

Hawaii SHIP Imua

FALL 2021
What's Inside

Hawaii's Beneficiaries

Medicare Savings Programs

2022 Updates

Federal Resources

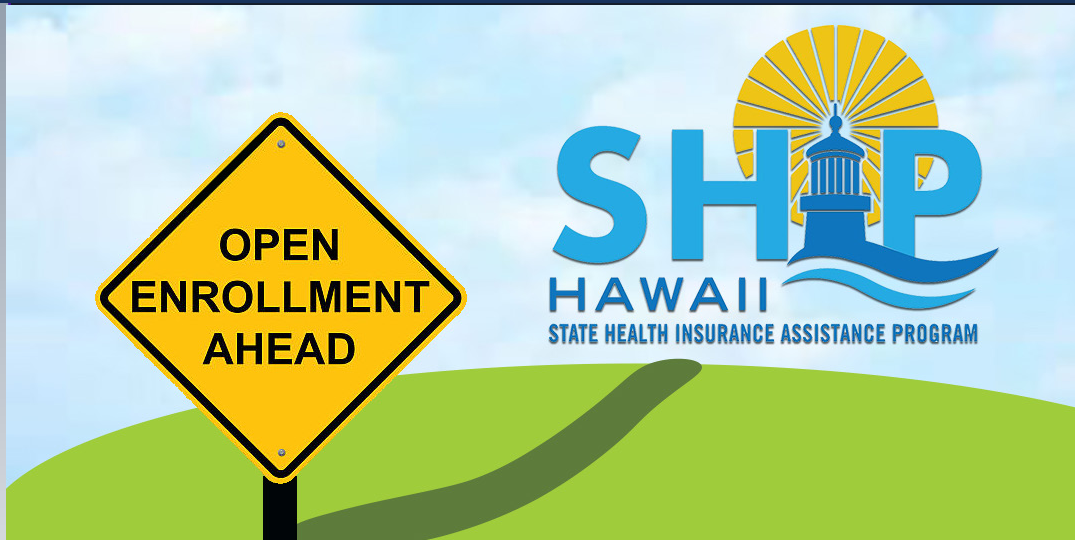
Tech Savvy Seniors

Avoid OEP Scams

LTCOP's New Look

Word Jumble

Volunteers Spotlight



Let's Navigate Medicare Together!

Free, Local, One-on-One Help for Medicare Beneficiaries

Medicare's **Open Enrollment Period** (OEP) begins October 15th and runs through December 7th. Do you know if your current health plan will meet your needs next year? **Hawaii SHIP's** Plan Comparison Specialists can help you find the most cost-effective plans that fit your individual needs and budget based on your plan and pharmacy preferences and the prescription drugs you're taking.

IMPORTANT TIPS:

- If you cancel your Medigap policy to join a Medicare Advantage (MA) plan, you may not get it back. Insurance companies may refuse to sell you another policy or charge you more based on your health condition and age.
- If you drop your MA plan to return to Original Medicare Parts A & B, it's important that you purchase a Part D Prescription Drug plan to avoid late enrollment penalties when you need the coverage.

Have a question or want to review your coverage? Call our Helpline or visit our website to request a plan comparison.

☎ **808.586.7299** **1.888.875.9229** 🌐 hawaiihip.org

Hawaii SHIP offers free counseling to seniors, their families, caregivers and soon-to-be retirees to better understand Medicare's benefits and costs.

Hawaii SHIP is a federal program under the Hawaii State Department of Health and provides objective and unbiased assistance that is not affiliated with any insurance company.

If you have questions about Medicare, call **Hawaii SHIP** today. Certified counselors will compare plans to find the one that best fits your needs, saving money on your future healthcare costs.



Hawaii State Department of Health
Executive Office on Aging
250 South Hotel Street, Suite 406
Honolulu, HI 96813-2831

This project was supported, in part by grant number 90SAPG0071, 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.

DID YOU KNOW?

In 2020, the Centers for Medicare and Medicaid Services reported:

- 52.7% of Hawaii beneficiaries have Original Medicare with higher numbers on Hawaii and Kauai
- 47.3% of beneficiaries had a Medicare Advantage plan with higher numbers on Oahu and Maui

COUNTIES	TOTAL BENEFICIARIES	ORIGINAL MEDICARE	MEDICARE ADVANTAGE
HAWAII	46,333	29,349	16,984
MAUI	31,663	15,346	16,317
HONOLULU	187,261	94,285	92,976
KAUAI	15,834	9,061	6,773
TOTAL	281,091	148,041	133,050

- 36.2% of Hawaii beneficiaries have Part D with higher numbers on Hawaii
- 63.8% of Hawaii beneficiaries have Part C with higher numbers on Kauai, Oahu and Maui

COUNTIES	TOTAL BENEFICIARIES	PART D PRESCRIPTION DRUG	PART C PRESCRIPTION DRUG
HAWAII	33,623	17,316	16,307
MAUI	23,720	7,810	15,910
HONOLULU	131,723	42,309	89,414
KAUAI	11,788	5,228	6,560
TOTAL	200,854	72,663	128,191

No matter where you live in these beautiful islands, Hawaii SHIP is available to help all Medicare beneficiaries statewide. Contact us today! **808.586.7299 - 888.875-9229 - hawaiiiship.org**

MEDI-WHAT!?!

If you have limited income and resources, the Medicare Savings Programs will help pay some costs

Medicare Savings Programs

Helps Pay Your

Qualified Medicare Beneficiary (QMB):

Medicare Parts A & B premiums, deductibles, copayments, coinsurance; Eliminates A & B late enrollment penalty

Specified Low Income Medicare Beneficiary (SLMB)

Part B premium; Eliminates B late enrollment penalty

Qualified Individuals (QI)

Part B premium; Eliminates B late enrollment penalty

Qualified Disabled Working Individual (QDWI)

Part A premium for working beneficiaries with disabilities under 65

2022 Medicare Updates

Every year, inside the front cover of the *Medicare & You* handbook, a list of changes let beneficiaries know “What’s new?” in the upcoming year. 2022 updates include COVID-19 items and services, cognitive assessment and care plan services and coverage for blood-based biomarker tests.

COVID-19-related items & services

Medicare covers several items and services related to COVID-19, like vaccines, diagnostic tests, antibody tests and monoclonal antibody treatments.

Cognitive assessment & services

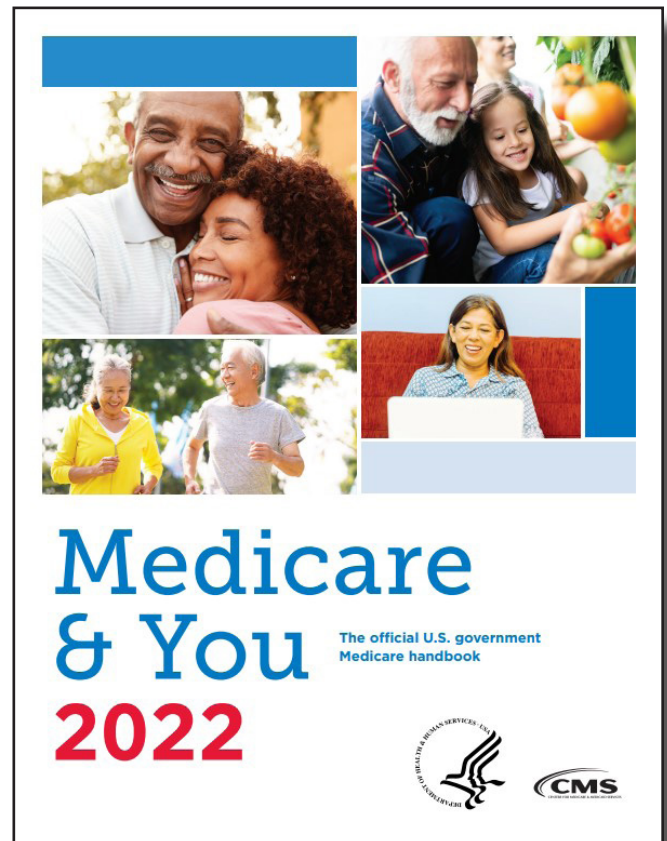
Medicare covers a cognitive assessment to help detect the earliest signs of impairment. Your doctor may perform this assessment during a routine visit. If you show signs of cognitive impairment, Medicare also covers a separate visit with your regular doctor or specialist to do a full review of your cognitive function, establish or confirm a diagnosis like dementia or Alzheimer’s disease and develop a care plan.

Blood-based biomarker test

In certain cases, Medicare covers this screening test for colorectal cancer once every 3 years. To be eligible you must meet all of these conditions:

- You’re between ages 50-85
- You show no symptoms of colorectal disease
- You’re at average risk for developing colorectal cancer

You pay nothing for the test if your doctor or other qualified health care provider accepts assignment.



If you’d like to receive a free copy of the **2022 Medicare & You** handbook with information on Hawaii plans, call our Helpline at **808.586.7299** or visit our website: hawaiihip.org

BenefitsCheckUp® by NCOA

Wellness

BenefitsCheckUp® is a free service of the National Council on Aging, a trusted leader that helps older adults meet the challenges of aging. The online tool contains information on 2,500+ programs nationwide that can help pay for medicine, food and more.

Start your search for benefits by visiting the NCOA website: <https://www.benefitscheckup.org/> Simply enter your zip code and click the **Get Started** button to reveal the benefits available in your community.

Benefit categories include:

- Medications
- Health Care
- Income Assistance
- Food & Nutrition
- Housing & Utilities
- Tax Relief
- Veteran
- Employment
- And More

You'll even find **Hawaii SHIP!** Join over 5.4 million people who have discovered \$3.9 billion in benefits!

How BenefitsCheckUp® Works

1

Answer some questions

Review your initial results or enter more details to personalize your report.

2

Get your report

Provide more information to get a customized report of benefits you're most likely to qualify for.

3

See how to apply

Review your custom report, learn more about benefits, and start enrolling in programs.

Resources for Federal Retirees!

The National Active and Retired Federal Employees Association (NARFE) is the only organization dedicated to protecting earned pay and retirement and health care benefits of federal workers and retirees for over 100 years. They've successfully defeated proposed cuts to earned retirement and health benefits and helped to secure the largest pay increase in a decade in 2020. NARFE members have access to a full range of

member-only resources to get the most out of their federal benefits:

- Federal benefits specialists to answer personal questions on benefits
- Free webinars (live and on-demand) on retirement planning and health plan options

To learn more, visit: **Home (narfe.org)**



PARTNER + SHIP

Get Smart With Technological Devices!

Hawaii SHIP highlights two of our partners: **Lanakila Meals on Wheels** and **AARP**.

Smart phones, computers and software are designed to make our lives easier, but they can be intimidating. Older adults commonly shy away from technological gadgets out of fear that it's too hard to learn and they'll make mistakes. If only there was a simple and safe way to learn how to use these devices. Fortunately, there are local and national classes and online resources to help.

Lanakila Meals on Wheels runs the *Kupuna Tech Program*. The interactive 12-week course teaches students ages 60+ how to use different devices and to surf the Internet safely. An important skill to protect ourselves from scammers! Classes are held around Oahu, such as public libraries. Graduates can join their *Kupuna Connect Program* which allows them to stay socially connected while learning new skills from the comfort of their home. Registration is open for upcoming classes. For more information, call **808.356.8521** or email **KupunaWellness@lanakilapacific.org**.



Many of us are familiar with **AARP**, the nonprofit organization that provides unique benefits, products and services to their members. After years of successful collaborations, AARP joined forces with Older Adults Technology Services (OATS), an organization specializing in teaching technology to older adults. The coalition expands OATS' offerings to a nationwide audience. Through OATS' Senior Planet program, adults 60 and over can learn digital skills to participate in the virtual world. Senior Planet's motto, *Aging with Attitude*, equips participants with an "I Can Do This" outlook!

Visit their website to enroll in courses or watch their brief videos on how to join Zoom meetings and sign up for a Facebook account: **[Digital Essentials for Older Adult Caregivers & Recipients of Care - Senior Planet](#)**

Once you've learned how to attend online meetings, you won't have to venture from your home to enjoy the offerings by **AARP Hawaii Chapter**. Informational presenta-

tions, movies and cooking classes for kupuna are available on their website: **[AARP Hawaii](#)**

Learning technology has many advantages, like keeping in touch with loved ones through videoconferencing, email and social media, attending meetings and taking classes online. **Lanakila Meals on Wheels** and **AARP** want to help you become a

Tech Savvy Senior!

Advocacy - Education - Outreach

The AEO Section, in the Executive Office on Aging, includes Hawaii SHIP, SMP Hawaii and the Long-term Care Ombudsman Volunteer Program. These programs provide resources and assistance to Medicare beneficiaries and residents of long-term care facilities. They also promote public awareness of services and volunteerism.

Avoid Open Enrollment Scams

Senior Medicare Patrol (SMP) Hawaii reports the number of scammed calls older adults receive during Open Enrollment. Unlike Original Medicare, Medicare Part C and Part D are administered, marketed and sold by private insurance companies. The Centers for Medicare & Medicaid Services has guidelines for marketing Parts C and D insurance that protect beneficiaries from manipulative and deceptive sales and enrollment tactics.

Be on the lookout for these Medicare enrollment marketing violations and report any to **SMP Hawaii**, which is ready to provide you with the information to:

- **PREVENT** against fraud, errors and abuse
- **DETECT** potential fraud, errors and abuse
- **REPORT** your concerns

SMP Hawaii's trained volunteers help educate and empower Medicare beneficiaries to protect themselves through free, local and confidential counseling, educational presentations and more. Volunteer with **SMP Hawaii** and help kamaaina who may have been scammed by deceitful people.

LTCOP's New Look!

The Long-term Care Ombudsman Program has an exciting new website. Valuable information is just a click away! Brochures, county resources and a poster are available for download. Learn about nursing home residents' rights and report abuse or neglect of a vulnerable adult online. Visit their FAQ page for answers on long-term care and health coverage.

Find comfort in knowing that certified ombudsmen and volunteers are in every county to assist. You can also be a voice for local, vulnerable adults by becoming a volunteer. There are many roles to choose from to fit your skill set: ombudsman, presenter and more. There are many benefits to gain when giving your time to help others too. Learn about long-term care options and costs and to advocate for the rights of others. Personal advantages include improving computer skills and making new friends. www.hi-ltc-ombudsman.org/

Need assistance? Contact us today!

SMP Hawaii

808.586.7281

1.800.296.9422 (toll free)

smphawaii3@gmail.com

smphawaii.org



Hawaii SHIP

808.586.7299

1.888.875.9229 (toll free)

hawaiihip.org



LTCOP

808-586-7268

1-888-229-2231 (toll free)

info@hi-ltc-ombudsman.org
www.hi-ltc-ombudsman.org/



Medicare Fun

Unscramble these Jumbles, one letter to each square to form four Medicare-related words.

HETAHL

		○			
--	--	---	--	--	--

ILEDMAC

						○
--	--	--	--	--	--	---

NEEBTFI

		○				
--	--	---	--	--	--	--

LTSHAPIO

			○				
--	--	--	---	--	--	--	--

NOW ARRANGE THE CIRCLED LETTERS TO FORM THE SURPRISE ANSWER, AS SUGGESTED BY THE CARTOON

ANSWER HERE:

--	--	--	--



WHEN THE SHIP COUNSELOR ASKED KAWIKA IF HE'D LIKE TO COMPARE PART C COVERAGE, HE SAID "SOUNDS LIKE A ----!"

Spotlight on Our Volunteers

Mahalo to Hawaii SHIPMates for their selfless service to the beneficiaries of Hawaii. We're highlighting two volunteers, **Whitney** and **Ted**, who've counseled many clients with their Medicare questions. Join our dedicated team and make new friends by calling us at **808.586.7299** or visit hawaiiship.org

She's A Winner!

Among her academic activities, **Whitney** finds time to be a homemaker, care for her pet spaniel and street cat and enjoy surfing on her long board. While working toward her Master's in Social Work, she volunteered with SHIP, creating resource materials for a Medicare course at the University of Hawaii at Manoa and facilitating review with graduate students.

She attributes the influence of her father, formerly a state deputy attorney general, in directing her toward a career in social services. She is a graduate assistant in a CDC dementia project and plans for a doctorate's degree with a special focus in gerontology. SHIP Volunteer Coordinator Candace expects **Whitney** "to do amazing things in her near future."

Her winning ways are appreciated by all who recognize her exuberance, technological expertise and extreme professionalism, which moved SHIP to meet the challenges of a rapidly evolving program where the volunteers advanced to using break-out rooms in ZOOM and the STARS reporting system.

The Patient's Medicare Advocate

During his residency, a mentor took **Dr. Ted** to a disadvantaged part of The South, where he witnessed the major impact of low income on health care. Another mentor brought him further south to care for the indigenous indigent Mayans in Guatemala. It may have been providence that brought him to Hilo, where he found the situation somewhat similar in patient care and response. He voices his concern about the reluctance of patients to seek medical and health care services, because they fear the high costs.

This brought **Dr. Ted** to SHIP to contribute his medical expertise and experiences as a counselor, informing beneficiaries about available financial assistance and plans with better benefits. His inquiries steer our training sessions to explore questions involving Medicaid. This SHIP's Medicare advocate practices another physician's creed: *The secret in caring for the patient is in caring for the patient.*

He regards SHIP as an important resource for vital information leading to better insurance decisions as well as improved health care for a significant number of beneficiaries. He acknowledges the dedication of his SHIPmates, enjoying the



Whitney with her husband, Liko, at their wedding in 2020 at the onset of the pandemic. Many of their guests attended virtually.

She regards the volunteers to be "wonderful and big-hearted people." She closed the interview with, "I love my SHIP family" and her SHIPmates wish to echo, "We love you too, **Whitney!**"



Dr. Ted and his grandson, Kepler, share a special moment

collaboration at case sharing sessions. He thanks Volunteer Coordinator Candace, "who does an incredible job of training and mentoring the counselors with unusual situations...responding with helpful advice incredibly quickly," while she appreciates him mentoring others.