March 22, 2023
April 26, 2023
May 24, 2023
June 26, 2023

Where: Zoom Online Training

Register online by visiting our calendar of outreach events at:
<https://dhss.alaska.gov/dsds/Pages/medicare/calendar.aspx>

Alaska's *Need help registering or have questions? Call us!*
Medicare Information Office

(907) 269-3680 in Anchorage 1-800-478-6065 statewide
or visit medicare.alaska.gov



State of Alaska Dept. of Health • Division of Senior & Disabilities Services • Medicare Information Office
This project was supported, in part by grant number 2001AKM008, 2001AKM104, 2001AKM105, 90MFP00015, & 90SPAG0082 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20204

Medicare Information Office

Ambassador Program Reporting

Phone 1-800-478-6065 or (907) 269-3680

Fax (907) 269-2045

Hss.Medicare@Alaska.gov

When an individual asks about Medicare you will want to provide them an empowerment packet. The packet consists of the Medicare 101 Flyer, Medicare in a Nutshell, Turning 65 Tryfold, & Help with Medicare costs.

Ambassador Agency:

Date	Name
03/20/2022	John Smith (Example)



STATE OF ALASKA DEPT. OF HEALTH & SOCIAL SERVICES • DIVISION OF SENIOR & DISABILITIES SERVICES • MEDICARE INFORMATION OFFICE
THIS PROJECT WAS SUPPORTED, IN PART BY GRANT NUMBER 2001AKM008, 2001AKM104, 2001AKM105, 90MFP00015, & 90SPAG0082 FROM THE U.S. ADMINISTRATION FOR COMMUNITY LIVING, DEPARTMENT OF HEALTH AND HUMAN SERVICES, WASHINGTON, D.C. 20204. GRANTEES' UNdertaken PROJECTS WITH 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.

Medicare Information Office



Navigating Medicare



Preventing Medicare Fraud

(907) 269-3669

Dana.Norwood@alaska.gov

www.medicare.Alaska.gov

State of Alaska Dept. of Health & Social Services • Division of Senior & Disabilities Services • Medicare Information Office This project was supported, in part by grant number 2201AKMIDR, 2201AKMIAA, 2201AKMISH, 90MPPG0015, & 90SPAG0082 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with 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.

Elder Law of Michigan's Outreach Marketing and Focus Group Evaluation

- **Marketing Materials**
- **Focus Group**
- **Implementation**

Marketing Materials

- Marketing materials are created to promote the program's screening and application among limited income beneficiaries in the state. Types of Brochures
 - the specific program,
 - Elder Law of Michigan,
 - ELM's service to help beneficiaries sign up for other benefits, and
 - Informational brochure to ID funder/sponsorship of ELM's service

Marketing Materials

- Development of marketing materials
 - Program Evaluator
 - Prior brochures
 - Resources from funder(s)
 - Best practices

Marketing Materials

- Marketing Process
 - 2-waves/Mailings
 - 1st mailing contains a letter from the President and a brochure explaining ELM's service and how to reach out and request help
 - 2nd mailing reminds the recipient of ELM's recent effort to contact them

Focus Group

- Marketing materials are presented to focus groups.
- Regional selection of participants for the focus group.
- Engagement of network partners/community-based organizations
- Meeting length of approximately 30 – 45 minutes

Implementation

- Immediate feedback of a focus group meeting outcomes is shared and if needed, feedback is used/implemented for the next focus group meeting.
- Revisions to the brochures and letters are made.
- Marketing materials are used in the outreach mailings and online ads.

Elder Law of Michigan's Marketing for Project Michigan's Outreach for Medicare Savings (MOMS)

In the first month of its Project MOMS grant from AARP, Elder Law of Michigan prepared a variety of marketing materials to promote Medicare Savings Programs screening and application among limited income Medicare beneficiaries in the state. They included a brochure which provided detailed information about

- the Medicare Savings Programs,
- Elder Law of Michigan,
- ELM's service to help Medicare beneficiaries sign up for a MSP, and
- AARP's sponsorship of ELM's service.

MOMs-Marketing Materials



OUR SPONSOR

There is never a fee or cost to the people we help.

The service we offer is funded with a grant from the AARP Foundation.

AARP Foundation
For a future without senior poverty.

Need Help Making Ends Meet?

MEDICARE SAVINGS PROGRAMS

QUALIFIED MEDICARE BENEFICIARY PROGRAM
Helps pay for Medicare Part A premiums, Part B premiums, coinsurance, and copayments for what Medicare covers.

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY PROGRAM
Helps pay for Medicare Part B premiums.

QUALIFYING INDIVIDUAL PROGRAM
Helps pay for Medicare Part B premiums.

QUALIFIED DISABLED WORKING INDIVIDUAL PROGRAM
Pays for Medicare Part A premium.

TESTIMONIALS

"The Medicare Savings Program saved me more than \$170 every month."
Sandra L.

"The person who helped me at ELM was friendly and knowledgeable."
Mary G.

"All I needed to do to get started with a screening for eligibility was call **877-999-1906**."
Thomas P.

MEDICARE SAVINGS PROGRAMS CAN HELP

MOMs-Marketing Materials

WHY CHOOSE US

We have helped more than 30,000 seniors apply for public benefits since 2009.

We are experts in what it takes to qualify for Medicare Savings Program benefits. Let our experts help you save money on your medical bills.



elm

Elder Law of Michigan, Inc.
www.elderlawofmi.org

ABOUT US

Elder Law of Michigan, Inc. is a nonprofit organization whose mission is to advocate for, educate, and assist our target populations. While our services address the needs of many different people, we continue to target our services to older adults and persons with disabilities.

We have been helping people get public benefits for more than 20 years. We have more than a 90% participant highly satisfied rating for our services.

CONTACT US

- 📞 877-999-1906
- ✉ info@elderlawofmi.org
- 🌐 www.elderlawofmi.org
- 📍 3815 West St. Joseph, Suite C-200
Lansing, MI 48917



WHAT WE DO

We provide a no cost call center for seniors and their loved ones to use to apply for benefits. Our friendly benefits counselors help callers complete applications online for Medicare savings benefits. These may include help paying your Medicare premiums, co-pays and deductibles.



CALL US
877.999.1906

MOMs-Marketing Materials



OVER
40,000
SENIORS
SERVED

CUT YOUR MEDICAL BILLS

SAVE ON MEDICARE

A government Medicare Savings Program may save you more than \$170 a month on Medicare premiums, copayments and deductibles. Call 877-999-1906 for a free benefits screening paid for by the AARP Foundation.

AARP Foundation[®]
For a future without senior poverty.

elm

Elder Law of Michigan, Inc.
www.elderlawmi.org

Elder Law of Michigan, Inc. is a nonprofit organization that has helped more than 40,000 seniors and disabled adults apply for benefits they deserve.



 **MiCAFE**
network
www.micafenetwork.org | 877.664.2233 | **elm**

MOMs-Marketing Materials Ads

 **Elder Law of Michigan, Inc.** Sponsored · 

Need Help Paying Medical Bills?



Could \$170 a month help? [✓ Learn more](#)

 3

 Like

 Comment

Elder Law of Michigan's Marketing for Project Michigan's Outreach for Medicare Savings (MOMS)

- Two focus groups of seniors to test their reaction to the materials.
 - The first focus group included residents of a subsidized senior housing complex.
 - The second group was made up of retired African American auto workers or retired state workers in Lansing.

Feedback from the focus groups

- Several members felt the marketing campaign looked like a scam.
- several vocal members of the group were highly skeptical that the service offered was actually free.
- They were convinced instead that someone was trying to sell them insurance or enroll them in a Medicare plan.

Elder Law of Michigan's Marketing for Project Michigan's Outreach for Medicare Savings (MOMS)

Lessons Learned for a MSP marketing campaign

- The need to validate the legitimacy of Elder Law as an organization dedicated to helping limited income seniors apply for public benefits,
- The need to educate Medicare beneficiaries about the availability of a government benefit that could pay their premiums and perhaps co-pays and deductibles if they qualify.
- The need to penetrate the noise around Medicare enrollment and Medigap insurance with a message that will attract an audience's interest.

Thank you

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Betsy Smith

bsmith@elderlawofmi.org

Contact information

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Darling Garcia Betsy Smith	Elder Law of Michigan	dgarcia@elderlawofmi.org bsmith@elderlawofmi.org

Budget Check Up Job Skill Check Up





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