

The SMP SCOOP



PROTECT DETECT REPORT

WINTER 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

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To subscribe, please send us an e-mail.



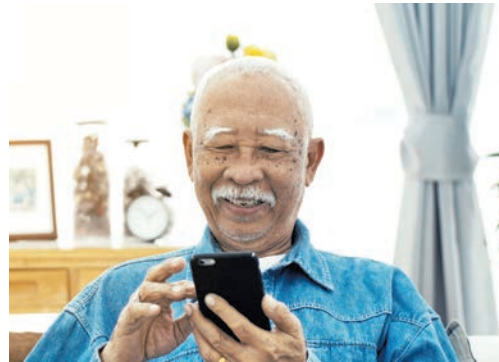
Greater Wisconsin
Agency on Aging Resources, Inc.



Preventing Medicare Fraud

Need Someone to Talk To? Call UpliftWI

By Wisconsin Department of Health Services



The Wisconsin Department of Health Services (DHS) announces a new phone line is now available allowing all Wisconsinites to share their successes and challenges with a peer who will listen and offer support. Built by Mental Health America of Wisconsin under a grant from DHS for people experiencing

mental health and substance use concerns, UpliftWI can be reached at (534) 202-5438 daily from noon to midnight, with 24/7 operation expected by the end of the year. This non-emergency service is free and confidential.

"We're pleased to partner with Mental Health America of Wisconsin on this expansion of peer services in Wisconsin," said DHS Deputy Secretary Deb Standridge. "The peer-to-peer support offered by UpliftWI is a proven way to get people the help they need and stay healthy. This service is going to improve lives by providing preventive care for people experiencing stress or other challenges in their lives."

Callers to UpliftWI speak to certified peer specialists with diverse life experiences stationed across the state. A certified peer specialist is a person who has navigated their own mental health and substance

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The Wisconsin SMP program is supported, in part by grant number 90MPPG0102-01-00, 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.



Need Someone to Talk to? Call UpliftWI

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use challenges, completed a training course, and passed a state exam that tests their skills and knowledge about how to support others. They use their personal experiences to help callers identify and pursue their own wellness goals and will share information about community resources if requested. Callers are not required to provide their name, address, or other identifying information.

“The goal of UpliftWI is to help callers feel connected, understood, and less isolated in an effort to prevent mental health and substance use crises,” said Mental Health America of Wisconsin Chief Operating Officer Brian Michel, the leader of the team responsible for the service. “We all have times of challenge. UpliftWI is a safe place to share those challenges with a supportive voice who will listen in confidence without judgment or criticism.”

UpliftWI is funded by a \$600,000 annual grant awarded to Mental Health America of Wisconsin in 2022. The grant comes from Wisconsin’s share of funding allocated to mental health and substance use services from the American Rescue Plan Act and will be available through 2025.

UpliftWI adds to Wisconsin’s growing network of peer services that now includes statewide options for support by phone, drop-in, and overnight stays. Drop-in support is available at one of 11 state-funded peer recovery centers. Eight of those centers focus on mental health support and three focus on substance use support. Overnight stays are available at one of the six state-funded peer-run respites. People need to call ahead to arrange a respite stay of up to one week.

Anyone experiencing mental health and substance emergencies should call, text, or chat the 988 Suicide & Crisis Lifeline. If the emergency is life-threatening, call 911.



Bridge Access Program

By the GWAAR Legal Services Team

The Centers for Disease Control and Prevention is offering a Bridge Access Program that provides free updated COVID-19 vaccines to uninsured adults and those whose insurance does not cover all COVID-19 vaccine costs. These adults would have otherwise lost access to affordable COVID-19 vaccines, now that the distribution of vaccines has transitioned to the commercial market.

Most adults living in the U.S. are eligible for updated COVID-19 vaccines at no cost through their private health insurance, Medicare, and Medicaid plans. However, an estimated 25-30 million adults have no health insurance, and there are additional adults whose insurance does not cover all COVID-19 vaccine costs. Through the CDC’s Bridge Access Program, these adults will be able to continue receiving no-cost COVID-19 vaccines.

Free COVID-19 vaccines are available at healthcare providers, federally supported health centers, and retail pharmacy chains participating in the Bridge Access Program. Visit vaccines.gov to find a Bridge Access Program participating provider near you! No-cost COVID-19 vaccines will be available through the Bridge Access Program until December 31, 2024.

Don't Be Fooled by A Fake Package Delivery Scam

By Tiffany Schultz, BBB SW WI Regional Director



Online purchases and package deliveries skyrocket during the holiday season. Naturally, scammers use the opportunity to trick busy shoppers into providing personal information. Here is how the scam works:

You receive a text message from what appears to be a delivery driver looking for your home. It says something along the lines of "Hi! My name is Tony. I work for FedEx, and I'm trying to find your house. Please call me."

If you call the number, you will be asked to confirm your personal details, including your name, address, and possibly even your credit card information. If you don't remember ordering anything that needs to be delivered, the caller may try to convince you the package is a gift from a friend or relative. The callers are often friendly and professional, making the scam hard to spot.

Additionally, look out for text or email messages that ask you to reschedule a delivery or pay a small delivery fee. These messages often look legitimate – containing official logos and using professional language. If you click, you may download malware or spyware onto your computer, giving con artists access to personal information and passwords.

In either case, the package doesn't exist. If you provide your personal information, it will be in the hands of con artists, and you'll be at risk of identity theft.

How to avoid delivery scams:

Keep track of deliveries. Scammers hope you will assume they are talking about a package you are expecting, without double-checking. It will be much harder for them to fool you if you know what deliveries you are expecting, from what companies, and when.

Know delivery company policies. Delivery companies will never contact you with unsolicited calls or texts. Depending on how you signed up for notifications, messages are usually posted within a secure online portal. Be leery of unsolicited messages, especially if you never signed up for text alerts.

Never give sensitive personal information to people you don't know. If an unsolicited caller asks you for personal information, even if they claim to represent a company you trust, hang up and call the company using the official customer service number.



Report it. If you've experienced a scam, regardless if you lost money or personal information, report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). Your report helps to warn others of the scams taking place in the marketplace.

Caution!

Scammers may already have your Medicare number when they call you. Don't confirm it's right.



SUPPORTED BY GRANT # 90MPRC0002 FROM ACL





Museums for All

By the GWAAR Legal Services Team

Anyone with a FoodShare or SNAP EBT card can gain free or reduced cost admission to participating museums, zoos, art museums, children's museums, aquariums, nature centers, and other adventures. Museums for All is a national access program that encourages individuals of all backgrounds to visit museums regularly and build lifelong museum habits.

The website Museums4All.org has a list of participating locations in every state with more than 1,000 museums throughout the United States. Wisconsin has 20 participating locations including:

- Above & Beyond Children's Museum, Sheboygan
- Atlas Science Center, Appleton
- Betty Brinn Children's Museum, Milwaukee
- The Building for Kids Children's Museum, Appleton
- Central Wisconsin Children's Museum, Stevens Point
- Charles Allis Art Museum, Milwaukee
- Children's Museum of Eau Claire, Eau Claire

- Children's Museum of Fond du Lac, Fond du Lac
- Children's Museum of La Crosse, La Crosse
- Door County Maritime Museum – Death's Door Maritime Museum, Ellison Bay
- Door County Maritime Museum – Sturgeon Bay Museum, Sturgeon Bay
- Ephraim Historical Foundation, Ephraim
- Explore Children's Museum of Sun Prairie, Sun Prairie
- Madison Children's Museum, Madison
- Manitowoc County Historical Society, Manitowoc
- Milwaukee Public Museum, Milwaukee
- The Mining & Rollo Jamison Museums, Platteville
- Northwoods Children's Museum, Eagle River
- Wausau Children's Museum, Wausau
- Wisconsin Maritime Museum, Manitowoc

There are also many great participating museums in Chicago, Illinois, including the Shedd Aquarium, Chicago Botanic Garden, the Museum of Contemporary Art, Chicago History Museum, Adler Planetarium, Abraham Lincoln Presidential Library and Museum, Lincoln Park Zoo, the National Veterans Art Museum, and many more.

Preregistration is not required, and there is no limit to how many participating museums families can visit at the discounted admission rate. Simply show the EBT card and a photo identification upon admission and the museum will grant the discounted rate for up to four people per EBT card.

The Museums for All initiative was launched in 2015 by the Institute of Museum and Library Services, a federal agency based in Washington, D.C. Since 2015, more than five million visitors nationwide have been served through the program, allowing people of all income levels to feel welcome at cultural institutions.

"Living is like tearing through a museum. Not until later do you really start absorbing what you saw, thinking about it, looking it up in a book, and remembering – because you can't take it in all at once."

-Audrey Hepburn

What's the "Scoop"?

By Ingrid Kundinger, SMP Program Director



Partnerships. Collaborations. Teamwork. Oh, My! While we weren't off to see the wizard, we were off to Bethesda, MD to attend the National SMP/SHIP/MIPPA Conference. Here's what all those letters mean:

- SMP: Senior Medicare Patrol
- SHIP: State Health Insurance Assistance Program
- MIPPA: Medicare Improvements for Patients and Providers Act

These three programs are funded by the Administration for Community Living and provide important information for people on Medicare related to fraud prevention, outreach and enrollment assistance, and awareness about low-income subsidies, Medicare Savings Programs, and Medicare's preventive benefits. These programs work together on both the state and national level to provide important

outreach and assistance resources to support people on Medicare.

The national conference was an opportunity for us to come together in one place to share best practices, focus on partnership opportunities and the benefits of working together, and celebrate our successes. It was also a time for national partners to talk about the important work of the Senior Medicare Patrol, both in providing education about how to prevent Medicare-related fraud and scams and in submitting suspected fraud cases for investigation. We heard from the **Social Security Administration**, the **FBI**, and the **Office of Inspector General, U.S. Department of Health and Human Services**, all of whom thanked the Senior Medicare Patrol for their efforts, which impact the work of all these organizations. In another session, national partners from the **National Council on Aging**, the **AARP Foundation**, and the **National Association of Medicaid Directors**, talked about the importance of collaborating to reach and serve Medicare beneficiaries with limited incomes and assets. There was so much positive energy in this group, we were proud to be a part of it!

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Wisconsin team at National Conference in D.C.



What's the "Scoop"? continued from page 5

Thank you to everyone who continues to support the Senior Medicare Patrol efforts in Wisconsin. Our team of paid and volunteer staff, our aging network partners, and Medicare beneficiaries and advocates across the state working together make an important impact! There is much more work to be done and more people to reach, but we can do this by working together!

Remember that your Senior Medicare Patrol team is here to help in any way that we can. Please contact us by calling toll-free, (888) 818-2611 or

visiting our website, <https://www.smpwi.org>, for more information about how you can protect yourself from Medicare-related fraud and scams.

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

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

Website: www.smpwi.org

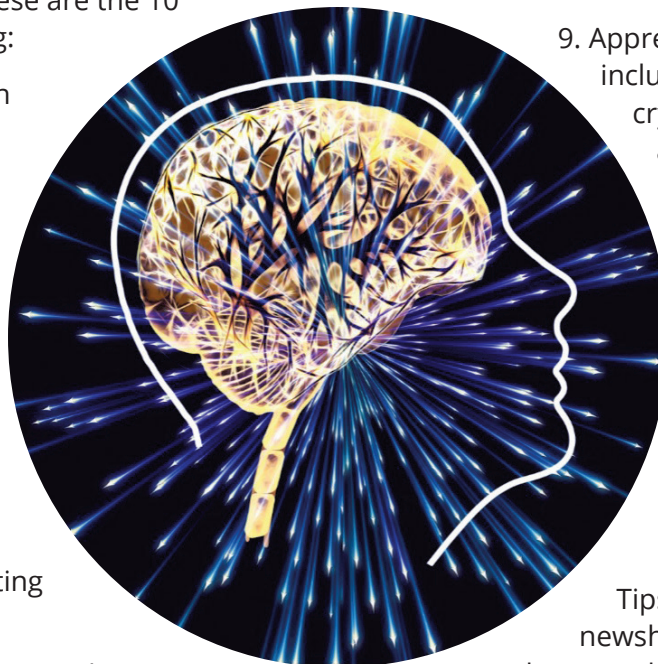
Facebook: @WisconsinSeniorMedicarePatrol

Top 10 Tips for Successful Aging

By the GWAAR Legal Services Team

"It's all in your mind" isn't just a saying, it's a life skill. According to neuroscientist Dr. Daniel Levitin, who studies brains as they age, these are the 10 life habits for successful aging:

1. Delay retirement, and when you do retire, take up volunteering or hobbies. Continue to be engaged in meaningful work.
2. Look forward, not back.
3. Exercise to get your heart rate going, preferably in nature.
4. Embrace a moderate lifestyle.
5. Keep your social circle exciting and new.
6. Spend time with people younger than you.



7. See your doctor regularly, but not obsessively.

8. Don't think of yourself as old.

9. Appreciate your cognitive strengths, including pattern recognition, crystallized intelligence, wisdom, and accumulated knowledge.

10. Practice cognitive transfer (the act of learning, remembering, and problem-solving). This comes from experimental thinking, travel, spending time with grandchildren, and immersion in new activities.

Tips from: <https://www.pbs.org/newshour/show/a-neuroscientist-lays-out-the-keys-to-aging-well>



Man Convicted in \$67M “Doctor Chase” Genetic Testing Fraud Scheme

From Office of Public Affairs, U.S. Department of Justice

Tuesday, October 10, 2023

A federal jury in Fort Pierce, Florida, convicted a Florida man on October 6 for his role in a scheme to defraud Medicare of over \$67 million by tricking physicians into authorizing thousands of genetic tests that were completely unnecessary and not used in the treatment of the Medicare beneficiaries who took them.

According to court documents and evidence presented at trial, Jose Goyos, 37, of West Palm Beach, managed a call center that engaged in deceptive telemarketing calls targeting thousands of Medicare beneficiaries and their physicians. Goyos and his co-conspirators managed the so-called “doctor chase” division of the call center, which contacted the primary care physicians of targeted Medicare beneficiaries and tricked these medical providers into ordering and authorizing medically unnecessary genetic tests based on medical paperwork that the call center created. For example, Goyos directed call center employees to falsely represent to providers that the Medicare beneficiaries were “mutual patients” who requested these genetic tests, and that the beneficiaries had medical conditions justifying genetic testing, when neither statement was true.

Goyos and his co-conspirators then used those doctors’ authorizations to submit claims to Medicare for the expensive and unnecessary genetic tests. In reality, the labs were shells; they had no equipment, did not conduct a single test, and had no lab personnel. Goyos and his co-conspirators referred all the genetic tests to other labs, which conducted them at a small fraction of the price that Goyos and his co-conspirators charged to Medicare. Finally, after the tests were conducted, the results often were not sent to the Medicare beneficiary’s primary care physicians and were not used in the treatment of the beneficiary.

In total, between June 2020 and July 2021, Goyos and his co-conspirators submitted over \$67 million of these false and fraudulent claims to Medicare, of which Medicare paid over \$52 million.

The jury convicted Goyos of conspiracy to commit wire fraud and conspiracy to commit money laundering. He is scheduled to be sentenced on December 21. He faces a maximum penalty of 20 years in prison for the conspiracy to commit wire fraud count and 10 years in prison for the conspiracy to commit money laundering count. A federal district court judge will determine any sentence after considering the U.S. Sentencing Guidelines and other statutory factors.

To date, 20 other defendants have pleaded guilty in the scheme to various charges, including the leaders of the scheme – Daniel M. Carver, Thomas Dougherty, and John Paul Gosney Jr. – who are scheduled to be sentenced in December.

Acting Assistant Attorney General Nicole M. Argentieri of the Justice Department’s Criminal Division, Assistant Director Luis Quesada of the FBI’s Criminal Investigative Division, and Deputy Inspector General for Investigations Christian J. Schrank of the Department of Health and Human Services Office of Inspector General (HHS-OIG) made the announcement.

The FBI and HHS-OIG investigated the case.

Trial Attorneys Patrick J. Queenan, Reginald Cuyler Jr., and Andrew Tamayo of the Criminal Division’s Fraud Section are prosecuting the case.

The Fraud Section leads the Criminal Division’s efforts to combat health care fraud through the Health Care Fraud Strike Force Program. Since March 2007, this program, comprised of 15 strike forces operating in 25 federal districts, has charged more than 5,000 defendants who collectively have billed federal health care programs and private insurers more than \$24 billion. In addition, the Centers for Medicare & Medicaid Services, working in conjunction with the HHS-OIG, are taking steps to hold providers accountable for their involvement in health care fraud schemes. More information can be found at www.justice.gov/criminal-fraud/health-care-fraud-unit.



Outreach Activities



Outdoor Community Concert Hosted by the ADRC in Shell Lake.



Historic Setting for the Green Lake County Senior Fair.



Creekside Place Health Fair in Evansville.



Washburn County Caregiver Conference in Spooner.



Presentation at the Marinette County Seniors and Caregivers Conference.



Walworth County Senior Resource Fair in Elkhorn.



Kewaunee County Senior Resource Fair.



AARP Scam Jam in La Crosse.



Appleton Lions 2023 Senior Living EXPO.



Attending the Beloit Senior Fair.



Attending the Waupun Senior Expo.



Attending the Wisconsin Counties Association Conference in the Dells.



Attending the Wisconsin Association of Senior Centers Conference in Fond du Lac.



Senior Health & Wellness Fair in Marinette.



An unusual guest makes an appearance at Tomah's Healthy Aging Expo.



Beautiful Setting at the Livin' Well Wellness Fair in Prairie du Chien.



How to Become an Organ Donor in Wisconsin

By the GWAAR Legal Services Team

Did you know that there are currently more than 120,000 people in the U.S. waiting for an organ transplant and that a new name is added to the waiting list every 9 minutes? Every day, an average of 17 people die in the U.S. waiting for transplants that cannot happen, due to a shortage of donated organs. By donating your organs after you die, you can save up to 8 lives. In addition, being an organ donor can help your family cope with your loss by knowing that your organ(s) live on in other people and helped save lives.

Sometimes, people want to become organ donors, but they think they are too old to do it. Age does not matter, however; all that matters is the condition of the organs at the time of death. In fact, 1 out of 3 deceased donors is over the age of 50.

If you would like to become an organ donor in Wisconsin, here are the steps you should follow:

- Complete a Wisconsin Driver's License Application, Form [MV3001](#), or Wisconsin Identification Card

(ID) Application, Form [MV3004](#), and check the box indicating you wish to be a donor. You can check the box when renewing or first obtaining a license.

- Register your name with the [Wisconsin Donor Registry](#).
- Designate someone you trust to be your healthcare power of attorney (POA), and make sure that they are aware of your wishes. When filling out the [healthcare POA form](#), be sure to check the relevant box under "Anatomical Gifts."

As an organ donor, you can make a difference through transplantation, therapy, education, or research. If you are 18 years of age or older, your decision cannot be overridden by your family or any other person, so be sure to share your decision with your family. Registering to be a donor allows you to authorize the donation of your organs, tissues and/or eyes upon your death. You can change your mind at any time prior to your death, as well.



Check Your Medicare Summary Notice! You May Have Suspicious Claims on Your Account

By the Wisconsin SMP Team

Across the country, Medicare beneficiaries are reporting that claims for urinary catheter kits are showing up on Medicare Summary Notices (MSNs), that were not ordered or necessary. The suspicious claim shows charges for upwards of 200+ urinary catheter kits being billed to Medicare for amounts ranging from \$1,200 - \$2,400.

These fraudsters are counting on Medicare to miss these fraudulent claims, as Medicare processes millions of billing claims daily. Fraudsters are also hoping that Medicare beneficiaries are not reviewing their statements. These fraudulent claims often go unnoticed by both Medicare and you.

Given the unsolicited and fraudulent charges, it is important to review your Medicare Summary Notice (MSN) for these claims. Please visit our website for information on how to read your "MSN, Detect - Wisconsin Senior Medicare Patrol ([smpwi.org](#))." There you will find guidance on what to look for along with a link to a video on how to read your statements.

If you have unwanted charges on your statements, contact Senior Medicare Patrol (SMP) at (888) 818-2611 to report these claims.

The Places We've Been, The Places We'll Go

By Molly A. Kelly, SMP Volunteer Coordinator

"He said he was a representative with Medicare and that my benefits would be cut off if I didn't cooperate with his requests. I need healthcare, so I gave him my information." Victim of a phone scam.

SMP hears stories like this every day. People who receive calls or emails from scammers claiming to be with Medicare, Social Security, IRS, or the Police. And under normal circumstances we could spot a scam. However, the fraudsters are professional and use language that appears legitimate and authentic. And the critical strategy is that they threaten you. They use fear of having your healthcare cut off, halting your SS checks, or being arrested. Most of us have heard stories of people losing their life savings, having their identity stolen, or fearing arrest. We are aware of the heartbreaking results from those who have been scammed. The impact on their lives can be significant.

SMP can help. Our mission is to inform and educate Medicare beneficiaries on how to protect themselves from fraud, how to detect it, and how to report it. We do this through outreach by attending events around the state, such as Health Fairs, Resource Expos, and conferences. We also give presentations to small and large groups. Knowledge and awareness are important to battle the prevalence of scammers around the country.

Outreach is important. We value the opportunity to attend community events and to share the message of how to prevent, detect, and report fraud. The center section of this newsletter identifies the

many locations where SMP has reached out to older adults throughout the state. Please let us know if there is an opportunity to come to your neck of the woods!



Volunteers are key. They are key in accomplishing our goal. They are in the communities connecting directly with Medicare beneficiaries. The volunteer team staffs informational tables handing out materials, relaying key messages, and answering questions. They also give presentations of varying length to varying sized groups.

You too can fight fraud! We invite you to join our SMP Volunteer Team. To get in touch, or to learn more, please call (888) 818-2611 or go online to Become A Volunteer - Wisconsin Senior Medicare Patrol (smpwi.org).



As we close out 2023, SMP would like to thank our readers for your interest in our newsletter. We would also like to extend a special message of gratitude to the SMP volunteer team for their invaluable support. We wish all of you a wonderful end of the year and a bright start to 2024!



Wisconsin SMP Partnership With Great Lakes Inter-Tribal Council

Working to enhance the quality of life for all Native people

Busy Fall for GLITC and SMP

By Kassy Heard, SMP Representative With Great Lakes Inter-Tribal Council



Elders Summer Picnic in Keshena.

As we are nearing the end of open enrollment for Medicare (December 7), there has been a lot of information, both good and bad, that has come your way. Fortunately, the Senior Medicare Patrol staff has been providing information to ensure that elders, their family members, and caregivers are not misinformed, scammed, or defrauded during this time.



Sokaogon Chippewa Health Fair in Crandon.

This past fall has also been a busy time out on the road. We were fortunate to be invited to several events within Tribal communities to provide information and resources regarding open enrollment to Tribal Elders. On August 30, Jim, SMP volunteer, and I set up a resource table and had the opportunity to present at the Lac Courte Oreilles Tribal Aging and Disability MIPPA Event. This was the third year that I had attended as the Senior Medicare Patrol Representative and each year the event has grown larger and larger. This year there were close to 65 community members who attended. It was a



Medicare & Health Information Event Hosted by LCO in Hayward.



Ho Chunk Nation Elder Summit in Baraboo.



GLNAEA Meeting Hosted by Ho Chunk in Wisconsin Dells.



wonderfully informative event that we look forward to year after year.

On September 20, Scott, GLITC staff, and I set up an SMP table at the St. Croix Tribal Health Fair. It was a wonderful outdoor event that has grown over the last few years as well.

The “Tribal Elder Benefits Event” in the Sokaogon Chippewa community, held at the Mole Lake Conference Hall on October 4, was attended by

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Busy Fall for GLITC and SMP
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Annual Health Fair & Community Picnic in St. Croix, WI.

over 35 elders and adults. This event focused on educating elders on their Medicare benefits and resources that are available to them, along with a discussion on volunteer opportunities. Molly attended as the SMP Representative and spoke on the panel discussion about Senior Medicare Patrol volunteers. This was the first of its kind for this community but there are plans to continue it in other Tribal communities.

To wrap up the fall, SMP volunteers attended the Ho Chunk Elder Summit in late October. This included an informational table, a presentation, and another panel discussion. Still yet to come this year is the Great Lakes Native American Elder Association meeting in the St. Croix community early December.

We appreciate the opportunity to be involved and hope for continued partnerships on these events in the future.

Wishing you good days.
Kassy



Wes Martin, GWAAR Board Member (on right), stopped at the booth during the Elder Expo in Oneida.



Meal Site Visit at LDF.



Attending the Tribal Elder Benefits Event at Mole Lake in Crandon.





Scoop Chatter

DHS Marks 25 Years of Aging and Disability Resource Centers Serving Wisconsin Communities

From Department of Health Services (DHS)

The Wisconsin Department of Health Services (DHS) is celebrating the 25th anniversary of aging and disability resource centers (ADRCs) helping older adults and people with disabilities in our state to thrive. ADRCs were first piloted in 1998 in nine counties and have since expanded to cover all 72 Wisconsin counties and 11 federally recognized Tribal Nations in the state, providing connections to resources like adaptive equipment, dementia care services, meal delivery, and more.

“ADRCs play a vital role in helping our friends, neighbors, and loved ones remain connected and engaged in their communities,” said DHS Secretary-designee Kirsten Johnson. “Wisconsin’s person-centered, full-service approach to long-term care education and assistance has become a national standard. We look forward to continuing this important work and ensuring we will be able to provide the high-quality, supportive community-based services people want and need for years to come.”

Every year, ADRCs and Tribal aging and disability resource specialist (ADRS) programs log hundreds of thousands of contacts with customers around the state. In 2022, they served over 141,000 unique customers and made over 535,000 direct contacts. In the same year, clients of elder benefit specialists and disability benefit specialists accessed over \$224 million worth of services, helping stabilize household budgets and lessen reliance on local crisis and emergency services.

2024 Medicare Part B Premium and Deductible

Medicare Part B covers physicians’ services, outpatient hospital services, some home health care services, durable medical equipment, and some other services that are not covered by Part A.

Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. In 2024, most beneficiaries enrolled in Part B will pay a monthly premium of \$174.70. In addition, they will pay an annual deductible of \$240.

Celebrating 88 Years of Social Security

From Social Security Administration

For 88 years, Social Security has provided income protection to millions of retirees, people with disabilities, dependents, and families that lose a wage earner. This year, we will administer more than \$1.3 trillion in benefits and payments to more than 70 million beneficiaries. In addition, we issue millions of Social Security numbers each year, maintain wage records, and more. We are proud to serve the American people every day.



Wisconsin Institute
for Healthy Aging

Check out this great new website!

Wiha works with partners across the state to teach people that falls are NOT a normal part of aging and they CAN be prevented. Visit fallsfreewi.org/ to learn more about how you can reduce your risk for falls.

Social Security Announces 3.2% Benefit Increase for 2024



Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2% in 2024. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January.

More than 66 million Social Security beneficiaries will see the 3.2% cost-of-living adjustment (COLA) beginning in January 2024. Increased payments to approximately 7.5 million people receiving SSI will begin on December 29, 2023.

Cut Your Medicare Prescription Drug Costs With “Extra Help”

By Centers for Medicare and Medicaid Services (CMS)

Great news: thanks to the new prescription drug law, the Inflation Reduction Act, in 2024 people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs, like premiums, deductibles, coinsurance, and other costs. In 2024, the program will expand and you may qualify.

How does Extra Help lower my costs?

In 2024, everyone who qualifies for Extra Help will pay:

- \$0 for your Medicare drug plan premium.
- \$0 for your plan deductible.
- A reduced amount for both generic and brand-name drugs.

If you get any level of Extra Help now, and meet the qualifications for next year, you'll get these cost savings automatically – you don't need to reapply.

How do I find out if I qualify for Extra Help?

In most cases, you must live in one of the 50 states or the District of Columbia, and have income and resources below a certain limit.

- Your annual income must be below \$21,870 for an individual, or \$29,580 for a married couple in 2023.
- Your resources must be below \$16,600 for an individual, or \$33,240 for a married couple in 2023.
 - Resources include money in a checking, savings, or retirement account, stocks, and bonds.
 - Resources **don't** include your home, one car,

burial plots, up to \$1,500 for burial expenses if you've put that money aside, furniture, and other household and personal items

These limits can change each year. Even if you don't qualify for Extra Help now, you can reapply for Extra Help any time, if your income and resources change.

How do I apply for Extra Help?

Some people qualify automatically, but if you don't, it's easy to apply for Extra Help:

- Visit Social Security online at ssa.gov/extrahelp.
- Call Social Security at 1 (800) 772-1213. TTY users can call 1 (800) 325-0778.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for Extra Help. Once you qualify, you can choose a Medicare drug plan. If you qualify for Extra Help and don't select a plan, Medicare will select a plan for you.

Where can I get more information?

- Visit Social Security at ssa.gov/extrahelp or call 1 (800) 772-1213 (TTY: 1 (800) 325-0778) if you have questions about the Extra Help program or need help filling out the application.
- Visit Medicare.gov/extrahelp or call 1-800-MEDICARE (1 (800) 633-4227) to learn about Medicare drug plans, Extra Help, and other ways to lower your prescription drug costs. TTY users can call 1 (877) 486-2048.



Preventing Medicare Fraud

1414 MacArthur Road, Suite A
Madison, WI 53714

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Medicare.gov



It's easier to stay up to date with your immunizations now that **people with Medicare Part D pay nothing out of pocket for even more vaccines.** This means more people with Medicare can get protection against disease and severe illness.

Medicare Part D now covers these vaccines and more at no cost to you:

- Shingles
- RSV
- Tetanus/diphtheria (Td)
- Tetanus, diphtheria, and pertussis (whooping cough) (Tdap)
- Hepatitis A
- Hepatitis B, if you're at low risk for the virus

Also, Medicare still covers flu shots, COVID-19 vaccines, and pneumococcal shots.

Stay up to date with vaccines. Talk with your doctor about which vaccines are right for you!