

Maine Medicare News

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A New Look

By Betty Balderston, Maine SMP Statewide Coordinator

As you can see, our Maine SMP newsletter has a new look! As a means of being all-inclusive, this quarterly newsletter is now a product of *both* the Maine SMP and the Maine SHIP. Since most of our volunteers, staff and partners are also involved with these two programs, combining news from both programs into one newsletter just makes good sense. Offering this newsletter in an electronic format, also allows the Maine SMP and SHIP to save postage costs.

We'd love to receive your feedback about this new on-line newsletter. Please email or call me at Bbalderston@mainelse.org or by phone at (207)620-3104 with your thoughts.

Maine SHIP/SMP Volunteers Recognized

Stan Cohen of Bridgton and Dick Hilton of Portland have both been recognized for their outstanding volunteer efforts with the Maine SHIP/Maine SMP.

Stan was recognized by Governor Baldacci at a Hall of Flags ceremony at the State House in Augusta on April 21, as one of the Governor's 2009 Volunteer Service Awardees.

Dick Hilton recently received an award from MetLife for his community service. Dick was also recently selected by the Administration on Aging as one of only ten SMP volunteers nationwide for the 2009 National Outstanding SMP Volunteer Award to be presented at the National SMP Conference in Washington, D.C. in August.

Congratulations to both Stan and Dick for these recognitions – and, as always, our many thanks to both of them for their outstanding volunteer efforts with the Maine SHIP and Maine SMP!

MaineCare Training Coming Soon

SAVE THE DATE

October 28, 2009

**SHIP/SMP Fall
Conference**

**Maple Hill Farm,
Hallowell!**

Many of you have been requesting some training about the benefits and qualifications for MaineCare – Maine's Medicaid Program. The Maine SHIP and SMP are currently working to offer this opportunity as part of our Fall 2009 SHIP/SMP Conference, scheduled for October 28, 2009 at Maple Hill Farm in Hallowell. Watch for details in the Fall edition of this newsletter!

Once the details for this training are set, notification will be provided to each of the SHIP and SMP staff and volunteers.

Medigap Changes in 2010

The Centers for Medicare and Medicaid Services (CMS) recently provided a look at Medigap changes for 2010. Here's a summary:

- Hospice coverage is being added as a basic benefit to all plans
- Coverage for preventive services and at-home recovery is being deleted
- A new Plan D is being created, the same as the current plan, but without at-home recovery
- A new Plan G is being created, the same as the current plan, but with 100% Part B excess charge benefit and w/o at-home recovery
- Plans E, H, I and J will no longer be sold (current plan holders may keep them)
- A new Plan M is being created, the same as Plan D but with a 50% coinsurance on the Part A deductible
- A new Plan N is being created, the same as Plan D but with 100% Part B coinsurance, less \$20 per physical visit and \$50 per ER visit, unless beneficiary is admitted

More information about these changes will be provided during the first quarter of 2010.

From the Frontlines: One story of how SeniorsPlus helped a beneficiary during the 2009 Medicare Open Enrollment Period

In response to a request to the Area Agencies on Aging for real stories on how Maine's SHIP/SMP staff and volunteers are helping Mainers, this article was provided by Roland Bussiere from SeniorsPlus in Lewiston.

Mr. Y came to us in December of 2008 for assistance with the Plan Finder to see if he could pick a better Med D plan for 2009. We determined that if he switched to the Z plan, it would save over his current X plan. We enrolled him on-line into the Z plan and received a confirmation number. In mid-February, he still had not received confirmation from his new Z plan and was being billed by his old X plan for two months in 2009. Once again he came to us for assistance. We called the Z plan...they had no records that he had ever enrolled. Also, since we were no longer in the annual enrollment period, he was stuck with his old X plan for the rest of 2009 and would not be able to switch until 1/2010.

We called Medicare and told them of our situation. We gave them the confirmation number and they were able to validate that he had indeed enrolled into the Z plan in December 2008 for a January 2009 effective date. A complaint was placed against the plan.

On March 18, the plan finally updated his records....making the Z plan retroactive to January 2009 and cancelled the X plan effective December 31, 2008.

We helped make another client happy.

Thanks to ALL SMP/SHIP staff and volunteers for making the 2009 Medicare Open Enrollment Period a success. Watch for training updates in the Fall of 2009 to prepare for the 2010 OEP. If you haven't participated in assisting your local Area Agency on Aging with Enrollment Clinics, contact your SMP Coordinator at 1-877-353-3771 soon to discover what opportunities are available.

Seniors Plus is the Area Agency on Aging for the Western Maine area, with their main office located in Lewiston.

The Best of Stan Cohen's "Medicare Nuggets"

Nugget #218

A grandmother in Wiscasset, Mrs. G, answers the phone...

Mrs. G: Hello?

Voice: Hi Grammy – this is Ralph.

Mrs. G: I'm surprised to hear from you Ralph. I don't remember the last time you called me. Are you OK?

Ralph: Well to tell you the truth Grammy, I'm in a bit of trouble.

Mrs. G: What happened? And where are you?

Ralph: It's a long story Grammy. I'm OK but I fell in with some guys here in Milwaukee and they turned out to be crooks. I need some money to get out of this mess. Can you send me \$500?

Mrs. G: I don't know Ralph. I really don't have that kind of money lying around. If I can get to the bank tomorrow – I suppose I could have it wired to you. Have you called your mother about this? ...

This kind of conversation is more common than you think. There is a new kind of scam that young people are facilitating without knowing that they are doing it. Young folks (and not so young folks) are more and more frequently using what is called on-line, social networking venues such as FaceBook, MySpace and others.

Some of the information being put on sites like these is a goldmine for crooks. For example, a teenager names her grandmother, where she lives and refers to her by her nickname (like Grammy) on MySpace. It doesn't take a genius to find "Grammy's" telephone number and try to bilk her over the phone – just like in the dialog above.

Scam artists are obtaining personal information from social networking or genealogy sites to make their story believable to their target. Authorities urge people to be absolutely sure of the caller before sending any money. Get a return phone number if you feel suspicious, and ask a very personal question that only the real person would know.

Finally, we need to also alert our children and grandchildren to be careful about the kind of information they are sharing with the whole world. They know not what they do.