Medicare and Parkinson’s: What You Need to Know

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Moderator: Adolfo Diaz, BSBA, PTA, Associate Vice President, Information and Resources

Thursday, June 24 at 1PM ET
Medicare 101
Understanding Your Benefits

Tricia Sandiego, MHS, CHES, PMP, Senior Advisor, AARP, Caregiving & Health
Agenda

- Medicare basics
- Medicare choices
- Resources and tools
The Basics
What is Medicare?

A Federal Health Insurance Program for People:

• Age 65 and up
• Under age 65 with certain disabilities
• Any age with end-stage renal disease
QUIZ: Is Enrollment Automatic?

A. Yes
B. No
C. Depends
Your Responsibility

- Monthly premium
- Deductibles
- Co-insurance
- Co-payments
Medicare Does Not Cover

• Vision
• Dental
• Hearing
• Long-term care
Different Parts of Medicare
Hospital Insurance

• In-patient hospital care
• Some hospice and home health care
• Some skilled nursing facility care
Part A

Costs 2021

- Typically no premium for Part A
- Deductibles for 2021
  - $1,484 for days 1-60 of inpatient care
  - Deductible can be applied again for additional hospitalizations after 60 days
Part B

Medical Insurance

• Doctor visits
• Outpatient hospital services
• Durable medical equipment
• Medicare-approved preventive services
Part B

Costs 2021

• Standard premium is $148.50 per month for those enrolling in 2021

• Premiums go up for those with higher incomes:
  – Individuals who earn more than $88,000
  – Couples who earn more than $176,000

• Annual deductible is $203, and co-insurance is 20% for most services
Prescription Coverage

- Helps cover the cost of prescription drugs that you pick up at the pharmacy
- Run by Medicare-approved private insurance companies
2021 Costs

People enrolled in Part D may pay:
- Monthly premiums
- Co-payments or co-insurance
- Annual deductible up to $445

• People with higher incomes pay higher Part D premiums
Medicare Choices

ORIGINAL
Medicare Parts A & B + D
prescription coverage

Medicare ADVANTAGE
Part C
Combines Parts A, B, & D

A
B
D

&
+
=

C

Medicare Choices

A A R P

Parkinson's
Foundation
Original Medicare

- Fee-for-service
- Includes Parts A & B
- Go to any provider that accepts Medicare
- Choose and join Medicare prescription drug plan for drug coverage
Medigap Coverage

- Supplemental insurance policy
- Sold by private insurance companies
  - Covers gaps for Original Medicare only
  - Deductibles, co-insurance and co-payments
  - Does not work with Medicare Advantage plans
- Up to 10 standardized plans so can compare easily
Part C: Medicare Advantage

How it Works

• Alternatives to original Medicare
• Plans offered by private insurance companies
• All plans include Parts A & B, and in most cases, Part D
• May limit ability to purchase Medigap in the future
• Must live in plan’s service area
• May have to use providers in plan’s network
• May pay additional premium
• May have to follow insurance company rules such as requiring a referral to see a specialist
Part C: Medicare Advantage

What Does it Cover?

• Includes both Part A (Hospital) and Part B (Medical)
• May include Part D (Prescription Drug Coverage)
• Extra benefits depending on the plan selected
When Do I Enroll in Medicare?

- If you are receiving Social Security, you automatically are enrolled at age 65.
- You can enroll three months before, the month of, or three months after you turn 65.
- Late enrollment means you will pay higher Part B & Part D premiums.
- Special enrollment periods for people over 65 transitioning from employer-sponsored health coverage.
Conclusion

• Medicare basics
• Medicare choices
• Resources and tools
Is It Covered & How?

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Health Care Continuum

- Acute Hospital
- Long-Term Acute Care Hospital (LTACH)
- Acute Inpatient Rehabilitation Hospital
- Subacute/Skilled Nursing Facility (SNF)
- Nursing Home (NH) – Long-Term Care Facility*
- Assisted Living Facility (ALF)*
- Home Health
- Outpatient
- Independent Living*

“*” Medicare Does NOT Cover
Poll

I'm most interested in learning about Medicare coverage for...

• Specialist Care
• Medications
• Medical Equipment
• Home Health Services
• Mental Health Care
• All of the above!
Specialist Appointments

Movement Disorder Specialist

- Medicare Part B
  - Outpatient Appt – Neurology
Medications

Part “C” vs Part “D”
- Advantage Plan (Bundle)
- Fee-for-Service

PD Specialty Drugs
- Formulary Exclusion
- Formulary Exception
- Tier – Reduction
- Prior Auth
Medical Equipment (DME*)

Covered DME
• Rolling Walker
• Commode (3:1)
• Rollator / U-Step II Walking Stabilizer
• Manual/Transport Wheelchair
• Motorized Wheelchair / Scooter
• Hospital Beds (Semi vs Full-Elec*)
• Hoyer Lift
• Enteral Feedings
• Suction Machines

Not Covered
• Shower Chair
• Lift Chair*

“5-Year Rule”
- Reimbursement -

*Durable Medical Equipment
Home Health Services

Skilled
• Nursing
• Physical Therapy
• Occupational Therapy
• Speech Language Pathology

Non-Skilled
• Home Health Aides
• Medical Social Workers

In-Home Services vs Home Health

Medicare Cap on Therapy
Advanced Care Planning

Palliative vs Hospice

- Inpatient Unit (IPU)
- Skilled Nursing Facility / Nursing Home
- Home w/ Services

- DNR/DNI – Goals of Care
- Advanced Directives / POA
Mental Health

- Psychotherapy (Talk Therapy) vs Psychiatry
- Anxiety
- Depression
- Grief
- Chronic Illness
In Conclusion...

Thank You!
Questions & Answers
Part II: Medicare and Parkinson's

Thursday, June 24th
1pm ET

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Thursday, October 21st
1pm ET

Medicare continued
Jane Sung, JD, Senior Strategic Policy Advisor, Public Policy Institute, AARP
Parkinson’s Foundation Speaker - TBD
Parkinson's Foundation Resources

National Helpline
Specialists answer calls about all aspects of Parkinson's in addition to helping you locate your local PD trained allied health professional therapist.

1-800-4PD-INFO
Helpline@Parkinson.org
Monday – Friday 9 am to 8 pm ET

Fact Sheets and Publications
Get the resources and information you need to start living a better life with Parkinson's.

Newly Diagnosed Kit
Designed to help you get started on your journey to living well with PD.
Parkinson.org/NewlyDiagnosed

PDGENEration
Parkinson's Foundation’s national initiative that offers genetic testing for relevant Parkinson's-related genes and counseling at no cost.
Parkinson.org/PDGeneration

Aware in Care Hospital Kit
Includes tools and info for people with PD to share with hospital staff during a planned or emergency hospital stay.
Parkinson.org/AwareInCare

Order on Parkinson.org/PDLibrary or call the Helpline (1-800-4PD-INFO)
AARP Resources

aarp.org/medicare
Don’t go anywhere!

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