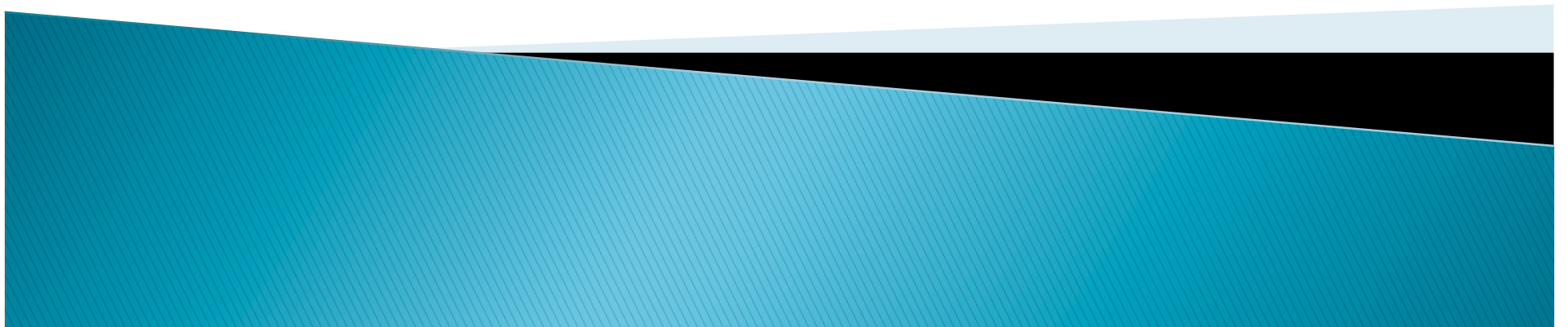


Insurance Information Session

MGH Lung Transplant Program
January 5, 2017



Agenda

- ▶ SSDI
- ▶ Medicare
 - A (Inpatient)
 - B (Outpatient)
 - Replacements and supplements
 - D (prescriptions)
- ▶ Masshealth
- ▶ Co-pay assistance
- ▶ Dental
- ▶ Fundraising
- ▶ Questions



Affordable Care Act Updates

▶ 2016 Statistics

- 16.2 Million People were eligible to enroll in an ACA plan, and 12.7 million people took advantage
- the uninsured rate has fallen by more than 40 percent
- for the first time ever, more than 9 in 10 Americans now have health insurance
- In Wisconsin, Gallup recently estimated that the adult uninsured rate in 2015 was 5.9 percent, down from 11.7 percent in 2013

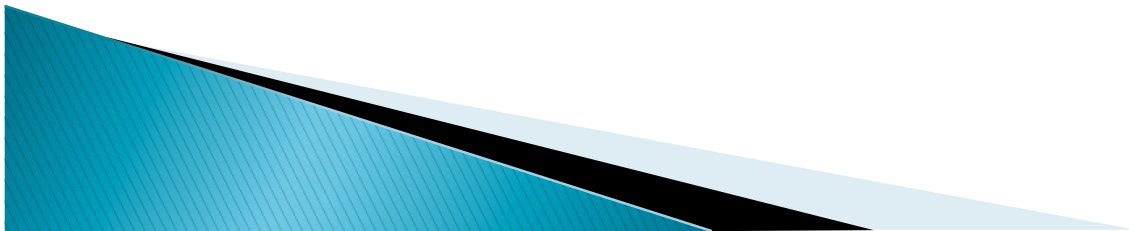
▶ Major Changes in 2017

- People who are not eligible for subsidies will experience steep increases in their premiums
- Insurers United and Aetna both left the exchange due to losses



SSDI Basics

- ▶ Entitlement based
 - Based on how many quarters you have worked and how much you earned during that time.
 - After 25 month of disability you will be eligible for Medicare.
 - Periodically reassessed can lose access if condition improves.
- ▶ If you think you are eligible and would like to apply you can contact your local social security office
- ▶ If you need assistance with your application you can contact <https://www.allsup.com/>



Medicare A

Inpatient / Hospital Care

Deductible Days	Copay Days	Lifetime Reserve Days
60	30	60
\$1,316 deductible Per benefit period	\$329 co-pay per day	\$658 co-pay per day
Days replenish after benefit period* concludes		Days do not replenish once used

*Benefit Period Begins: Day of an Inpatient Admission
Benefit Period Ends: 60 Days after day of discharge

Medicare B

Outpatient / Physician Care

Premium	Deductible	Coverage
\$134.00	\$183	80%
Monthly	One time calendar year payment	Can not exhaust Medicare B coverage

Premium: \$134.00 is the standard amount

Immunosuppressant Medications covered at 80%

– IF Medicare A was active at the time of transplant

Medicare Part D open enrollment– October 15–December 7th

–Check your current meds against the 2017 formulary by calling Medicare.

Medicare Part D and Medicare Advantage disenrollment period Jan 1 – Feb 14

Medicare Advantage Plans

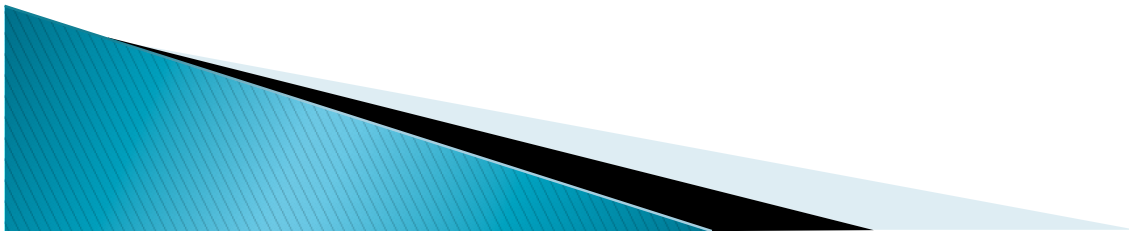
- ▶ Will cover services that Medicare A, B and D cover.
- ▶ Usually have separate out of pocket maximums for medical and prescriptions coverage.
- ▶ Prescription coverage is usually similar to Part D coverage
- ▶ All major insurance companies offer this plans
- ▶ Sometimes offer additional coverage like dental



Medicare Supplements

Even with Medicare medical expenses can still be costly

- ▶ Medicare Supplements will cover only costs left over after Medicare pays
- ▶ Offered by most major insurance companies
- ▶ Have different levels of coverage
- ▶ In some states (MA included) can deny based on pre existing conditions if you are under 65
- ▶ Does not cover any Part D costs



Medicare Part D

Your Plan Pays:

You Pay:

\$0

\$400

**Phase I:
Deductible
\$400**

**100% after
copayments listed on
right.**

Retail:

**Phase II:
Coinsurance / Copayments
\$400-\$3,700**

Mail Order:

Specialty: 33%

**Generic 42%
Brand: 55%**

**Phase III:
Coverage Gap / Donut Hole
\$3,700 – Out of Pocket Cost* of \$4,950**

**Generics 51%
Brand: 40%**

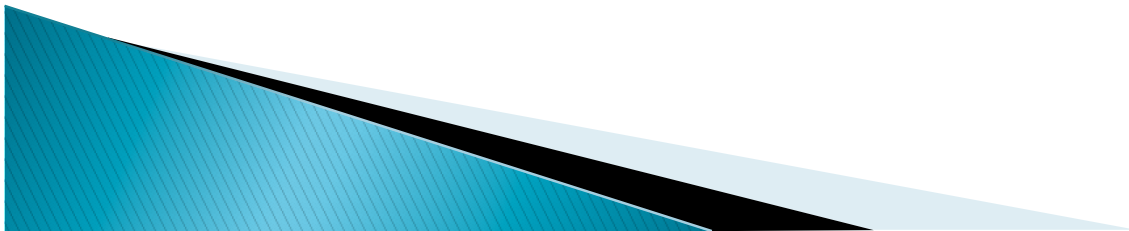
**95% or the
balance minus
\$2.95 or
\$7.40**

**Phase IV:
Catastrophic Coverage
\$4,951 - remainder of the calendar year**

**5% of the total
cost or \$3.30 /
\$8.25 whichever
is greater**

Masshealth Changes

- ▶ Masshealth now has an open enrollment period as of 1 / 1 / 2017 you are not able to switch out of the MCO you are currently in until next November
- ▶ Managed Care Options (MCO's) have limited networks so you may not be able to switch your care from providers as you were able to previously
- ▶ If you are a new Masshealth member you are given a special enrollment period out side of the Nov-Jan window to pick an in network



Medication Copay Assistance

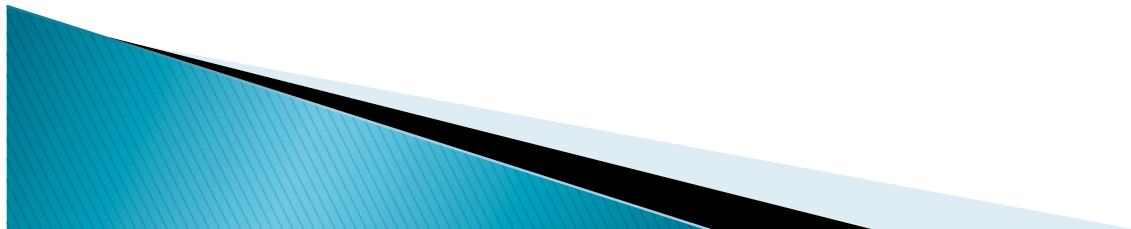
State and Federal Sources

Program Name	Income Limit	Phone #	Website	Notes
Social Security Low Income Subsidy	Individual: \$1,485 Married: \$2,002	800-772-1213	http://www.socialsecurity.gov/medicare/prescriptionhelp/	Medicare Recipients Only ----- Asset Limit: \$13,640 (indiv) or \$27,250 (married)
MassHealth	Individual: \$1,367 Married: \$1,843	800-841-2900	http://www.mass.gov/eohhs/gov/departments/masshealth/	MA Residents only
Health Safety Net	Individual: \$3,020 Married: \$4,072	800-841-2900	http://www.mass.gov/eohhs/consumer/insurance/more-programs/health-safety-net/	MA Residents only ----- Must use MGH / Community Health Center Pharmacy
Prescription Advantage	<u>Medicare</u> Individual: \$4,904 Married: \$6,638 ----- <u>Non Medicare:</u> Individual: \$1,839 Married: \$2,489	800-243-4636	http://www.mass.gov/elders/healthcare/prescription-advantage/	MA Residents only

Medication Copay Assistance

Foundations and Grants

Program Name	Income Limit	Phone #	Website	Notes
Healthwell Foundation	Individual: \$3,923 Married: \$5,310	800-675-8416	www.healthwellfoundation.org	Eligible for Medicare Recipients only at this time ----- Also offers premium assistance
Pharmaceutical Company Assistance Programs	Varies	Varies	www.needymeds.org	Many Medicare recipients not eligible, but exceptions made



Dental Coverage

- ▶ MA Health Connector Sells Individual Dental Plans
- ▶ Open Enrollment Nov 1, 2016 – Jan 31, 2017
- ▶ Costs:
 - Premiums vary from \$25 – \$55 per month
 - Annual Max of \$1,250 in Dental Coverage



Transplant Financial Coordinator

Lung transplant coordinator

Kristy Farrell-Sampson

Phone: 617-726-3582

Fax: 617-643-0433

Email: kjfarrell-sampson@partners.org

