

Medicare Minute Script – December 2024

Adding on to Medicare

Medicare covers a lot, but not everything. For example, Medicare doesn't cover most dental, vision, and hearing care, including hearing aids. It also doesn't cover most non-emergency transportation or care outside of the U.S. Even when Medicare covers your care, there may be costs left to you, like copays and coinsurances, that can add up. Today we'll discuss ways to add on to your Medicare to help you access these types of care.

Point 1: Medicare Advantage Plans may provide supplemental benefits.

Medicare Advantage Plans, or MA Plans, may cover things that Medicare can't cover. These are called supplemental benefits. Examples of common supplemental benefits are dental care, vision care, hearing aids, and gym memberships. MA Plans can also offer benefits that are not primarily health-related for beneficiaries who have chronic illnesses, like meal delivery, transportation for non-medical needs, and home air cleaners. It's very important to read a plan's coverage rules around supplemental benefits. You may hear that a plan covers dental care and assume that means the plan will cover cleanings, x-rays, fillings, crowns, and dentures. But sometimes, plans' supplemental benefits are less comprehensive than you may initially assume—a plan may only cover routine cleanings or have restrictions like how often you can use your dental benefits. If a Medicare Advantage Plan claims to cover many supplemental benefits, remember to ask questions, get answers in writing, and read coverage rules to know exactly what this means.

Point 2: Medigaps can help cover your out-of-pocket costs.

Medigaps are health insurance policies sold by private insurance companies that offer standardized benefits to work with Original Medicare. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps may cover deductibles, coinsurance, and copayments. Medigaps may also cover health care costs that Medicare does not cover at all, like emergency care when travelling abroad. Remember, Medigaps only work with Original Medicare. If you have a Medicare Advantage Plan, you cannot buy a Medigap. If you want to purchase a Medigap policy, you need to find out the best time to buy one in your state. In most states, insurance companies must only sell you a policy at certain times and if you meet certain requirements. If you miss your window of opportunity to buy a Medigap, your costs may go up, your options may be limited, or you may not be able to buy a Medigap at all. When you're ready to buy a Medigap, you should compare your options and decide which plan you want. You can compare Medigaps on Medicare.gov. After choosing a Medigap, you should contact the insurance company directly to enroll.

Point 3: Medicaid and other strategies may help you access other kinds of care.

- Medicaid in your state may cover dental, vision, hearing, long-term care, or transportation services. You may qualify for Medicaid if you have a low income and minimal assets.
- You can find low-cost care for services not covered by Medicare, in places like Federally Qualified Health Centers or Community Health Centers.
- You can purchase stand-alone dental, vision, or hearing plans through private insurance companies.
- Schools and facilities that train dentists, optometrists, and audiologists may offer low-cost care. Students work with patients under the supervision of experienced, licensed providers.

Point 4: Look out for over-the-counter hearing aid scams.

Medicare does not cover most hearing care, including hearing aids. Over-the-counter, or OTC, hearing aids are a new product, and older adults may not realize they can buy one without a prescription from a doctor. There is great potential for scammers to take advantage of this, by insisting you provide your Medicare number to receive the product. And like other OTC equipment, there are many opportunities for companies to sell poor quality hearing aids. Look out for the following red flags of an OTC hearing aid scam:

- Brands that are not well-known or that don't have reviews on third-party websites
- Vague or misleading labels that don't clearly name the product as a hearing aid
- Prices that are much lower than similar products and that seem too good to be true
- Lack of a trial period, warranty, or customer service on the company's website

Take Action:

1. Contact your State Health Insurance Assistance Program (SHIP) to learn about your coverage options and local resources available. SHIP counselors are trained and trusted to provide unbiased Medicare counseling. They can provide you with individual counseling to support you in your specific situation.
2. Contact your Senior Medicare Patrol (SMP) if you believe you have experienced a hearing aid scam or other potential Medicare fraud, errors, or abuse.
3. Contact your local Medicaid office to learn about Medicaid eligibility and coverage in your state. If you have limited income and assets, you may be eligible for additional coverage through Medicaid.
4. If you are interested in enrolling in a Medigap or Medicare Advantage Plan, remember that you can compare plans online at www.Medicare.gov/plan-compare.

Local SHIP Contact Information	Local SMP Contact Information
<p>SHIP toll-free: 800-247-4422</p> <p>SHIP email: idahoshiba@doi.idaho.gov</p> <p>SHIP website: shiba.idaho.gov</p> <p>To find a SHIP in another state: Call 877-839-2675 and say "Medicare" when prompted or visit www.shiphelp.org.</p>	<p>SMP toll-free: 800-247-4422</p> <p>SMP email: idahoshiba@doi.idaho.gov</p> <p>SMP website: https://aging.idaho.gov/stay-safe/senior-medicare-patrol-fraud-prevention</p> <p>To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>

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