

*We focus on the person,  
not the problem.*

Direction Home Akron Canton Area Agency on Aging and Disabilities

Resource Center: 877-770-5558

New: online referrals at [www.dhad.org/refer](http://www.dhad.org/refer)



# Mission & Vision

## MISSION:

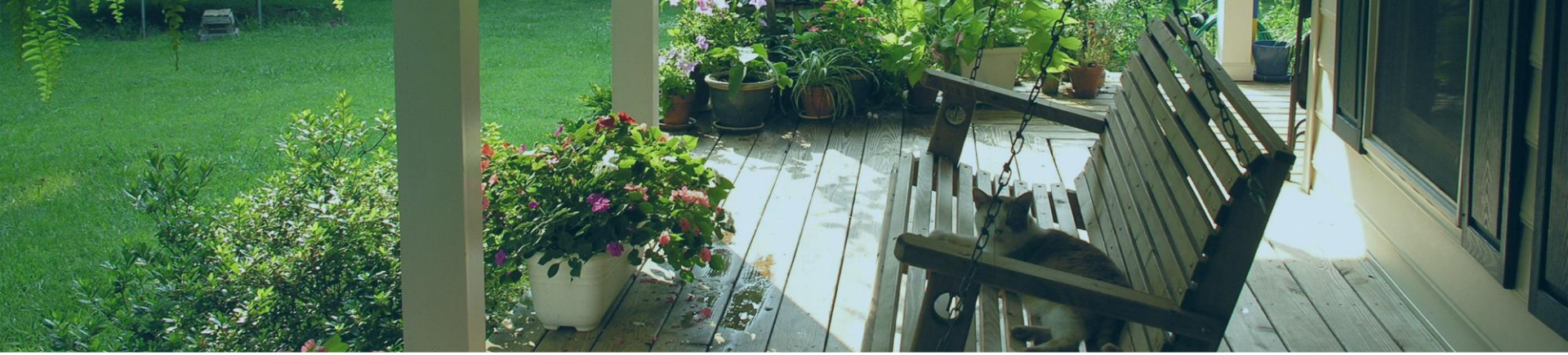
Direction Home Akron Canton Area Agency on Aging & Disabilities provides older adults, people with disabilities and their caregivers long term care choices and consumer protection so they can achieve the highest quality of life.

## VISION:

Direction Home Akron Canton Area Agency on Aging & Disabilities will be the central access point and the preferred long term care management organization for all people with disabilities.

***We provide choices for people to live independently  
in the place they want to call home.***

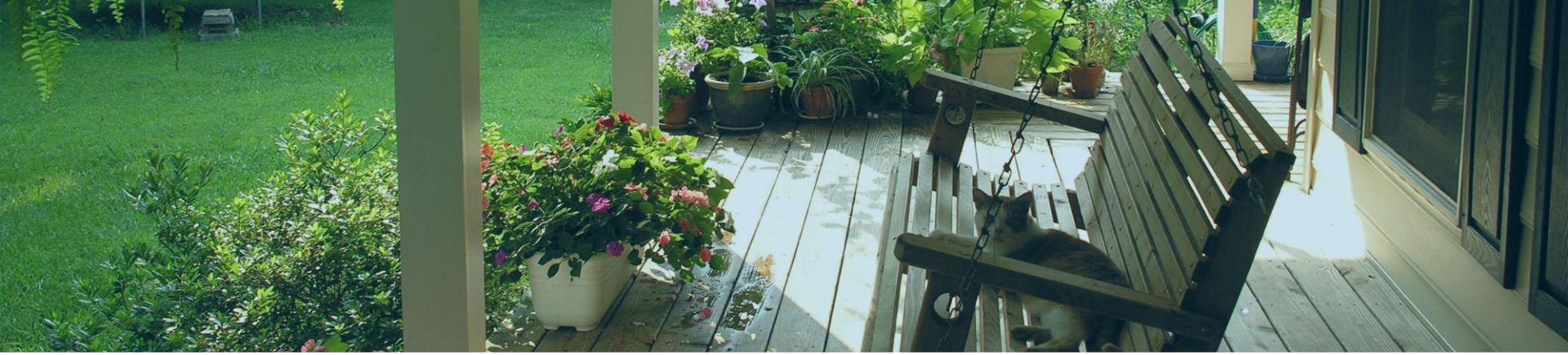




## Who We Are

- Private, non-profit
- National- 655 Area Agencies on Aging
- State- 12 Area Agencies on Aging
- Local- Portage, Stark, Summit, Wayne Counties
- Board- 28 members
- Executives- Business, Law, Social Work, Policy
- Employees- 240+, primarily Licensed Social Workers and Registered Nurses





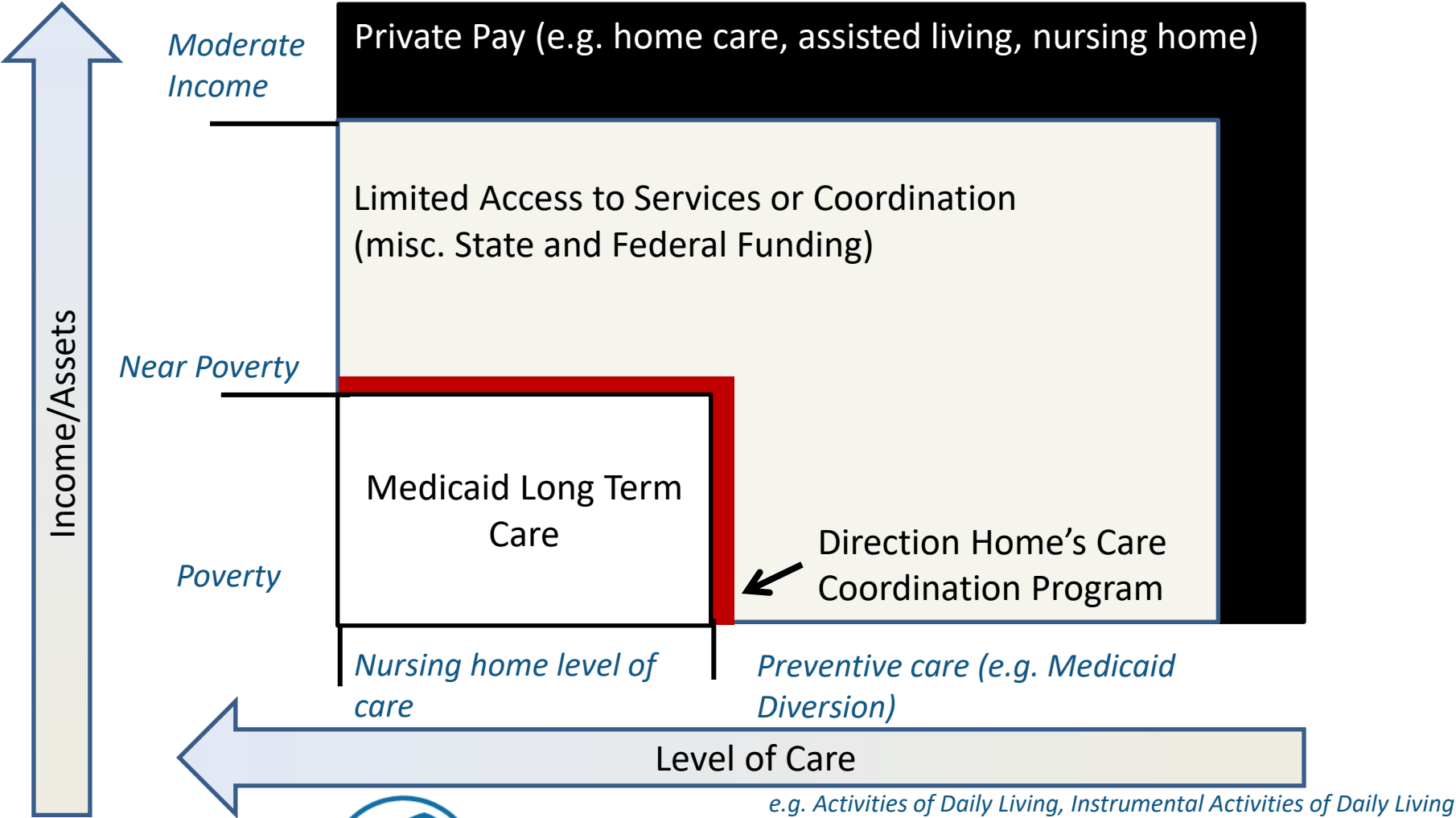
# Who We Are

80+ Volunteers and Interns

- Advocacy Councils
- Communications/Outreach
- Long Term Care Ombudsman
- Nursing Students
- Professional Support
- Social Work Students



# Current gap in available funding



**DIRECTION HOME**  
 AKRON CANTON AREA AGENCY ON AGING & DISABILITIES

# Most Requested Services

- Transportation
- Nutrition (home delivered meals)
- Utility Assistance
- Chore/Homemaker Services
- Emergency Response system
- Supportive Housing



# Who We Help (annually)

**12,500+** Callers with information and assistance

**11,000+** Medicare & Advantage patients avoid hospital readmission

**10,000+** People assessed in the community

**7,000+** Members care managed through Home and Community Based Services

**2,300+** Attendees of Continuing Education classes for social work, nursing home, nursing, and counseling professionals



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# Think of us as your front door to...

- What community and government programs may be available to help
- How to get help so you or your loved ones can continue living in the community
- Where to get home delivered meals, senior housing, transportation, caregiver support, education

& so much more!





# Aging & Disability Resource Center

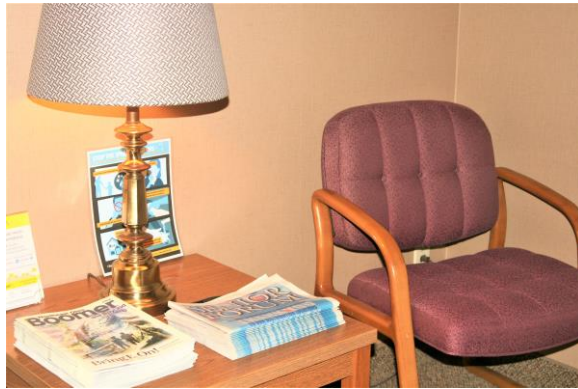
(ADRC)

- Program Screening/Eligibility
- Alzheimer's and Dementia
- Family Caregiver Support
- Home and Community Resources
- Housing Options
- In-home Consultations/Assessments



# ADRC Assessments

- FREE
- Home-based assessments to discuss long-term care options/assist with planning
- Registered Nurse/Licensed Social Worker visits to determine eligibility and care plans





## Home & Community Based Services

- Home & Community Based Services (HCBS) help older adults and people with disabilities accomplish everyday tasks such as bathing, dressing, preparing a meal, or managing money.

PASSPORT, Assisted Living, Care Coordination, MyCare Ohio (Fully Delegated Care Management and Waiver Service Coordination), Ohio Home Care, Service Management and Acute Care Transitions



Program	Payor	Consumer
PASSPORT	Ohio Dept. of Aging	Medicaid 60+
Assisted Living	Ohio Dept. of Aging	Medicaid 21+
Care Coordination	U.S. Admin on Community Living/ Ohio Dept. of Aging	60+ and their Informal Caregivers
Aging and Disability Resource Center (Screening/Assessment/PAR)	Ohio Dept of Aging	All Community (focus on those interested in enrollment)
LTC Ombudsman	Ohio Dept. of Aging	Consumers of LTSS
MyCare Ohio- Fully Delegated CM	CareSource	Dual Eligibles (Medicare/Medicaid)
MyCare Ohio- Waiver Service Coordination	UnitedHealth	Dual Eligibles
Ohio Home Care- Case Management	CareSource	Under 60 Medicaid
Specialized Recovery Services	CareSource	21 and over with SPMI or DCC
Acute Care Transitions	Medical Mutual Ohio CareSource	MA, Commercial, Duals

# Our Provider Network

- 250+ Contracted Providers, including
  - Home Health Agencies, including Proprietary and Non-Profit
  - Home Medical Equipment Providers
  - Adult Day Care Providers
  - Home-Delivered Meal Providers
  - Assisted Living Facilities



# Consumer Protection

## Elder Rights

- Complaint Investigation and Resolution
  - Nursing & Assisted Living Facilities
- Information on Medicare benefits, rules and options
- Long Term Care Provider Selection Assistance



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# Health & Wellness Programming

Falls Risk Environmental Assessments

Social Needs Assessments

Caregiver Support

Non-Medicaid, evidence-based programming FREE for attendees

- Tai Chi for Arthritis and Falls Prevention
- Bingocize
- Host Site and Instructor Training Opportunities



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DIRECTION HOME  
AKRON CANTON  
AREA AGENCY ON  
AGING &  
DISABILITIES



# Family Caregiver Support Program

Are you taking care of a loved one? Is the extra responsibility becoming too much to manage?

The Family Caregiver Support Program is designed to assist caregivers in the challenges they face as they care for a loved one.

## Get help through:

- ✓ Information and Assistance
- ✓ Respite Reimbursement Service\*
- ✓ Education
- ✓ Support Group

\*if care recipient is enrolled in Care Coordination

Contact Us: Theresa Niewiadomski

1-800-421-7277 ext. 5243    [tniewiadomski@dhad.org](mailto:tniewiadomski@dhad.org)

or Kali Jobes

1-800-421-7277 ext. 4638    [kjobes@dhad.org](mailto:kjobes@dhad.org)

Make a  
free  
Caregiver  
Support  
Referral



Or visit

[www.dhad.org/im-a-caregiver](http://www.dhad.org/im-a-caregiver)



DIRECTION HOME

AKRON CANTON AREA AGENCY ON AGING & DISABILITIES





# Our Foundation

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## OUR VISION

is that all older adults in our region shall have access to community-based, long-term care, regardless of their ability to pay.

## OUR MISSION

is to enable older adults not eligible for government assistance to remain independent and secure at home through access to a range of supportive services.

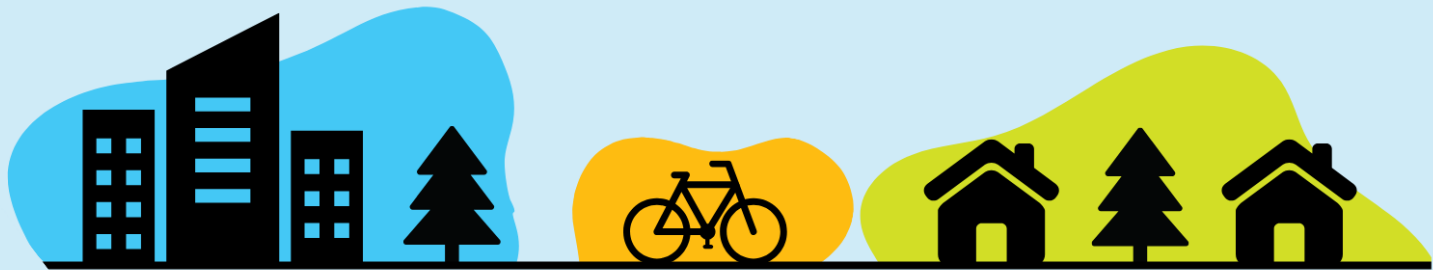
- Focus
- Fundraising Role
- Goals
- How You Can Help



DIRECTION HOME  
AKRON CANTON  
FOUNDATION

# **Aging In Place**

*in Summit County*



Older adults deserve to **age in the place of their choosing.**

# Non-Medicaid Program: Aging in Place

Summit County and Direction Home are partnering on a new program designed for older adults called “Aging in Place.” This program includes three main areas of support.



### **Who is eligible?**

Summit County residents not eligible for Medicaid that own their homes or rent, aged 60 and up, as well as those with a disability, may apply for the program . Those wishing to enroll in the program will be assessed based on need by Direction Home Akron Canton Area Agency on Aging and Disabilities.

### **How do I apply?**

Residents can **call 877-770-5558 or visit [www.dhad.org/refer](http://www.dhad.org/refer)** NOW to begin the screening and assessment process. Enrollment in the Aging in Place program is OPEN as of January 2024.



# Aging In Place

in Summit County

## 2024 Update



### HOME CARE

877-770-5558

Demand has exceeded 2024 funding for home care services. Only waitlisted applications are accepted at this time. **More funding will become available in 2025.**

### HOME MODIFICATION

877-770-5558

Demand has exceeded 2024 funding for **minor home modifications**. Only waitlisted applications are accepted at this time. **More funding will become available in 2025.** There is still funding available for those interested in **chore services** in 2024.

### DIGITAL EDUCATION

ConnectMeDHAD@dhad.org  
330-776-4001

**There are still devices available** until December. Even more devices will be available in 2025! Applicants are encouraged to **email [ConnectMeDHAD@dhad.org](mailto:ConnectMeDHAD@dhad.org) or call 330-774-4001** if they are only interested in a tablet/internet.

# Care Coordination

(2024- waitlist only, more funding in 2025)

- A program that links older adults with a licensed professional (RN or LSW) that creates and manages a community care and service plan providing supports such as: home delivered meals, emergency response systems, and home care.
- Care Coordination may include a personal care aide assisting in activities of daily living such as bathing, toileting, and mobility issues or visits to Adult Day Services which provide a venue for socialization, meals, activities, and supervision for those with memory impairments or needing assistance at home.





## Minor Home Modifications and Chore Services

- This offering will connect homeowners and renters with resources that will help create and/or keep a clean and safe living environment by completing small jobs such as furnace repair or one-time gutter cleaning.
- Chore services are designed for one time needs and would not exceed \$500.
- MHM (2024- waitlist only, more funding in 2025); Chore service (referrals still accepted in 2024)

# ConnectMeDHAD

(2024 referrals needed! Even more devices available in 2025)

- Tablets and tech support
  - Tablets are pre-loaded with helpful Internet links and apps
  - Comes with charger, case, and “welcome packet” with helpful starter topics
  - Picture walk-throughs of skills
  - Peer-Support Technician (DHAD) contact information
  - Comprehensive delivery and set-up, reviewing basic skills and resources
- Your partner to help you reach individual goals and achieve learning successes
- Strengthen community
- Reduce loneliness and isolation





# Aging In Place

*in Summit County*



## 2024 Update

## DIGITAL EDUCATION

*referrals needed!*

- Devices are still available through December. *Now is the time to apply!*
- More devices will become available in 2025 if demand exceeds the number of devices available for 2024.
- If you would *only* like a device, email [ConnectMeDHAD@dhad.org](mailto:ConnectMeDHAD@dhad.org) or call 330-774-4001.
- Qualifications: Summit County resident, age 60 yrs or older, ineligible for Medicaid, does not already have a device/funds to attain one

# Contact

## **Aging and Disability Resource Center (ADRC)**

877-770-5558 // [screening@dhad.org](mailto:screening@dhad.org) // [www.DHAD.org/refer](http://www.DHAD.org/refer)

## **Communications/Media/Stories**

[communications@dhad.org](mailto:communications@dhad.org)

## **Speaking Engagements**

330-776-4013 // [cflickinger@dhad.org](mailto:cflickinger@dhad.org)

## **Events/Trainings/Education**

330-899-5255 // [lsmith@dhad.org](mailto:lsmith@dhad.org)

## **Caregiver Support**

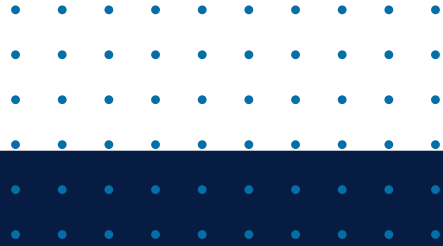
330-899-5243 // [tniewiadomski@dhad.org](mailto:tniewiadomski@dhad.org)

## **Ombudsman Volunteers/Interns**

330-899-5251 // [hflowers@dhad.org](mailto:hflowers@dhad.org)



**DIRECTION HOME**  
AKRON CANTON AREA AGENCY ON AGING & DISABILITIES



# ONLINE SCAMS

*Protect yourself.*



**DIRECTION  
HOME** AKRON  
CANTON  
AREA AGENCY ON AGING & DISABILITIES

**Today's Presenter: Jessica  
Reno**

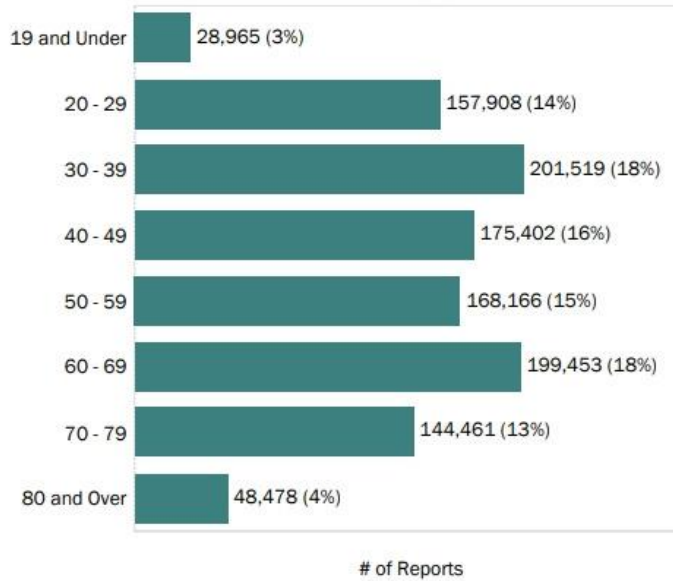
# SCAMS DON'T

# DISCRIMINATE

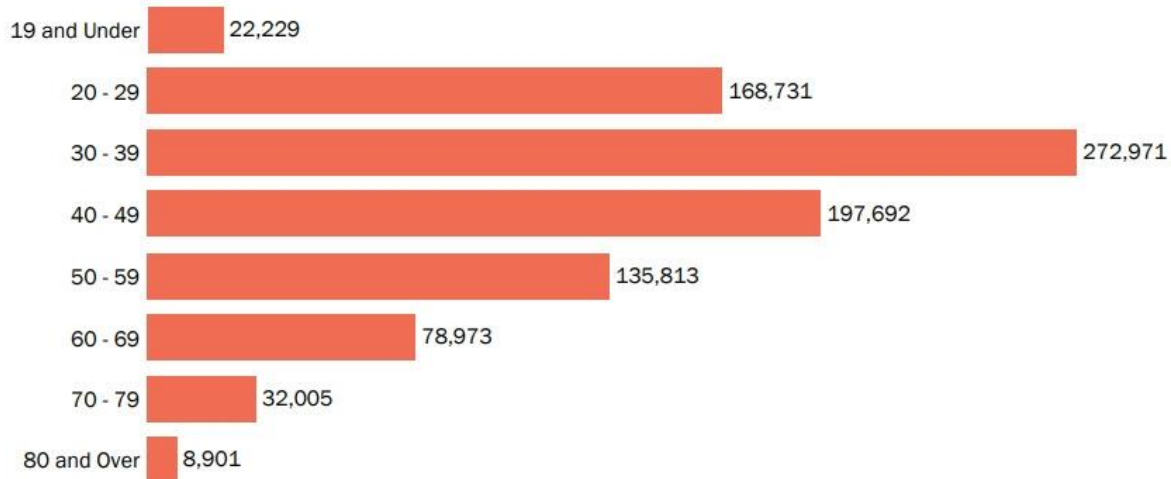
BECOMING A VICTIM TO A SCAM IS NOT BASED ON AGE

## CONSUMER SENTINEL NETWORK

### Reported Frauds and Losses by Age



### Identity Theft Reports by Age





# PROTECTING YOURSELF FROM ONLINE SCAMS

- ① INTRODUCTION TO ONLINE SCAMS
- ② TYPES OF SCAMS
- ③ MEDICARE FRAUD SCAMS
- ④ PROTECTING YOURSELF FROM SCAMS
- ⑤ REAL-LIFE EXAMPLES
- ⑥ HOW TO REPORT A SCAM
- ⑦ Q & A



# AGENDA

# ① INTRODUCTION TO ONLINE SCAMS

An online scam is a deceptive activity where scammers attempt to steal personal, financial, or confidential information through fraudulent methods like *phishing, fake websites, and impersonation.*

## Scams Are on the Rise

In 2023, reported online scams increased by 40% globally, with losses exceeding \$10.3 billion in the U.S. alone (source: FBI's Internet Crime Complaint Center).

## Importance of Awareness and Protection

Understanding how scams work and knowing how to protect yourself is critical. With the increasing sophistication of scams, being vigilant can save you from financial loss, identity theft, and compromised personal information.

DID YOU KNOW?

# 2023 Top Frauds



FEDERAL TRADE  
COMMISSION



**1**  
Imposters



**2**  
Online  
shopping  
and negative  
reviews



**3**  
Prizes,  
sweepstakes,  
lotteries



**4**  
Investments



**5**  
Business and  
job  
opportunities

(based on reports to Consumer Sentinel) [ftc.gov/data](https://ftc.gov/data) [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)

## ② TYPES OF SCAMS

1. Phishing
2. Fake Shopping Websites
3. Tech Support
4. Social Media/Online Dating
5. Impersonation

### Type 1 Phishing



Email      Text      Phone

### Type 2 Fake Shopping Sites



### Type 3 Tech Support



Ransomware      Spyware

### Type 4 Social Media Online Dating



### Type 5 Impersonation



Family      Companies      Friends



3

## WHAT IS MEDICARE FRAUD

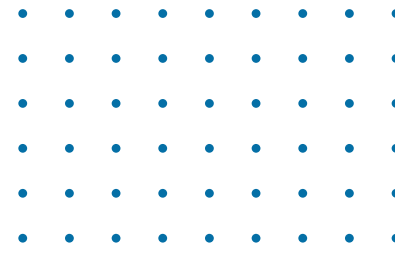
Medicare fraud is when someone intentionally lies or misrepresents information to get unauthorized payments from Medicare.

This includes billing for services not provided, unnecessary treatments, or using someone else's Medicare number to file false claims.

**SCAM**  
**ALERT**



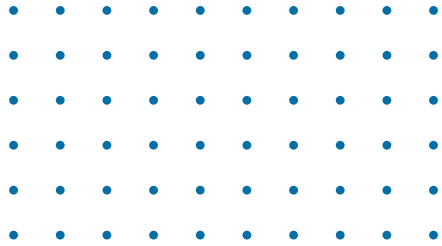
**SAFEGUARD YOUR  
MEDICARE INFORMATION**



## DIFFERENT TYPES OF SCAMS

- **Overview:** Scammers target seniors by exploiting the Medicare system.
- **Key Point:** It's important to recognize common scams, whether they come by **phone, mail, in person, or online**, and know how to protect yourself.





# RED FLAGS FOR MEDICARE SCAMS

- 1 Unsolicited Calls or Offers
- 2 Fake Medicare Representatives
- 3 Unusual Billing Notices
- 4 Fraudulent Mail Offers
- 5 Online Scams







### **Tip #1**

**Medicare will never call uninvited and ask for personal information over the phone.**



### **Tip #2:**

**Hang up and call Medicare directly at 1-800-MEDICARE if you're unsure.**



### **Tip #3:**

**Always check your Medicare statements and report any discrepancies.**



### **Tip #4:**

**Medicare will never ask for your personal information by mail unless you contacted them first.**

**PROTECT your Medicare Identification Number**

# PROTECTING YOURSELF FROM SCAMS



## Scam Prevention Rules- D.I.G.



**D**on't talk to strangers! In other words, don't share your personal info (name, social, address, phone #, etc.) with anyone unless you know they are legitimate.

**I**f you don't know, don't act! Don't allow an implied sense of urgency rush you into giving your information or money away. *If it's too good to be true, it probably is.*

**G**o directly to the source! Check your account and/or find the legitimate customer service info for the company the potential scam states, and contact them to verify. For example, if you receive a phone call that your credit card is expired on Amazon, hang up and check your account directly/contact Amazon customer service.

## Key Safety Tips



### Key Point #1

It's important to recognize common scams can occur by phone, mail, in person, or online.



### Key Point #2

Government agencies never ask for gift cards or call you for payments (IRS contacts through mail).



### Key Point #3

**STOP!** Take a breath and verify.







**A digital footprint is the trail of data left behind when using the internet.**

- It includes browsing history, social media activity (like vacation photos), emails, personal information shared online, and saved credit card details.
- Scammers can exploit this data to target individuals, steal identities, or commit fraud.

**Minimize your digital footprint by:**

- Using privacy settings on accounts.
- Avoiding oversharing personal information.
- Being cautious when clicking on unknown links or ads.

## Digital Footprint



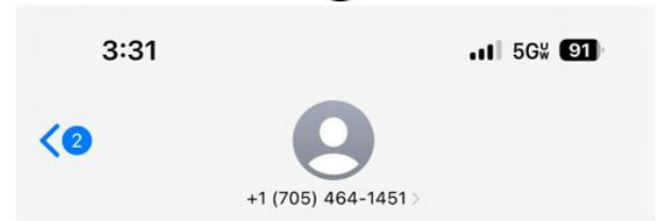
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## REAL LIFE EXAMPLES





What is wrong with this text?



Text Message  
Saturday 2:50 AM

**URGENT REMINDER:** Check your claim status now! Immediate action needed as we've tried reaching you. Confirm your recent claim: [zbhkw.com/XBA7NR](http://zbhkw.com/XBA7NR) stop2stop

The sender is not in your contact list.  
[Report Junk](#)

Text Message  
Saturday 2:50 AM

**URGENT REMINDER:** Check your claim status now! Immediate action needed as we've tried reaching you. Confirm your recent claim: [zbhkwx.com/XBA7NR](http://zbhkwx.com/XBA7NR)  
stop2stop

The sender is not in your contact list.

[Report Junk](#)



**ALERT**



**SCAM  
ALERT**



**SCAM  
ALERT**

# How to Tell if a Website is Safe

- To ensure your money is going to a reputable business, you can begin shopping through businesses that have brick and mortar physical locations such as Kohls, Target, Walmart, Best Buy, etc.
- An exception to this would be Amazon

Before entering personal

information:

https:// means the website is secure

Sometimes a padlock is shown - **Ensure the website is spelled correctly.** Not ww1., .co, .nett, etc

- Websites that end with ".gov" will always be government sites- companies and other entities cannot create these pages



# facebook

Connect with friends and the world around you on Facebook.



**Log In**

[Forgot password?](#)

**Create new account**

**Create a Page** for a celebrity, brand or business.

← <http://www.facebot.com>



 <https://www> 



# facebook

Connect with friends and the world around you on Facebook.



**Log In**

[Forgot password?](#)

**Create new account**

**Create a Page** for a celebrity, brand or business.



Type here to search



65°F Cloudy



11:59 AM  
10/1/2024

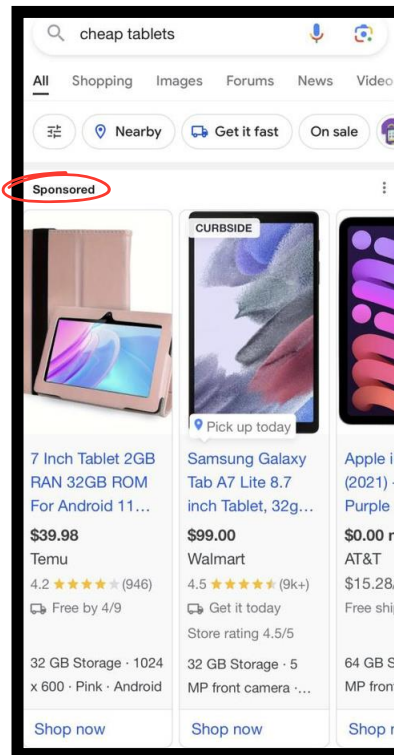




# Identifying

Look for "Sponsored" on Google, games, or social media. These are paid ads and may not be safe. If interested, search for the item directly on reputable sites like Amazon or Walmart.

# Ads



**SOCIAL**

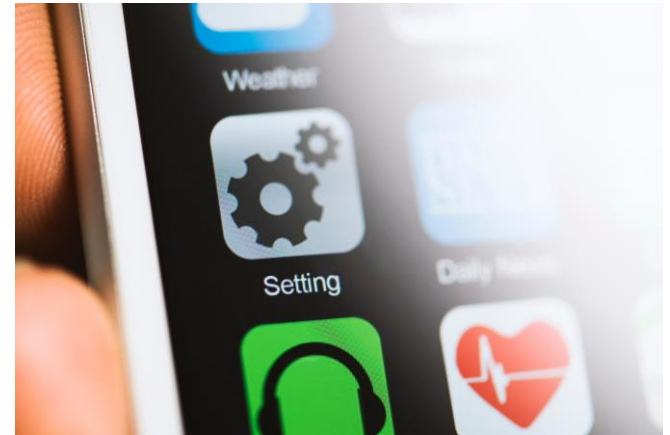
# LIST

**Dive into the settings on devices you use. Some apps require permission (ex: a photo storage app will require access to your photos and videos), but many allow you to disable permissions.**

***Bonus Step: Disable Location-Based Ads***  
***For extra privacy, both iPhone and Android users can also disable location-based ads, which often involve background listening.***

## **Common Access Permissions Requested by Apps:**

- Microphone
- Camera
- Contacts
- Phone and call logs
- Location
- Photos and Videos
- Files



# G



### **No Security:**

Public Wi-Fi is often open, which means others could see what you're doing online.

### **Stolen Information:**

Hackers can steal your personal info like passwords, emails, or credit card numbers.

### **Fake Wi-Fi Networks:**

Some networks look real but are set up by hackers to steal your data.

### **Viruses and Malware:**

You could accidentally download harmful software that damages your device.

### **Hackers Watching:**

Hackers can spy on the websites you visit and what you're typing.

### **How to Stay Safe:**

Don't use public Wi-Fi for banking, shopping, or MyChart. Use a VPN (virtual private network - encrypted connection). Turn off auto-connect to Wi-Fi on your phone.

# HOW TO REPORT A SCAM



# RESOURCES FOR REPORTING



**DAVE YOST**  
OHIO ATTORNEY GENERAL



FEDERAL TRADE COMMISSION

[IdentityTheft.gov](https://www.identitytheft.gov)

DEPARTMENT OF JUSTICE [WWW.OHIOPROTECTS.ORG/FILE-A-COMPLAINT](http://WWW.OHIOPROTECTS.ORG/FILE-A-COMPLAINT)  
ELDER FRAUD HOTLINE  
833-FRAUD-11

REPORT IDENTITY THEFT

[HTTPS://INSURANCE.OHIO.GOV](https://insurance.ohio.gov) STATES:  
IF YOU FEEL AN INSURANCE AGENT IS USING HIGH-PRESSURE,  
FRAUDULENT, OR DISHONEST SALES PRACTICES, CONTACT OHIO  
DEPARTMENT OF INSURANCE FRAUD AND ENFORCEMENT DIVISION AT  
800-686-1527 OR THE SENIOR MEDICARE PATROL (SMP) AT 800-488-6070.

7



THANK YOU



**DIRECTION  
HOME** AKRON  
CANTON  
AREA AGENCY ON AGING & DISABILITIES

# Medicare 2025



**Francine D. Chuchanis**

**Director of Entitlement Rights**



# Medicare Overview

- National Health Insurance – 1965
- Not income based – Medicaid is income based
- Eligibility: Persons aged 65 +, on disability for 24 months, persons with ESRD, ALS, (Lou Gehrig's Disease), permanent kidney failure, persons eligible for railroad retirement



## Medicare Enrollment

- If enroll 3 months prior to age 65, coverage starts first day of month of 65<sup>th</sup> birthday
- If enroll month of 65<sup>th</sup> birthday or during 3 months after age 65, coverage starts month after enrollment
- Automatic if receiving social security check or Railroad Retirement Benefits
- Automatic if Under age 65 and disabled for 24 months
- If miss initial enrollment, can enroll January 1-March 31, coverage begins following month



## Special Enrollment Periods

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If impacted by emergency or disaster or you move

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If move or leave a nursing home

---

Health plan or employer error or loss of coverage

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Loss of Medicaid

# Already on Medicare ?



Check Coverage  
NOW



Read Annual Notice  
of Change (ANOC)



Make Changes:  
October 15 –  
December 7



Includes all Medicare  
Beneficiaries

# Two Choices for Coverage

- **Traditional Medicare – Red, White & Blue Card**
- **Medicare Advantage Plan – Card Provided by Plan**

# Traditional or Original Medicare

## Advantages

- Can use any provider accepting Medicare
- No prior authorizations
- Can add supplemental insurance
- No geographic restrictions

## Possible Disadvantages

- No extra benefits
- No out-of-pocket limits
- May have to add separate drug plan
- Supplemental coverage can become expensive

# Medicare Advantage Plans

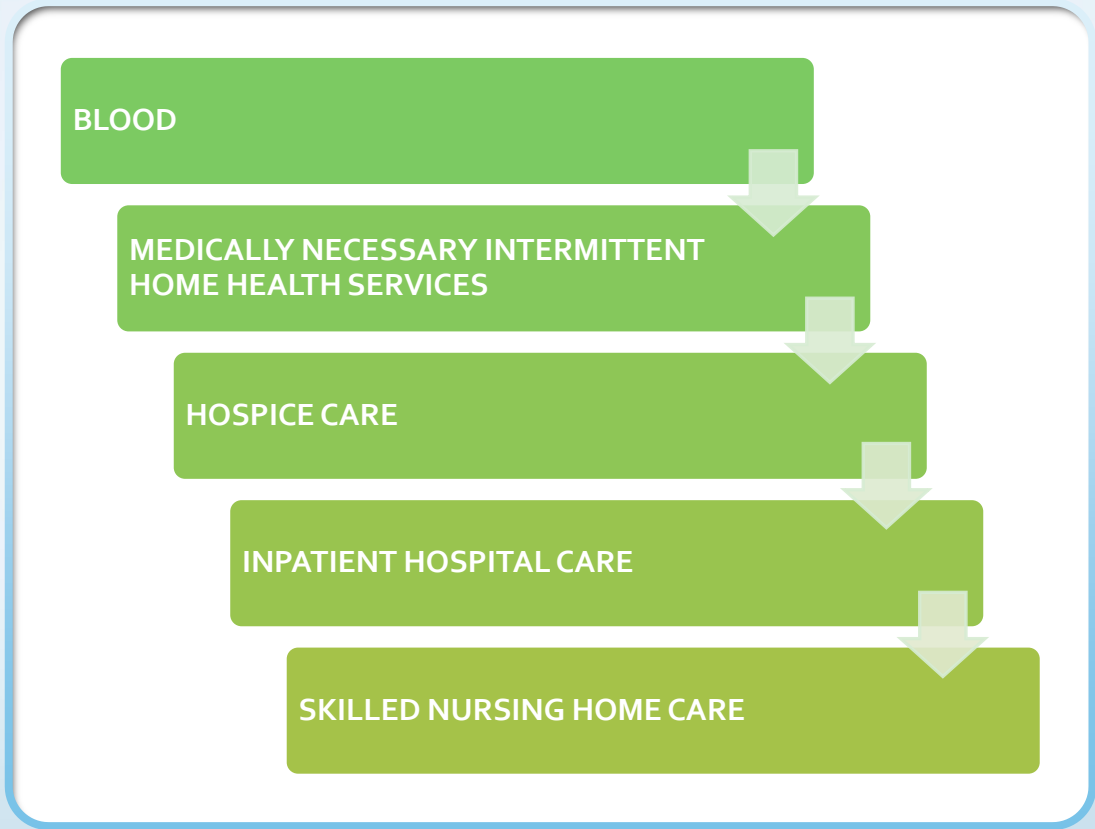
## Advantages

- Extra Benefits
- Low monthly premiums must have Part B
- Out-of-Pocket Limits
- Most include drug coverage
- Must cover what Traditional Medicare covers

## Possible Disadvantages

- May have geographic restrictions
- Prior Authorizations
- Provider restrictions
- Cannot add supplemental insurance to cover copays

# What Does Medicare Part A Cover?





# Medicare Part A Hospital Coverage Costs 2024

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No premium for most

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Deductible: \$1,632.00 (up from \$1600.00)

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Coinsurance after day 61 – 90: \$408.00 (up from \$400.00/day)

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Coinsurance for lifetime reserve days 91-150: \$816.00 (up from \$800.00/day)



## Part A Coverage of Skilled Care in Nursing Home

Custodial care not covered

3 Day Hospital Stay Required

Observation Status does NOT count

Full coverage Days 1-20

Coinsurance days 21- 100: \$204.00/day (up from \$200.00/day)

Benefit may last 100 days of coverage

New benefit begins after no skilled care in nursing home or hospital for 60 days

# Right to Appeal Cut in Skilled Therapy

- Any denial of service or reduction of service can be appealed
- **Main questions for continuation of skilled care:**
  - Can care be safe and effective without the involvement of skilled professionals?
  - Are skilled services need to maintain or slow decline?

# Part A: Hospice Coverage

Comfort care not  
for curative  
treatment

Services for pain  
relief and  
symptom  
management

Drugs and DME  
for pain relief and  
management

Aide and  
homemaker  
services

Spiritual & grief  
counseling

Does not cover  
room and board in  
a skilled facility

5% Copay for  
inpatient respite  
care

# Home Health Care Coverage

- Intermittent **skilled** care – includes aide services
- Must be homebound
- Face to face visit with doctor for certification
- Be under a plan of care by a doctor
- Can include social services

# Part B: Medical Insurance

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Doctor Office Visits

---

Preventive Care

---


Durable Medical Equipment

---

Ambulance Services

---

Some Professionally Administered Drugs



# Medicare Part B Medical Coverage: 2025

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Premium: Projected \$185.00/month (up from \$174.70)

Tied to COLA for SS, 2.5% in 2025

---

Yearly Deductible: \$257.00 (up from \$240.00)

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20% of Medicare approved amount copay:  
Waived for most preventive services

Covers observation status hospital stays

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Part B & D is income adjusted: single income over \$106,000/year, and \$212,000/year couple



You or your spouse have medical insurance primary to Medicare through **CURRENT** employer



Inform SSA that you wish to delay



If covered by COBRA or lose employer coverage, you have 8 months to enroll in Part B



Late Enrollment Penalty is 10% of premium for each month you were eligible and did not enroll

**Some  
Can  
Delay  
Part B**




# Supplemental/Medigap Insurance

- Private insurance covering out-of-pocket costs under Traditional Medicare only
- Must be 65 & have Parts A & B
- Premiums vary by company & coverage
- Plans C & F only available to those eligible for Medicare before 1/1/2020
- Guaranteed issuance & No Underwriting – first 6 months have Part B (at age 65)
- No coverage for prescriptions, dental, vision, long term care



# Medicare Savings Programs

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- Based on income & assets
  - Qualified Medicare Beneficiary (QMB) – Pays Parts A & B premiums, copays, deductibles
  - Specified Low Income Medicare Beneficiary (SLMB) – pays Part B premium
  - QI covers Part B premium
  - Qualified Disabled Working Individual (QDWI) – pays Part A premiums for under 65 with disabilities
  - Apply at JFS or call DHAD at 1-800-421-7277
- 

## Part D: Prescription Coverage Choices

- **Part D included with most Medicare Advantage Plans**
- **Stand Alone Part D Plan – Select with Traditional Medicare**
- Do not need if have VA coverage or other creditable coverage
- Check on creditable coverage for 2025
- Lifetime Late Penalty – 1% of national base premium for each month not enrolled (\$36.78 in 2025)
- **Cannot enroll mid year with some exceptions**


# Changes in Part D: Standard Benefit 2025

Initial Deductible: \$590 (up from \$545)

Initial Coverage limit: \$5,030 in 2024  
**now eliminated**

Maximum out-of-pocket 2025: 25% of  
costs up to \$2000.00

Catastrophic Coverage: \$0



# Medicare Prescription Payment Plan

**Not only is there a \$2000 cap  
on medication costs.....**

**You can spread your costs over  
12 months and be billed by  
your plan.....**



# Stand Alone Plans 2025

- Cannot increase premiums more than \$35.00 /year due to Premium Stabilization Program
- Many have highest possible increase in deductibles (\$590.00)
- Reduction in number of plans overall
- Few plans serve those who qualify for extra help

# Part D Selection Considerations



- Coverage & Cost
- Restrictions: prior authorization, quantity limits, step therapy
- Pharmacy network
- Star Ratings – some very low

# Drug Coverage Star Ratings



- Member complaints
- Number who leave plan
- Plan provision of accurate drug pricing
- Ease of filling prescriptions
- Changes to plan



# Low Income Subsidy Part D: Extra Help

- Expanded to 150% of poverty level
- Pay \$0 for premiums & deductibles in plans with premiums below \$39.30 (Ohio benchmark)
- Reduced copays for generic and brand names
- Apply at [ssa.gov](https://ssa.gov) or call DHAD at 1-800-421-7277

# Check Prescription Prices Yearly

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[www.medicare.gov](http://www.medicare.gov)

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Call Medicare: 1-800-633-4227

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Call OSHIIP: 1-800-686-1578

# Medicare Advantage Plans: Part C

Must have  
Parts A & B

Most include drug  
coverage

Obtain Part D  
Stand Alone Plan  
if no drug  
coverage

Out-of-Pocket  
Maximums

Some \$0  
premiums

Most do not  
require a 3-day  
hospital stay for  
rehab

Provider  
limitations often  
apply

# Medicare Advantage Plans

Contract with federal government to provide Medicare coverage

Not supplemental and cannot add supplement

If purchase a supplement, will lose your MA plan

If join a MA plan can switch to another or join Traditional Medicare Jan.1-Mar.31



**MA Plans  
Offer  
Additional  
Benefits**

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Fitness Benefit

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Telehealth

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Cash Cards

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Dental

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Hearing

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Vision

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# Selection Considerations



**COST:**  
FOCUS ON  
SERVICES  
YOU USE  
MOST



**COVERAGE:**  
FORMULARY,  
NETWORKS,  
EXTRA  
SERVICES



**BENEFITS:**  
MAY BE  
SUBTLE  
DIFFEREN  
CE



**QUALITY:**  
STAR  
RATINGS



**PLAN  
REPUTATION:**  
TALK TO  
PROVIDERS

# Medicare Advantage Plan Star Ratings

- Preventive measures used by members – health screenings & vaccinations
- Member Complaints
- Appeals
- Members who choose to leave
- Provision of important information to members

# Local Changes to MA Plans 2025

Premiums relatively stable

Numerous choices remain in all counties

Increases in out-of-pocket limits in many plans

Increases in drug deductibles in many plans

Extra benefits may be reduced



# Special Needs Plans 2025

- Cover persons with chronic conditions, in nursing homes, duals
- Zero premium plans
- Benefits vary & should be compared If
- May include transportation and fitness benefits
- Duals will be forced into D-SNPs in 2026

# My Care Ohio Plans for Duals

CareSource My  
Care Ohio

United Health  
Care My Care  
Ohio

Duals must  
choose one for  
Medicaid  
coverage

Can opt-in for  
both Medicaid &  
Medicare  
Coverage

Opt-In includes  
Extra Benefits

Can choose  
another Medicare  
coverage option



# How to Analyze Costs & Coverage

Online:

[www.medicare.gov](http://www.medicare.gov)

OSHIIP: 1-800-686-1578

Medicare: 1-800-633-4227

# Choose Wisely

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You only can switch plans during certain times of the year

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Can switch at Open Enrollment – **NOW!**

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Can switch between January and March each year if in a MA Plan

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Duals can opt-in and out monthly

# MA Plan Marketing Guidelines

- Prohibits ads that do not mention a specific plan
- Prohibits use of superlatives, EX: Best, Most
- No cold calls at home permitted
- Brokers must inform of all plans they represent
- Must explain effect on current coverage, doctors, pharmacies, medications, costs

# Appeal Rights in Medicare

- Right to appeal coverage & payment denials for covered services
- Appeal right slightly different for MA and Traditional Medicare
- Prescription appeals should go through doctor offices
- MA prior authorizations now monitored
- Appeal steps for observation status just published 10/17

In Other News.....

2025 & Beyond

# Medicare Trustees Report 2024

- Hospital Insurance Trust Fund Part A – Solvent until 2036
- Part B & D – remain financed adequately but increasing demands on beneficiaries
- Expenditures 2023 = \$848.2 Billion
- 3.6% of GNP & 13.7% of federal budget in 2023



# Inflation Reduction Act

All recommended vaccines covered at pharmacies

\$35 copay/month insulin, may be less in 2026

**2025:** Part D out-of-pocket limit reduced to \$2000/year

**2026-2029:** Medicare negotiates drug prices. List of 10 drugs released. Based on costs to Medicare

# Legal Battles & Other Advocacy Efforts

- Center for Medicare Advocacy suing Medicare for violations of federal law protecting beneficiaries' rights to home health care
- Pharma suing government over price negotiations
- Appeals process addressing hospital observation status
- MA members will receive letter mid 2025 re: unused benefits



# Questions

Thank you