



Preventing Medicare Fraud
Toll-free (888) 341-6187
www.smpresource.org



800-272-3921

Welcome

Thank you for attending!

Jamie Horning

SMP Volunteer Ambassador

800-272-3921

Arlington, Texas 76011

www.nctcog.org/aging-services



SHIP

State Health Insurance
Assistance Program

Toll-free (877) 839-2675

www.shiphelp.org

WHO ARE WE?

TEXAS SENIOR MEDICARE PATROL

- Federally funded Program
- In every state
- Housed in the BBBEF
- Recruit & train volunteers and professionals
- Report intentional fraud and abuse



Medicare Basics

OUR MISSION

To empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

Medicare Basics



The ABCDs of Medicare



Toll-free (877) 839-2675
www.shiphelp.org



800-272-3921

Staff Benefits Counseling Team

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Office Hours: Monday – Friday
Arlington, Texas 76011
www.nctcog.org/aging-services

SHIPs are federally funded

The SHIP program was established by Congress and their work is funded by the U.S. Administration for Community Living at the U.S. Department of Health and Human Services.



SHIP

State Health Insurance
Assistance Program

How Your State Health Insurance Assistance Program (SHIP) Can Help You



Local



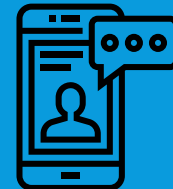
Unbiased



Confidential



Knowledgeable



Telephone, In-person or virtual

State Health Insurance Assistance Program (SHIP)

SHIP can help you:



Understand
costs and
coverage



Compare
options



Enroll in
or change
plans



Correct billing
issues

FIND YOUR LOCAL SHIP



SHIP

State Health Insurance
Assistance Program

Find your local SHIP.

Visit shiphelp.org
or call 877-839-2675.

📍 Find Local Medicare Help

- Use the orange buttons at www.shiphelp.org to find the SHIP in your state.
- If you call, say “Medicare” when prompted to be transferred to your state SHIP.

SHIP Snapshot

- **54 SHIPs**
 - One in every state, Puerto Rico, Guam, DC, and US Virgin Islands
- **2,200** local programs
- **12,500** counselors
- **4 million** individuals educated
- **2.5 million** counseling sessions

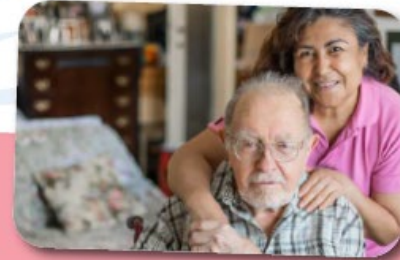


FREE Services for Older Adults and Family Caregivers



Services for older adults:

- home-delivered meals and congregate meals
- counseling
- transportation within the county
- help understanding Medicare benefits, plans, and applying for Medicare Savings Programs and Low-Income Subsidies
- short-term in-home services, equipment, and supplies
- workshops to avoid falls and manage chronic conditions
- help resolving complaints or concerns for people who live in nursing homes or assisted living facilities
- help arranging community-based services for people who want to leave rehabilitation facilities or nursing homes
- help arranging COVID vaccines



Services for caregivers of older adults

- respite care
- workshops on elder care and caregiving
- dementia care education and problem-solving
- short term in-home services, equipment and supplies
- information on how to find and pay for long-term care
- counseling, support groups and small-group workshops



Call 1-800-272-3921.

Funded in part by Texas Health and Human Services Commission.

FREE Services for People of All Ages with Disabilities and Family Caregivers



Services for people of all ages with disabilities

- help accessing in-home and other long-term care services
- help arranging COVID vaccines



Services for caregivers of people of all ages

- short-term respite



Call 1-855-937-2372.

Funded in part by Texas Health and Human Services Commission.

VOLUNTEER

Opportunities

NORTH CENTRAL TEXAS
AREA AGENCY ON AGING



North Central Texas
Council of Governments

Area Agency
on Aging
OF NORTH CENTRAL TEXAS



Program Opportunities

Benefits Counseling

- Help with public and private-pay benefits, entitlement programs, and legal rights

Senior Medicare Patrol

- Help prevent health care fraud by conducting community outreach/education

Long-Term Care Ombudsman

- Protect the rights of nursing home and assisted living facility residents

Taking Control of Your Health Evidenced-Based Programs

- Based on rigorous study, these programs help participants better manage chronic conditions and reduce risk of falls.

Volunteers - Choose How and When to Serve

Volunteer Positions: Benefits Counseling, Senior Medicare Patrol, Long-Term Care Ombudsman, and Taking Control of Your Health

- Select opportunities that meet needs and goals
- Consideration for skills, interests, and schedule
- Serve in the North Central Texas 14-county region
- Undergo pre-service training
- Clear background verification
- Receive continuing education
- Comply with program requirements

OBJECTIVES

- The Best Information
- Medicare At A Glance
 - Part A
 - Part B



The ABCDs of Medicare

The Best Information

- For the most up-to-date information or for specifics about benefits, contact Medicare
 - <http://www.medicare.gov>
 - 1.800.MEDICARE (1.800.633.4227)
- In Texas, the Area Agencies on Aging/State Health Insurance Program (SHIP) may be able to help
 - <https://apps.hhs.texas.gov/contact/aa.cfm>
 - 1.800.252.9240
- Outside of Texas
 - www.shiphelp.org

Medicare at a Glance

- Established in 1965
- Administered through the US Department of Health and Human Services
 - Centers for Medicare and Medicaid Services (CMS)
- CMS is the nation's largest health payer
- May help pay for
 - Hospital care
 - Outpatient care
 - Lab services
 - Emergency care
 - Home healthcare
 - Therapy
 - Medications



Original Medicare – Part A

- Part A may help cover
 - Inpatient care in hospitals
 - Inpatient care in a skilled nursing facility
 - Not custodial or long-term care
 - Hospice care services
 - Home health care services
- For Part A services, you pay
 - Copayments, coinsurance and deductibles, if applicable



Original Medicare – Part B

- Part B is ‘optional’ and has a monthly premium – penalties may apply for late coverage
- Part B may help cover medically-necessary services when you are not hospitalized
 - Doctors’ services
 - Tests
 - Outpatient care
 - Home health services
 - Durable medical equipment
 - Preventive services
 - Other medical services and supplies

Original Medicare - Parts A & B

- Things not covered by Medicare include, but are not limited to
 - Long-term care
 - Routine dental care
 - Dentures
 - Cosmetic surgery
 - Acupuncture
 - Hearing aids
 - Exams for fitting hearing aids



Help with Parts A & B

- Programs are available to help pay Medicare premiums and may also pay deductibles, coinsurance, and copayments
- For More Information
 - <https://apps.hhs.texas.gov/contact/aaa.cfm>
 - 1.800.252.9240
 - <http://yourtexasbenefits.com>
 - There is also a prescreening tool that can be used to see what State programs someone may be eligible for (Scroll to the bottom)



Original Medicare – Part D

- Part D is ‘optional’ and has a monthly premium – penalties may apply for late coverage
- Part D may help cover prescription drug costs
 - Monthly Premium, Yearly Deductible, Copayments and/or Coinsurance vary by plan
 - After spending a certain amount of money for covered drugs, you pay all costs for your prescriptions up to a yearly limit (2025 - \$2K)
- Opportunity to review/change plan once per year: 15 October – 07 December, with plan changes effective 1 January

Extra Help With Part D

- If you qualify you will get
 - Help paying monthly premium, yearly deductible, coinsurance, and copayments
 - No coverage gap
 - No late enrollment penalty
- You automatically qualify if you
 - Have full Medicaid/Supplemental Security Income (SSI) coverage
 - Get help from paying Part B premiums
- For More Information
 - <https://apps.hhs.texas.gov/contact/aaa.cfm>
 - 1.800.252.9240
 - <http://yourtexasbenefits.com>

A Quick Look at Medicare Advantage

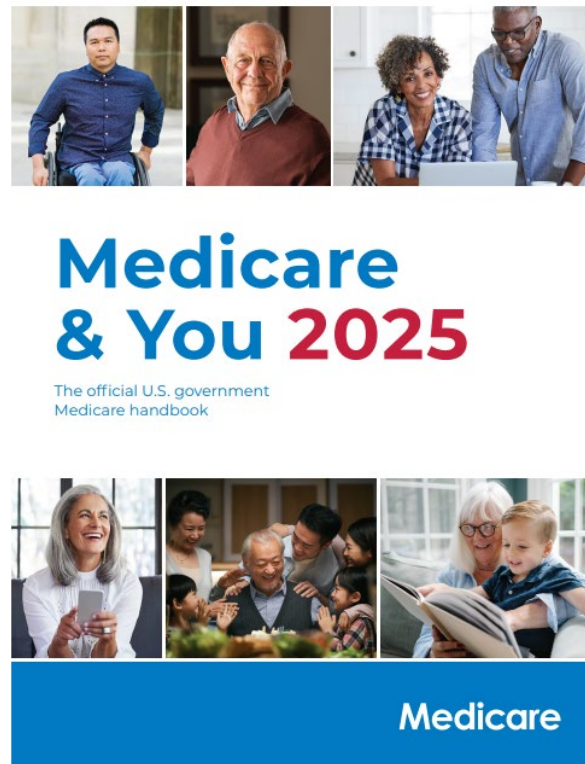
- Medicare Advantage, aka Part C or MA, is offered by private companies approved by Medicare
 - Provide all your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage and **most have Part D (Prescription Drug) coverage.**
 - May offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs
 - May have to see certain providers or stay within certain networks for coverage
- For More Information
 - <https://apps.hhs.texas.gov/contact/aaa.cfm>
 - 1.800.252.9240

Get a Bone Mass Measurement!

- Medicare Part B covers a bone mass measurement once every 24 months
 - Women – covered if you are at clinical risk for osteoporosis
 - Women and Men – covered if your x-ray shows possible osteoporosis, osteopenia or vertebrae fractures, among other reasons



Helpful Medicare Publications



#10050

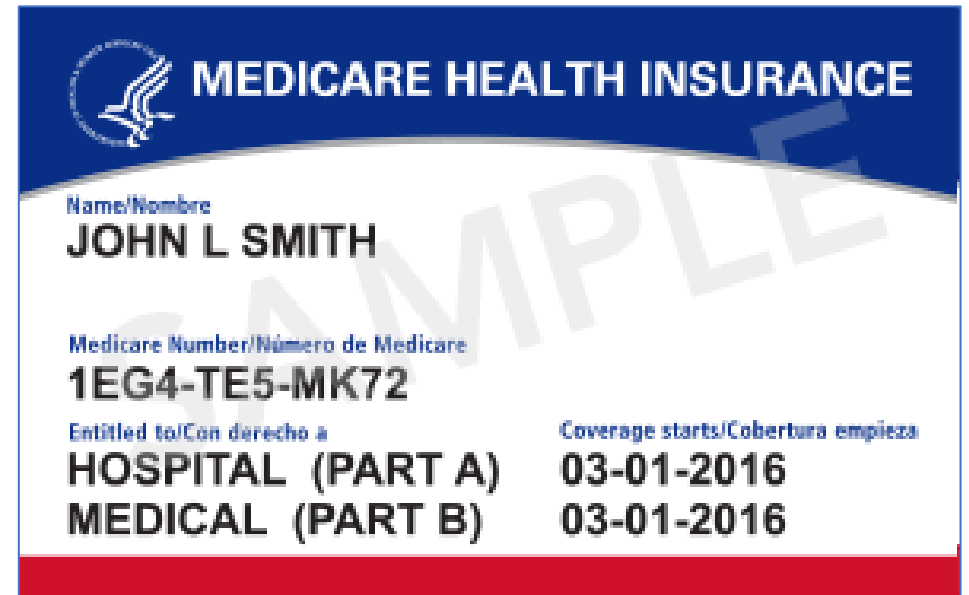
Medicare Basics



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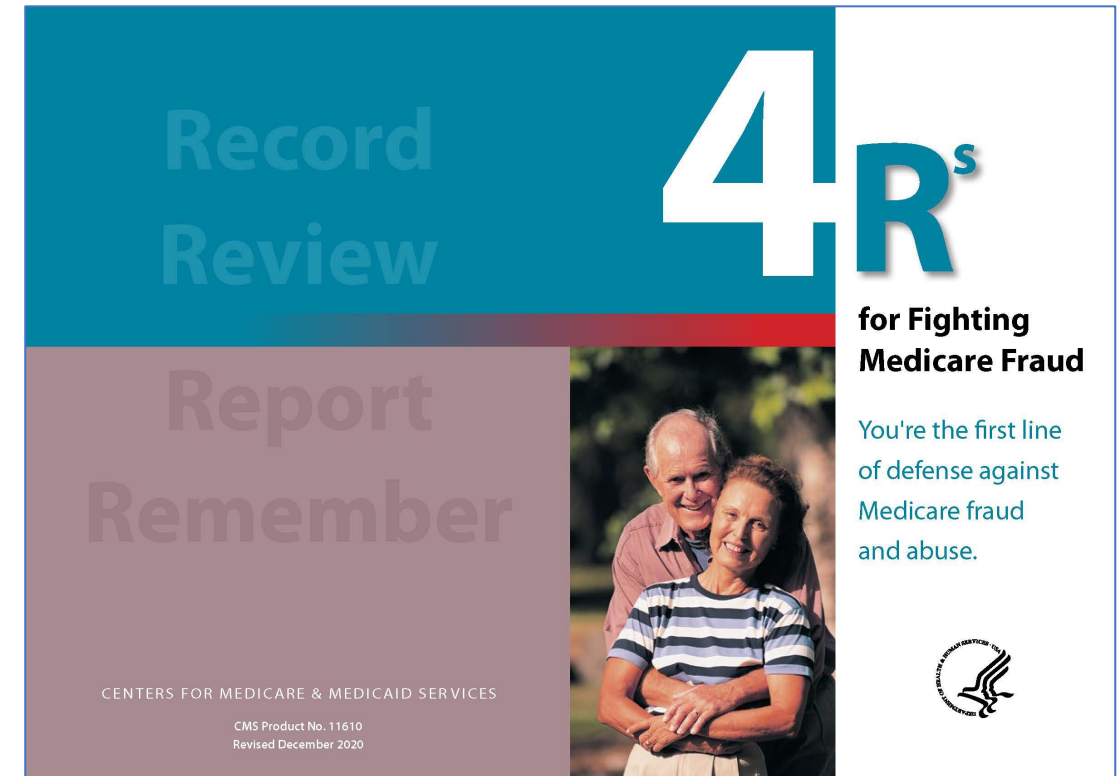
What Can I Do to Help Prevent Medicare Waste, Fraud & Abuse?

- Treat your Medicare card like a credit card
- Trust your health provider to recommend services and equipment
- Beware of scare tactics or high-pressure salespersons
- Read your Medicare Summary Notice



What Can I Do to Help Prevent Medicare Waste, Fraud & Abuse?

- How to protect yourself and Medicare from fraud
- How to identify and report billing errors and concerns
- What to do if you suspect Medicare fraud
- How to protect your personal information



#11610

(see also publication #10111)

For More Information

- Medicare
 - <http://www.medicare.gov>
 - 1.800.MEDICARE
(1.800.633.4227)
- Area Agencies on Aging of Texas/SHIP
 - <https://apps.hhs.texas.gov/contact/aaa.cfm>
 - 1.800.252.9240
 - Outside of Texas,
www.shiphelp.org
- Texas Senior Medicare Patrol
 - 1.888.341.6187

What Questions Would You Like to Ask?



800-272-3921

