



# THE INFORMER

Protect Detect Report

January 2022

The Senior Medicare Patrol (SMP) The Informer, is prepared by the SHIBA (State Health Insurance Benefit Advisor's) volunteers to help Medicare beneficiaries and their advocates prevent, detect and report health care fraud, abuse and errors.

Please feel free to share this publication with others who may benefit from its contents.

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## What's New for Medicare 2022



LOCAL HELP FOR PEOPLE WITH MEDICARE



**Your Medicare coverage and cost can change each year, so its is important to understand and review your benefits. Here is an overview of changes and opportunities in 2022.**

### Point 1: Understand your Medicare cost in 2022

**Part A costs:** Medicare Part A covers inpatient hospital services, skilled nursing facility services, home health care and hospice. Most people do not owe a premium for Part A. If neither you nor your spouse have 10 years of Social Security work credits however, you may owe a monthly premium of either \$274 or \$499 per month in 2022, depending on the number of years worked.

If you are admitted to the hospital, you will owe a deductible of \$1,556. If you have multiple hospitalizations, you may owe the deductible more than once. After you meet your deductible, your first 60 days in the hospital cost \$0 per day. If you are hospitalized for more than 60 days, you may owe an out-of-pocket cost each day for your continued hospital stay. If you are admitted to a skilled nursing facility, you will owe \$0 per day for the first 20 days. You will then owe \$194.50 a day for days 31-100 in 2022 and the full cost of care after day 100. Call your State Health Insurance Assistance Program,, or SHIP, for more details about Part A costs.

**Part B costs:** Medicare part B covers out-patient costs, such as doctor visits and out-patient procedures. In 2022, the standard Part B premium is \$170.10 for people equal to or below \$91,000 for a single person or \$182,000for a married couple. If your income is higher than that, you may pay a higher premium. Keep in mind that if you have a Medicare Advantage Plan, you may also pay an additional monthly premium for being enrolled in that plan. If you have Original Medicare, you will owe an annual Part B deductible of \$233 in 2022. You will continue to owe a 20% coinsurance for most services covered by Part B.

**Part D costs:** Medicare Part D covered outpatient drugs. In 2022, the national average premium for a Part D prescription drug plan is \$33.37 per month. Your particular cost vary based on your plan and your prescription drug needs.

If your Part D plan has a annual deductible, it can be no higher than \$480 in 2022. If you and your plan spend \$4,430 for covered drugs for the year, in most plans, you will reach what is called the donut hole. In the donut hole in 2022, you will owe 25% of the cost of your drugs. If you spend \$7.050 on covered drugs in 2022, you will enter what is called catastrophic coverage. Then, you will owe 5% of the cost of each drug, or \$3.95 for generic and \$9.85 for brand name drugs—what ever is greater- in 2022.

If you have a Medicare Advantage Plan, the amount you owe varied by plan. Contact your plan for more information about your Medicare costs. If your income is limited, you may qualify for help. Contact your SHIP to see if you are eligible.



### Get help paying for Medicare

See if you qualify for a Medicare Savings Program and/or Extra Help



Call your local SHIBA today!

**509-625-4801**

### **Point 2: Now your opportunities to change coverage in 2022.**

You may be able to change your coverage in 2022 outside of the Open Enrollment Period, depending on your circumstances. If you have a **Medicare Advantage Plan**, you have one opportunity from January 1 through March 31 to change your plan or switch back to original Medicare with or without a prescription drug plan.

You may also qualify to return to your Medigap plan if you had one. **If you think a government employee made a mistake while assisting you, contact 1-800-MEDICARE** and explain your situation.

You may be approved to change coverage. If you have Extra Help, an assistance program that helps pay for Part D prescription drug costs, you can make one change per quarter for the first three quarters of the year.

### **Point 3: Understand that the public health emergency may affect your coverage for 2022.**

Due to COVID-19 public health emergency, or PHE, certain flexibilities have been in place and some restrictions were lifted in 2020 & 2021. Examples of these flexibilities include expanded coverage of telehealth services and coverage for 90 day supplies of prescription drugs when requested. As of December 17, 2021 the PHE declaration will be in place through January 16, 2022. the PHE declaration has been extended multiple times previously, but there is no indication that it will again be extended. If the PHE expires, many of the current flexibilities and lifted restrictions may expire as well.

Congress and the Centers for Medicare & Medicaid Services are working to extend some of these flexibilities, regardless of the PHE status, so details of how these Medicare coverage rules will change are still being discussed. To stay up to date on this evolving conversation, pay attention to the news, your local SHIP, & the Centers for Medicare & Medicaid Services, or CMS for short.

### **Point 4: Marketing violations that could affect your 2022 coverage.**

Medicare Advantage Plans and stand-alone Part D plans are administered, marketed, and sold by private companies. Plan representatives, agents and brokers must follow federal guidelines when marketing to you. These guidelines protect you from manipulative/deceptive sale and enrollment tactics that can lead to marketing violations by a plan. Here are some red flags:

- You signed up for a plan after being told by an agent or company that certain services or prescriptions were covered, but after enrolling, you discovered they were not covered by that plan.
- A company represented itself as coming from or sent by Medicare, Social Security, or Medicaid.
- You received an unsolicited phone call or text from a plan with which you have no prior relationship, you have asked not to contact you, or of which you disenrolled from.
- A plan agent returned uninvited to your residence after missing an earlier appointment
- An agent discussed other insurance products, such as life insurance or annuities, during the visit or meeting that was scheduled to only discuss a Part D or Medicare Advantage plan.

## Take Action:

1. Review and understand your Medicare health costs. If you have Original Medicare, review your Medicare & You 2022 handbook or request one by calling 1-800 Medicare. If you have a Medicare Advantage Plan, see the Annual Notice of Change (ANOC), or call your plan to learn more about your costs and coverage.
2. If you are unhappy with your coverage for 2022, find out if you can make changes during the Medicare Advantage Open Enrollment Period or during a Special Enrollment Period. Contact your SHIP for help.
3. Pay attention to the news, your SHIP, and CMS for any updates on how the public health emergency may affect Medicare coverage rules in 2022.
4. Contact your Senior Medicare Patrol (SMP), if you enrolled in a plan because of misleading information or were enrolled in a plan without your consent.

## Contact your SHIP or SMP for Individualized Help

Local SHIP contact Information	Local SMP contact Information
509-624-4801	509-625-4801
Email: <a href="mailto:action@altcew.org">action@altcew.org</a>	Email: <a href="mailto:action@altcew.org">action@altcew.org</a>
Website: <a href="http://www.altcew.org">www.altcew.org</a> or <a href="http://www.insurance.wa.gov/shiba">www.insurance.wa.gov/shiba</a>	Website: <a href="http://www.altcew.org">www.altcew.org</a> or <a href="http://www.insurance.wa.gov/shiba">www.insurance.wa.gov/shiba</a>
To find a SNP in another state: call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>	To find a SHIP in another state: call 1-877-839-2675 or visit <a href="http://www.shipcenter.org">www.shipcenter.org</a>

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