

# The SMP SCOOP

PROTECT DETECT REPORT

MARCH 2023



The Senior Medicare Patrol (SMP) Scoop is prepared by the GWAAR SMP Team 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.

## TO CONTACT WI SMP

**Call:** (888) 818-2611

**E-mail:** [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)

**Website:** [www.smpwi.org](http://www.smpwi.org)

**Facebook:**

@WisconsinSeniorMedicarePatrol

**To subscribe, please send us an e-mail.**



Preventing Medicare Fraud

## 7 Things to Know About Medicare Insulin Costs

*By the Department of Health and Human Services, USA*

- 1. As of January 1, 2023, your Medicare drug plan can't charge you more than \$35 for a one-month supply of each Part-D covered insulin product, and you don't have to pay a deductible for your insulin.** You'll pay \$35 (or less) for a one-month supply of each Part-D covered insulin product, even if you get Extra Help to lower your prescription drug costs.
- 2. If you get a 2- or 3-month supply of Part D-covered insulin, your costs can't be more than \$35 for each month's supply.** For example, if you get a 2-month supply of a Part D-covered insulin, you won't pay more than \$70 for that 2-month supply.
- 3. If you get a Part D-covered insulin product and pay more than \$35 for any month's supply between January 1, 2023 and March 31, 2023,** your Part D plan must reimburse you within 30 calendar days for the amount you paid that's over \$35 per month's supply. (Part D plans have until March 31, 2023, to update their systems to make sure you're charged the correct amount.) If you haven't received reimbursement within 30 days, contact your plan.
- 4. If you use a covered insulin product and decide you'd like to be in a different Part D plan for 2023, you can add, drop, or change your Part D coverage one time between now and December 31, 2023.** If you change plans mid-year, your True Out-of-Pocket (TrOOP) costs will carry over from your old plan to your new one. Call 1-800-MEDICARE (1-800-633-4227) if you take insulin and want to change your plan. TTY users can call 1-877-486-2048.



*Continued on page 2*

*The Wisconsin SMP program is supported, in part by grant number 90MPPG0041-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under 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.*



## 7 Things to Know About Medicare Insulin Costs continued from page 1

**5. If you use a disposable insulin patch pump, you'll continue to get your insulin through your Part D plan, and the insulin for your pump won't cost more than \$35 for a month's supply of each covered insulin product.** If your Part D plan covers disposable insulin patch pumps, the pump is considered an insulin supply. Because it isn't an insulin product, the pump isn't subject to the \$35 cap and might cost more than \$35.

**6. If you use a traditional insulin pump that's covered under Medicare Part B's durable medical equipment benefit, the \$35 cap on your insulin costs starts July 1, 2023.** Beginning July 1, 2023, your cost for a month's supply of

Part B-covered insulin for your pump can't be more than \$35, and the Part B deductible won't apply. If you have Medicare Supplement Insurance (Medigap) that pays your Part B coinsurance, that plan should cover the \$35 (or less) cost for insulin.

### 7. Want to learn more about Medicare's coverage and your costs for insulin?

- Visit [Medicare.gov/coverage/insulin](https://www.Medicare.gov/coverage/insulin).
- Visit [Medicare.gov/about-us/inflation-reduction-act](https://www.Medicare.gov/about-us/inflation-reduction-act).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## Medicare Statements

### Tips for Protecting Yourself and Medicare

By the SMP National Resource Center



#### What is a Medicare Summary Notice (MSN)?

Beneficiaries enrolled in Original Medicare (Parts A and B) receive Medicare Summary Notices or MSNs. Medicare only mails MSNs every three months, but you can view your MSNs 24 hours a day by visiting Medicare's Medicare.gov website which allows beneficiaries in Original Medicare to log into (or create) a secure Medicare account to view their most recent MSNs, track claims made on their behalf, and check payment status. Creating a free, secure account with Medicare allows you to review all bills processed within the past 36 months.

#### What is an Explanation of Benefits (EOB)?

Beneficiaries enrolled in Medicare Advantage (Part C) plans or Medicare Prescription Drug Plans (Part D) receive Explanations of Benefits or EOBs. EOBs are mailed monthly if services are received, however, beneficiaries can check with their plan to see if they have an online service for accessing claims made on their behalf and payment status.

#### What do MSNs and EOBs Explain?

- What the health care provider billed
- The amount approved by Medicare for payment
- How much Medicare paid
- What the beneficiary may be billed

#### Using Your MSN or EOB to Detect Fraud, Errors, and Abuse

- Review your Medicare statements as soon as they arrive to ensure all of the services listed were actually received. Reviewing your MSN or EOB is one of the best ways that you can help detect potential errors, fraud, and abuse.
- Keep a record of medical visits, tests, receipts for services, and equipment you have received. A My Health Care Tracker, which you can get from the SMP, can help you keep a record.
- Compare your MSN or EOB to your receipts and records to your My Health Care Tracker. If you notice any mistakes, or have questions, call your provider or plan with your questions. If you still have questions or need further help, contact your local SMP!

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Medicare Statements continued from page 2

**What Information Should You Look for on Your MSN or EOB?**

Plan	Coverage	Statement	Information to Look for
<b>Medicare Part A (Hospital Insurance)</b>	Inpatient hospital, skilled nursing facility, home health, and hospice care (the MSNs for each of these is a bit different)	MSN (quarterly or online at <a href="https://www.Medicare.gov">Medicare.gov</a> )	<ul style="list-style-type: none"> <li>• Date of service</li> <li>• Provider name and address</li> <li>• Benefit days used</li> <li>• Claim approved? (yes or no)</li> <li>• Non-covered Charges</li> <li>• Amount Medicare paid</li> <li>• Maximum you (beneficiary) May be billed</li> <li>• Notes for claim</li> <li>• Appeals information</li> <li>• QMB status</li> </ul>
<b>Medicare Part B (Medical Insurance)</b>	Outpatient services (doctor visits, lab tests, medical equipment, ambulance, immunizations, screenings, and more)	MSN (quarterly or online at <a href="https://www.Medicare.gov">Medicare.gov</a> )	<ul style="list-style-type: none"> <li>• Date of service</li> <li>• Provider name and address</li> <li>• Service provided &amp; billing code (or quantity &amp; service provided)</li> <li>• Service approved? (yes or no)</li> <li>• Amount provider charged</li> <li>• Medicare-approved amount</li> <li>• Amount Medicare paid</li> <li>• Maximum you (beneficiary) May be billed</li> <li>• Notes for claim</li> <li>• Appeals information</li> <li>• QMB status</li> </ul>
<b>Medicare Part C (Medicare Advantage)</b>	Medicare-covered benefits and others, according to the beneficiary's Medicare Advantage plan	Explanation of Benefits (EOB) from the Medicare Advantage plan (monthly, if benefits are used)	The beneficiary's MA plan provides an Explanation of Benefits statement that describes what the plan has covered.
<b>Medicare Part D (Prescription Insurance)</b>	Prescription drugs	Explanation of Benefits (EOB) from the drug plan (monthly, if benefits are used)	<ul style="list-style-type: none"> <li>• Year-to-date costs in the drug plan</li> <li>• Total out-of-pocket and drug costs</li> <li>• Current coverage information (deductible, coverage gap, etc.)</li> <li>• Summary of claims since last EOB</li> <li>• Any updates to the plan's formulary</li> </ul>
<b>Supplemental Insurance (Medigap)</b>	Benefits covered by private insurers	Explanation of Benefits (EOB) from Medigap company	<ul style="list-style-type: none"> <li>• Total charges</li> <li>• What Medicare paid</li> <li>• What Medigap paid</li> </ul>

**How Your Senior Medicare Patrol (SMP) Can Help**

Your local SMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

**For your local Senior Medicare Patrol (SMP):** Visit [www.smpresource.org](https://www.smpresource.org) or call 1-888-818-2611.



# Wisconsin SMP Partnership With Great Lakes Inter-Tribal Council

*Working to enhance the quality of life for all Native people*

## GLITC Welcomes New Staff Member

*By Mary Wolf, Director, Aging & Disability Services*



Introducing Ann M. Belisle, Tribal Elder Benefit Specialist (EBS), who joined our GLITC Aging & Disability Services team in January. Ann comes to us from indiGO, a nonprofit agency empowering people with disabilities in northwestern Wisconsin. In her new role, she will be serving Tribal Elders in the seven northern tribes with Medicare, Medicaid, Social Security, and other public and private insurances. Additionally, she will provide SMP information for all WI tribal aging and disability Medicare beneficiaries.

We will be attending the Great Lakes Native American Elders Association on March 8-9 in Mole Lake and will have an information table. We want to keep our elders aware of current scams that are being reported and share tips on how to protect their information.

Events will be starting up as the snow clears and we anticipate presenting SMP information in the tribal communities. We are excited to get back into these communities, as it has been a long and snowy winter up in the northern part of the state!

Please join me in welcoming Ann to the SMP team! She can be reached at (715) 661-8072 and I can be reached at (715) 588-1078.

Until next time,

Mary

**Even when you say "no" to a caller offering something "free," they may still bill Medicare for a telehealth visit.**

**Watch your Medicare statements to be sure you weren't!**

**Call the SMP if you were.**

**SMP**  
Senior Medicare Patrol

Preventing Medicare Fraud  
SUPPORTED BY GRANT # 90MPRC0002 FROM ACL



# National Consumer Protection Week Has Tips to Help You Fight Crooks

By Tiffany Schultz, BBB SW WI Regional Director



National Consumer Protection Week is March 6-12, 2023. The week is devoted to informing consumers of their rights, scam education, and identity theft prevention. As a consumer, you may have rights that you didn't know you had – rights that could make all the difference in today's rough-and-tumble, internet-based financial landscape.

## Guard yourself with these fundamental consumer protection tips:

**When someone you have not met asks you to send them money**, especially by wire transfer, prepaid debit card, or gift card, don't do it.

**Never click on links or attachments in unsolicited emails or texts.** That's how crooks can place malware on your device.

**Don't trust the legitimacy of something by its looks.** Emails and websites are easy to fake with copied logos and graphics.

**Don't trust your caller ID.** It can be spoofed to read any way the crook wants it to read.

**Buy online only from legitimate sources.** Website addresses should start with https and not http. The "s" stands for secure. Also look for the padlock icon in the address bar.

**Look up any company** you're unfamiliar with at [BBB.org](https://www.bbb.org).

**Treat your personal information like gold.** Don't give it to anyone who contacts you out of the blue. Your banking information, Social Security number, and insurance numbers should be closely guarded.

**Anyone pressuring you to act quickly could be a scammer** who doesn't want you to have time to seriously consider the "offer."

**Get details in writing** and read them thoroughly.

**Don't overshare on social media.** Con artists can collect your information from such sources and use it to make you think they know you.

**Keep your travel plans to yourself** and only share after your return.

**Shred** junk mail, old documents, bills, and medical paperwork.

**Monitor your accounts** and research unknown transactions, even for tiny amounts (crooks start with small amounts to see if you pay attention).

**Use strong passwords** and keep software and virus protections updated constantly.



# Eating Right With Less Added Sugars

By Academy of Nutrition and Dietetics



Sugar is found naturally in some foods and drinks, like fruit and milk, but it is also added to many of them. Sugars added to foods and beverages give them a sweet taste but offer no nutrition compared to foods and drinks that are naturally sweet. Most Americans get too many calories from added sugars and over time this may affect their weight and health.

Many people think of desserts as the main source of added sugars, but numerous foods and drinks may contain added sugars. For example, sweetened drinks like regular soft drinks, some fruit drinks, and energy drinks are all sources of added sugars. Snack foods, like crackers, and even ready-to-eat foods, like pizza and pasta sauces, can be made with added sugars. Some people may also add sugar to what they eat and drink, like sprinkling sugar over cereal or pouring flavored creamer in coffee.

### How to Identify Sources of Added Sugars

The new and improved Nutrition Facts Label can help you identify sources of added sugars. You can also review the ingredients list. The ingredients that appear first are in the largest amount. Be sure to look for foods and drinks that don't have sugar (or some other sweetener) listed as the first ingredient. Other examples of sweeteners and sources of added sugars include: brown sugar, corn syrup, dextrose,

fructose, high-fructose corn syrup, honey, maple syrup, molasses, sucrose, and white granulated sugar.

Sources of added sugars often lack the nutrients needed for good health, while foods and drinks that contain natural sources of sugar provide nutrients, like vitamins and minerals. For example, fruits like strawberries are a great source of vitamin C, and milk provides vitamins A and D and calcium.

It's not necessary for individuals over the age of 2 to avoid all sources of added sugars. The problem is that many of us include too many sources of added sugars or eat and drink larger amounts than is recommended. When this happens there is less room for more nutritious foods and drinks.

If you have a taste for something sweet, try eating some fruit first. When you're thirsty reach for milk or water. Other ways to reduce sources of added sugars include: making or buying healthier versions of baked goods; including foods and drinks with added sugars less often; and eating or drinking sweet treats in smaller portions. •


*The Academy of Nutrition and Dietetics is the world's largest organization of food and nutrition professionals. The Academy is committed to improving health and advancing the profession of dietetics through research, education and advocacy.*


# How to Recognize a Fake Geek Squad Renewal Scam

By Alvaro Puig, Consumer Education Specialist, FTC

**Scammers are impersonating Geek Squad**

**Report impersonator scams at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov)**





DATE : 09-08-2022

Dear User,

Your Subscription with GEEK SQUAD will Renew Today and \$349.99 is about to be Debited from your account by Today. The Debited Amount will be reflected within the next 24. In case of any further clarifications or block the auto-renewal service please reach out Customer Help Center.

Customer ID: [REDACTED]

Invoice Number: YDGC9873

Description	Quantity	Unit Price	Total
Geek Squad Best Buy Service (One Year Subscription)			
Subtotal		\$349.99	
Sales Tax		\$0.00	
<b>Total</b>		<b>\$349.99</b>	

If you didn't authorize this Charge, you have 24 Hrs. To cancel & get an instant refund of your annual subscription, please contact our customer care: [REDACTED]

Scammers are at it again, impersonating well-known businesses and trying to rip people off. This time they're pretending to be from Geek Squad, Best Buy's tech support service. Here's what we're hearing about the scam and what to do if you see it.

You get a text message or email that says you were or will be charged hundreds of dollars to renew your Geek Squad membership. If you want to dispute the charge or cancel your membership, the message says you must call a phone number within 24 hours.

If you call the number — which you should **not** do — the scammer might ask for remote access to your computer. If you give it to them, they can install spyware programs on your computer, steal your online banking credentials, and drain money from your bank account.

Some scammers may ask for your bank account information to refund your money, then fake a transaction and make it look like they accidentally refunded you too much. To pay them back, they tell you to buy gift cards and give them the gift card numbers and PINs.

Scammers send alarming messages like this to rattle you. Don't let them. If you think the message is legitimate, contact the company in question using a phone number you know is real. **Do not use the number included in the message.**

Also check your credit card or bank account for an unauthorized transaction. If you see one, report it to the institution and ask them to reverse it and give you back your money.

If you see a scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).



# Lights – Camera – Action!

By Molly A. Kelly, SMP Volunteer Coordinator

These words are synonymous with making a movie, and SMP has had just this experience. We created a volunteer recruitment video – coming soon to your home screen!

We are excited to introduce our new video, which highlights the importance of volunteers within the SMP program. Volunteers play a significant role in reaching older adults around the state and sharing the SMP message of prevent, detect, and report. They are key to our success.

SMP partnered with HVS Advertising and Marketing of Green Bay, who had the expertise and professionals to direct and produce this video. We also connected with the ADRC of Brown County who permitted us to shoot in their office building. This space allowed us to set up various scenarios that reflect the work we do: giving presentations, staffing information booths, and providing counseling on our toll-free helpline. We are most grateful to HVS for their leadership, casting, and patience; to the ADRC for letting us “run around” creating the scenes needed; to the “actors” who were our audience members and were great sports as they responded to the direction given by the director; and to our SMP volunteer, Wil Coon, who was most creative in his role as he both taught and entertained the audience. It was a fun and rewarding experience to work with all of them on this project!



Our goal is to share this video which emphasizes the importance and value of volunteers. Our hope is to expand and grow our volunteer team.

We invite you to become a member of our Wisconsin SMP volunteer network. With a strong statewide network, we can work together to help safeguard Medicare beneficiaries. By volunteering for the SMP you can invest in your community, potentially saving beneficiaries money and improving their quality of life. You can help by staffing a booth at an outreach event; by giving small group presentations; or responding to calls from our toll-free helpline.

We would like to extend a special thank you to the following:

**Directors & Producers  
from HVS Advertising and  
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Lynn Meshke  
Larry Schneider

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Neil Hartzheim  
Ken Haugen  
Jim Putman  
Earl Sharman  
Marlene Sharman  
Donna Thoma

**SMP Volunteer**

Wil Coon

**Location**

ADRC of Brown County



# Scenes From The Set





# What's the "Scoop"?

By Ingrid Kunding, SMP Project Manager

If you keep track of things by season, we are in between winter and spring, although there was a shadow on Groundhog Day which means six more weeks of winter. If you keep track of things by sports season, we've got March Madness, then baseball season, and the NBA Finals.

One season that seems to be a year-long season is Medicare scam season – winter, spring, summer, and fall. Medicare scams are, unfortunately, always in season. We can never be too careful.

Here are a few important reminders to help keep you and your Medicare information safe:

- Do not share your Medicare number over the phone with people who call you out of the blue, regardless of what they tell you or offer you. If it sounds too good to be true, it usually is!
- Take the time to review your statements, either Medicare Summary Notices or Explanation of Benefits, to make sure that all claims filed with your information are accurate.
- Remember that the Wisconsin Senior Medicare Patrol is a phone call away if you have any questions or concerns. We can be reached in Wisconsin at (888) 818-2611.

Reporting your concerns to us makes a difference! Recently, a CEO of a healthcare company in North Carolina was sentenced to 80 months in prison for her role in fraudulently billing Medicare over \$50 million in durable medical equipment between 2014 and 2021. Of this amount billed, Medicare paid more than \$17 million.



What is the Wisconsin connection? A Medicare beneficiary in Wisconsin called our toll-free helpline with concerns about claims that were submitted to Medicare by one of the companies involved in this case. Our team worked with the beneficiary to get copies of the documentation to submit to the Office of Inspector General for possible investigation. And in this case, there was investigation, and this CEO will be spending some time in prison for healthcare fraud. Here is the link for more information about this case: <https://www.justice.gov/usao-ednc/pr/ceo-raleigh-healthcare-company-sentenced-80-months-prison-multi-million-dollar>

All reports matter! Please don't hesitate to contact us if you think something is suspicious with your Medicare statements. We are here to help!

**Here's the Scoop on how you can reach us:**

**Call:** (888) 818-2611

**E-mail:** [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)

**Website:** [www.smpwi.org](http://www.smpwi.org)

**Facebook:** @WisconsinSeniorMedicarePatrol



## Why It's Important to Report Life Changes to Us When You Receive Supplemental Security Income (SSI)

By Elida Elizondo, Social Security Public Affairs Specialist



Did you know that certain life changes can affect your Supplemental Security Income (SSI) payments? Sometimes your circumstances may change after you apply for or begin to receive SSI. When that happens, it's important for you to tell us about these changes. This will ensure that you receive the benefits to which you're eligible.

### Some Common Changes You Must Report if You Have Applied for or Receive SSI:

- Changes in income, wages, or self-employment income
- Starting, stopping, or changing jobs
- Changing your address or persons moving in or out of the household
- Changes in marital status
- Having more than \$2,000 if you are single or \$3,000 if you are married in resources that you can cash in, sell, or use to pay for food and shelter
- Changes in resources, including money in financial accounts and buying or selling extra vehicles, stocks, investments, or property.

For a complete list of reporting responsibilities for all our programs, please read our publication, *What You Need to Know When You Get Supplemental Security Income* at [www.ssa.gov/pubs/EN-05-11011.pdf](http://www.ssa.gov/pubs/EN-05-11011.pdf).

### How to Report Changes in Wages

You can conveniently report your wages using our:

- Free SSA Mobile Wage Reporting app for smartphones
- Online Wage Reporting Tool using your personal *my* Social Security account. If you don't have an account, create one today at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)

Be sure to sign up for monthly SSI wage reporting emails or text [reminders](#), so you never forget.

Other options include speaking with a representative by calling toll free at 1-800-772-1213 (TTY 1-800-325-0778) or visiting or writing your [local Social Security Office](#).

### Report Changes in a Timely Manner

You must report a change within 10 days after the month it happens. You should report a change even if you're late. Failure to report timely may cause you to:

- Receive less than you should and take longer to receive the correct amount
- Receive more than you should and have to pay it back
- Have a penalty deducted from your SSI payment
- Lose SSI for not reporting information that we use to determine whether you are still eligible for SSI

Securing your today and tomorrow starts with being informed. Please share this information with your friends and family and post it on social media.



# 10 Warning Signs Your Older Family Member May Need Help

By the Administration of Community Living (ACL)



Changes in physical and mental abilities that may occur with age can be difficult to detect for older adults and their family members, friends, and caregivers too. To help in determining when an older adult may need assistance in the home, the Eldercare Locator has compiled a list of 10 warning signs. Any one of the following behaviors may indicate the need to take action. It is also important to inform the older adult's physician of these physical or psychological behavior changes.

### HAS YOUR LOVED ONE:

- Changed eating habits, resulting in losing weight, having no appetite, or missing meals?
  - Neglected personal hygiene, including wearing dirty clothes and having body odor, bad breath, neglected nails and teeth, or sores on the skin?
  - Neglected their home, with a noticeable change in cleanliness and sanitation?
  - Exhibited inappropriate behavior, such as being unusually loud, quiet, paranoid, or agitated, or making phone calls at all hours?
  - Changed relationship patterns, causing friends and neighbors to express concerns?
  - Had physical problems, such as burns or injury marks, which may result from general weakness, forgetfulness, or misuse of alcohol or prescribed medications?
- Decreased or stopped participating in activities that were once important to them, such as bridge or a book club, dining with friends, or attending religious services?
  - Exhibited forgetfulness, resulting in unopened mail, piling of newspapers, not filling their prescriptions, or missing appointments?
  - Mishandled finances, such as not paying bills, losing money, paying bills twice or more, or hiding money?
  - Made unusual purchases, such as buying more than one subscription to the same magazine, entering an unusually large number of contests, or increasing purchases from television advertisements?

Through the Eldercare Locator, older adults and their loved ones can access information on local aging resources that offer assistance for aging in place, enabling older adults to continue living independently in their homes and communities.

For additional information on programs and services for older adults and their caregivers in your area, contact the Eldercare Locator at 800-677-1116 or <http://www.eldercare.gov>.

### For more information about ACL

U.S. Department of Health and Human Services,  
Administration for Community Living,  
Washington, D.C. 20201  
Phone: (202) 619-0724  
Fax: (202) 357-3555  
Email: [ACLinfo@acl.hhs.gov](mailto:ACLinfo@acl.hhs.gov)  
Web: <http://www.aoa.gov>



## What's New for Medicare in 2023?

### Part A: Hospital insurance



<b>Part A premium</b>	Free if you've worked 10 years or more \$278 per month if you've worked 7.5 to 10 years \$506 per month if you've worked fewer than 7.5 years
<b>Part A hospital deductible</b>	\$1,600 each benefit period
<b>Part A hospital coinsurance</b>	\$0 for the first 60 days of inpatient care each benefit period \$400 per day for days 61-90 each benefit period \$800 per lifetime reserve after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)
<b>Skilled nursing facility insurance</b>	\$0 for the first 20 days of inpatient care each benefit period \$200 per day for days 21-100 each benefit period

### Part B: Medical insurance



<b>Part B premium</b> (For individuals with incomes below \$97,000 or couples with incomes below \$194,000)	\$164.90 is the standard premium
<b>Part B deductible</b>	\$226 per year
<b>Part B coinsurance</b>	20% for most services Part B covers

### Part D: Prescription drug coverage



<b>National average Part D premium</b>	\$32.74 per month
<b>Part D maximum deductible</b>	\$505 per year
<b>Coverage gap begins</b>	\$4,660
<b>Catastrophic coverage begins</b>	\$7,400



**If you have a Medicare Advantage Plan**, contact your plan directly for your 2023 premium, copayments, and deductible.

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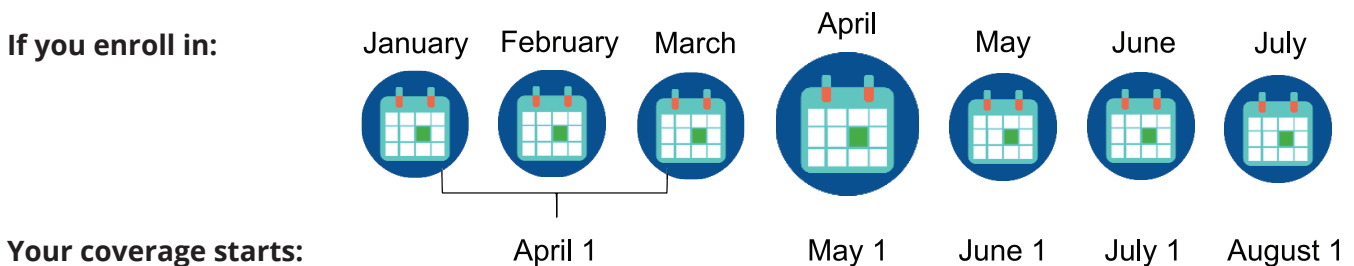
## Updates to Medicare prescription drug coverage in 2023

Because of the Inflation Reduction Act:

- ✓ All Part D-covered vaccines, including the shingles vaccine, will be \$0.
- ✓ All Part D-covered insulin copays will be limited to \$35 (starting January 2023).
- ✓ All Part B-covered insulin copays will be limited to \$35 (starting July 2023).
- ✓ Extended immunosuppressant coverage may be available to you. You are eligible if:
  - You qualify for Part B coverage of immunosuppressants prior to losing End Stage Renal Disease (ESRD) Medicare 36 months after your kidney transplant
  - You do not have Medicaid or other health insurance that covers immunosuppressants

## Enrollment period changes in 2023

**Initial Enrollment Period (IEP):** The IEP is a seven-month period including the three months before, the month of, and the three months following your 65th birthday month. Beginning in 2023, coverage begins the first of the following month (but no earlier than the month you are Medicare-eligible). For example, if your 65th birthday is in April 2023:



**General Enrollment Period (GEP):** The GEP runs from January 1 through March 31 each year. In the past, your coverage would start on July 1 if you used the GEP. Starting in 2023, if you use the GEP, your coverage will start the first day of the month after you enroll.

**Special Enrollment Periods (SEPs):** SEPs are periods of time outside normal enrollment periods when you can enroll in Medicare or change your coverage. Beginning in 2023, new SEPs have been created for people who:

- Lose Medicaid
- Are in an area with a disaster or emergency
- Are released from incarceration
- Make an enrollment mistake based on misinformation from their employer
- Experience other exceptional circumstances

*Continued on page 15*

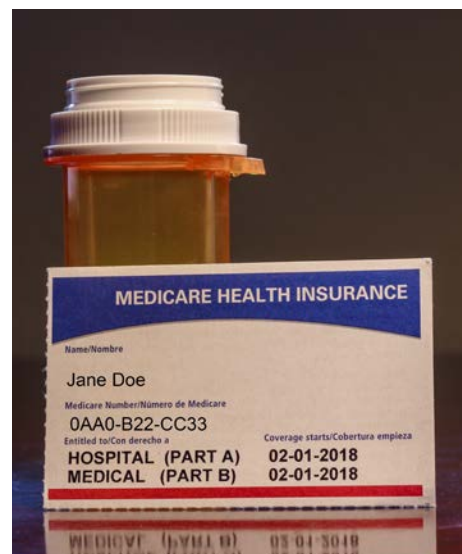
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## “New” Medicare card schemes

### Do you know what isn't new this year? Your Medicare card.

Medicare beneficiaries are not receiving new cards this year, but scammers may try to convince you otherwise. For example, scammers may falsely tell you that Medicare is issuing new cards – perhaps a card that is plastic, metal, has a chip, or even a black and white COVID-19 card. The scammers may tell you that in order for them to send your new card, you will need to verify your identity, which could include your Medicare number. This is an attempt to get your personal or financial information. Here are some red flags to look for:

- Unsolicited calls from anyone claiming to be from Medicare
- Anyone needing your information so that they can send you an updated Medicare card
- Anyone saying your card is expiring, and they need to send you a new one or you will be charged a fine
- Anyone stating Medicare is issuing new cards and you need to verify your number



## Who to contact for more information

**State Health Insurance Assistance Program (SHIP):** Contact your SHIP at 800-242-1060 if you have questions about changes in costs or coverage for your Medicare in 2023. SHIPs can help you understand the new SEPs and explain programs that can help you with your Medicare costs. <https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm>

**Senior Medicare Patrol (SMP):** Contact your SMP if believe you have experienced potential Medicare fraud, errors, or abuse. (888-818-2611) [www.smpwi.org](http://www.smpwi.org)

**Medicare:** Call 1-800-MEDICARE to request a copy of your *Medicare & You* handbook.

**Social Security Administration (SSA):** Contact SSA to enroll in Medicare Parts A and/or B during your IEP, the GEP, or an SEP. You can call 800-772-1213 to find your local branch.

**Medicare Advantage Plan or Part D plan:** Contact your plan to ask about changes in your costs or coverage for 2023.



Preventing Medicare Fraud

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**“There’s a special  
kind of person who  
raises their hand to  
be a volunteer”**

**Prince Taylor**

Department of  
Veterans Affairs

