

# The SMP SCOOP

PROTECT DETECT REPORT

DECEMBER 2021

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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**E-mail:** [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)

## Website:

<https://gwaar.org/senior-medicare-patrol>

**To subscribe, please send us an e-mail.**



## Investigated, Guilty & Sentenced

*By the Wisconsin SMP Team*



An Edgerton doctor who pleaded guilty to defrauding Medicare has been sentenced to 54 months in a federal prison.

In the September issue of the *Scoop*, the SMP team brought you the story of a doctor, Dr. Ravi Murali, formerly from Edgerton, Wisconsin, who pleaded guilty for his role to defraud Medicare.

The multi-million dollar scheme involved falsifying medical records and placing orders for medical braces that were unnecessary and for not following prescribed protocols. The case states that Medicare was billed \$26 million, of which Medicare paid \$13 million.

The investigation spanned from January 2017 to January 2020, and in March 2021 he pled guilty. In November he was sentenced to over four years in a federal prison.

The Senior Medicare Patrol played a vital role in bringing this doctor to justice. Medicare beneficiaries had contacted SMP to report their concerns of charges of unwanted braces showing up on their summary statements. With the permission of the beneficiary, the information was identified and documented, and then submitted to the Department of Health and Human Services Office of Inspector General for investigation. This case demonstrates the importance of reviewing your medical statements and following up on any questions or suspicions you may have. Everyone has a role in detecting fraud and reporting it. SMP is here to help.

<https://www.justice.gov/usao-wdwi/pr/edgerton-doctor-sentenced-54-months-13-million-scheme-defraud-medicare>

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# Medicare & Coronavirus

From Medicare.gov

**As of Friday, November 19, 2021, "CDC Expands Eligibility for COVID-19 Booster Shots to All Adults. <https://www.cdc.gov/media/releases/2021/s1119-booster-shots.html>.**



Get a COVID-19 vaccine as soon as you can.

- Medicare covers the COVID-19 vaccine at no cost to you. Medicare covers the vaccine for anyone 5 and older who has Medicare due to their age, a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease). Be sure to bring your Medicare card.
- Medicare covers a COVID-19 vaccine booster shot at no cost to you. You can choose which vaccine you receive for your booster – get a booster from the same COVID-19 vaccine that you originally got, or choose a different one.
  - If you got a Pfizer or Moderna COVID-19 vaccine, you can get a booster shot at least 6 months after you complete your second dose of the Pfizer or Moderna COVID-19 vaccine series.
  - If you got a Johnson & Johnson COVID-19 vaccine and are 18 years or older, you can get a booster shot at least 2 months after you got your first shot.

- If you're immunocompromised (like people who have had an organ transplant and are at risk for infections and other diseases), Medicare will cover an additional dose of the COVID-19 vaccine, at least 28 days after a second dose, at no cost to you. Note: Talk with your doctor to discuss your situation.
- COVID-19 vaccines are safe and effective.
- If you have Medicare and have a disability or face other challenges in getting to a location away from home for a vaccination, Medicare will pay a doctor or other care provider to give you the COVID-19 vaccine in your home. You may need to give them your Medicare Number for billing, but there's still no cost to you for the vaccine and its administration.



# Choose A Representative Payee for Social Security to Consider Before You May Need One

By Elida Elizondo, Social Security Public Affairs Specialist



The future is uncertain. Our Advance Designation program allows you to pre-select a trusted individual if a time comes when you need a representative payee to help manage your money. Advance Designation enables you to identify up to three people, in priority order, whom you would like to serve as your potential representative payee. In 2021, we celebrated the one-year anniversary of our Advanced Designation program. Since its launch in March 2020, more than one million eligible individuals have opted to participate.

You may choose an Advance Designation if you are capable of making your own decisions and are:

- An adult or emancipated minor applying for benefits and do not have a representative payee.
- An adult or emancipated minor beneficiary/recipient and do not have a representative payee.

You can submit your Advance Designation information when you:

- File a claim for benefits online.
- Use the application available in your personal *my* Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).
- Call us by telephone at 1-800-772-1213 (TTY 1-800-325-0778).

In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits. We have updated our Frequently Asked Questions to answer any questions you may have about Advance Designation at [www.ssa.gov/faq](http://www.ssa.gov/faq) under "Other Topics." You may also find more information about representative payees on our blog at [blog.ssa.gov](http://blog.ssa.gov).

## Dealing With Winter Weather

By the Wisconsin SMP Team



**For your safety, walk like a penguin on snow and ice!**

- ❄ Position center of gravity over your front leg
- ❄ Have a slight bend in your knees
- ❄ Walk flat-footed
- ❄ Point feet a bit outward
- ❄ Extend arms for balance
- ❄ Take small steps

Remember to walk slowly so you can react to changes in iciness or ground conditions, keep your momentum at a minimum, and don't put your hands in your pockets. Stay safe and upright!



## Holiday Returns & Exchanges

By Tiffany Schultz, BBB SW WI Regional Director



The National Retail Federation (NRF) is predicting a bright, sales forecast this holiday season. Holiday sales for 2021 are expected to increase up to 10.5% over 2020.

Along with holiday shopping comes the tradition of returns and exchanges in the days following Christmas. Returning gifts may not always be easy. Stores are not legally required to accept exchanges or give refunds unless the merchandise was defective or misrepresented. While most retailers do offer refund and exchange programs, policies vary by retailer. Fortunately, one outcome of the COVID-19 pandemic is that many retailers have become more lenient with their return policy.

### TIPS TO HELP MAKE HASSLE-FREE RETURNS

**Get to know store policies.** Before making a purchase, check for a store return policy and how it works. Understand that many retailers change their policy for the holiday shopping season. If the store allows returns and/or exchanges, ask about restocking fees, refunds, exchanges, and in-store credit. Store policies are usually posted at the check-out or printed on the back of the receipt.

**Understand online store return policies.** Online returns may differ from in-store returns. Before making an online purchase, search for the return policy and read through it. Find out if returns or exchanges are accepted and who pays for return shipping. In some cases, you can make a return at the local brick-and-mortar store.

**Get the details on a product's warranty.** Most electronics and home appliances come with warranties that are fulfilled by the manufacturer, not the retailer. Find out how returns and repairs are handled if an item stops working or needs replacement parts. Will the retailer ship the item to the manufacturer for you? Or will you need to contact the manufacturer directly?

**Keep the receipt and packaging.** Most stores will only accept returns and exchanges if you can present the item with its receipt and original packaging. Always include a gift receipt with items you give and hold on to any gift receipts you receive. It's also a good idea to keep the original receipt in case the store requires it.

**Bring ID.** To avoid holiday return scams, many stores ask to see ID when an item is returned. Sometimes retailers require identification, the original form of payment, and the original receipt. If this is the store policy, you may need the assistance of the gift giver in order to make the return.

**Make returns in a timely fashion.** Almost all return policies are valid during a specific time period, and some stores even modify the return period during the holidays.





# Wisconsin SMP Partnership With Great Lakes Inter-Tribal Council

*Working to enhance the quality of life for all Native people*

*By Kassy Heard, Tribal Technical Assistance Center, Program Director*



*Grace can be reached at 715-661-4067 and Kassy can be reached at 715-588-1016.*

On October 6, 2021, a beautiful sunny day with a nice cool breeze, I traveled to the St. Croix Tribal community to set up a table for their Health Fair. The event ran from 10:00 am–2:00 pm, during which time I was able to share information about the Senior Medicare Patrol Program with over 76 elders, family members, and caretakers.

As always, the table included the SCOOP newsletters, brochures, magnets with the Helpline phone number, and Personal Healthcare Journals. The bright blues and greens attract the attention of the community members passing by, but when they realize it's a Medicare program, people tend to shy away. I like to then give a gentle reminder that the information is relevant for family members and caretakers of elders as well as Medicare beneficiaries. It is important to be informed to protect your loved ones against healthcare fraud, no matter your age and Medicare eligibility status.

Education on how to protect, detect, and report Medicare fraud and abuse is our goal at these outreach events, but connecting with the elders we serve in any way is always a great bonus!

Until next time,

*Kassy*

## Introducing the Newest Member of Our GWAAR/SMP Team



Hello Scoop Readers:

My name is Austin Steele, and I am the Legal Program Assistant with GWAAR. I joined the GWAAR team at the end of August as the part-time Legal Program Assistant, after completing a three-month Paralegal Internship. In my position I also assist and support the SMP program.

I graduated from Madison Area Technical College's Paralegal Associate Degree Program in May 2021. For many years I have been receiving public benefits and services due to my disabilities. Ever since I have become very interested in the elder law and advocacy area of the legal field, as well as Medicare and Medicaid for the benefits these programs provide. Once I started the Paralegal Program, relatives began asking me, "How can I do this or that?" which furthered my interest in this area of law.



## Keep on Your Feet – Preventing Older Adult Falls

From Centers for Disease Control and Prevention



**Falls are common and costly, especially among Americans age 65 and older. But falls are preventable and do not have to be an inevitable part of aging.**

Every second of every day, an older adult (age 65+) suffers a fall in the U.S. – making falls the leading cause of injury and injury

death in this age group. One out of four older adults will fall each year in the United States, making falls a public health concern, particularly among the aging population.

### FACTS ABOUT OLDER ADULT FALLS

- **About 36 million** older adults fall each year, resulting in more than **32,000 deaths**.
- Each year, about **3 million older adults** are treated in emergency departments for a fall injury.
- **One out of every five falls** causes an injury, such as broken bones or a head injury.
- Each year at least 300,000 older people are **hospitalized for hip fractures**.
- More than 95% of hip fractures are caused by falling – usually by falling sideways.
- Women fall more often than men and account for **three-quarters of all hip fractures**.

### WHAT YOU CAN DO

Falls are not a normal part of aging. You can keep on your feet and avoid the risk of a fall. Take steps to stay safe and independent longer. Learn what you can do to reduce your chances of falling. A great first

step is reading CDC’s **Stay Independent** brochure found on our website ([cdc.gov](http://cdc.gov)). Complete the questionnaire, if you score four or more points, you may be at higher risk for falling.

### SPEAK UP

- Talk openly with your doctor about fall risks and prevention.
- Tell your doctor right away if you have fallen, if you’re afraid you might fall, or if you feel unsteady.
- Review all of your medicines with your doctor or pharmacist and discuss any side effects like feeling dizzy or sleepy. Some medicines, even over-the-counter medicines and herbal supplements, can increase your fall risk.
- Do you get dizzy or lightheaded when you go from sitting to standing? CDC’s **Postural Hypotension What it is & How to Manage it ([cdc.gov](http://cdc.gov))** brochure has information on how to manage these symptoms.
- Have your eyes checked annually and update your glasses, as needed. Conditions like cataracts and glaucoma limit your vision.
- Have your feet checked. Discuss proper footwear with your doctor and ask whether seeing a foot specialist (podiatrist) is advised.

### STAY ACTIVE

- Do exercises that make your legs stronger and improve you balance (like Tai Chi).

### MAKE YOUR HOME SAFE

- Get rid of trip hazards. Keep floors clutter free.
- Add grab bars in the bathroom.
- Have handrails and lights installed on all staircases.
- Use the **Check For Safety A Home Fall Prevention Checklist For Older Adults ([cdc.gov](http://cdc.gov))** to help identify and eliminate additional fall hazards in your home.

# What's the "Scoop"?

By Ingrid Kundinger, SMP Project Manager

## Here are a few important things for you to know:

**Here's the Scoop:** Not to sound like a broken record, but Wisconsin Medicare beneficiaries continue to fall victim to a variety of Medicare-related scams. The good news? They are calling the helpline to report the scams and figure out what to do next. The bad news? The fraudsters are still successful in convincing people to share their personal information, including Medicare numbers.

Let's talk about the bad news first. When the fraudsters convince you to share or verify your Medicare number, that's where the problems start. Whether you were contacted about a new Medicare card, a back brace, or a cardiac genetic test, sharing your Medicare number allows the fraudsters to submit claims to Medicare on your behalf for payment. This is fraud.

## Important to remember:

- Medicare will never call you uninvited and ask for your personal or private information. If someone calls, stating they are calling from or on behalf of Medicare, hang up. They are up to no good.
- There is NOT a new Medicare card. Not a plastic card, a chip card, a different colored card, or a different card because of COVID-19. Your paper red, white, and blue card is the only card issued by Medicare.
- If a person calls you out of the blue and starts asking you questions about your health history or about pain you may have, hang up! If you have specific concerns, talk directly with your health care provider.
- The best practice in all of this is to never share your personal information, including your Medicare number, over the phone with people who are unknown to you. Do not share this information via email or text message either.

What's the good news in all of this? People are reporting these scams to us. If it is reported, we can do something to address it.

If you suspect Medicare fraud, errors, or abuse, it is best to address it immediately by taking these steps:

- Call the provider or plan and ask for an explanation if you have questions about information on a Medicare Summary Notice (MSN) or Explanation of Benefits (EOB).
- Get assistance from your SMP. We will listen and provide suggestions and next steps related to your concerns.

Medicare fraud is big business for criminals. To the tune of about \$60 Billion dollars each year. We all need to take an active role and be conscientious health care consumers. What does this mean?

- Protecting our personal information and sharing it with only those who are directly involved in our health care.
- Reviewing all statements to ensure they are an accurate reflection of received services.
- Asking questions of providers or plans when we don't understand.
- Reporting concerns in a timely manner.
- Sharing this information with friends and family members to help protect them from scams.

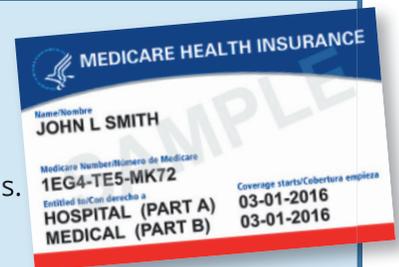
## Here's the Scoop on how you can reach us:

**Call: (888) 818-2611**

**E-mail: [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)**

**<https://gwaar.org/senior-medicare-patrol>**

**Facebook: @WisconsinSeniorMedicarePatrol**





# Just As Important: Pneumonia Vaccine

By the GWAAR Legal Services Team



Understandably, all eyes are on the COVID-19 vaccination process: who is eligible, its availability, the side effects, and its effectiveness. We're also all familiar with getting our annual flu shots each fall. Often overlooked, however, is the importance of getting a pneumococcal (pneumonia) vaccine.

***Pneumococcal disease is a term used for a wide range of infections including:***

- Ear infections;
- Sinus infections;
- Pneumonia (lung infection);
- Bacteremia (bloodstream infection);
- Meningitis (infection of the covering of the brain and spinal cord); and
- Sepsis (the body's extreme response to an infection).

Mild symptoms include cough, ear pain, fever, and sore throat. More severe symptoms include fever or chills, cough, rapid or difficult breathing, chest pain, headache, stiff neck, increased pain when looking at bright lights, and confusion or low alertness. Pneumococcal bacteria spread from person to person through coughing, sneezing, and close contact. People can carry the bacteria in their nose and throat without being sick and spread the bacteria to others.

***Some adults are at increased risk for pneumococcal disease, including those who:***

- Are 65 years or older;
- Use alcohol excessively;
- Smoke cigarettes; and
- Have certain medical conditions including chronic illnesses of the heart, liver, or kidney; chronic illnesses of the lung (including chronic obstructive lung disease, emphysema, and asthma); diabetes; conditions that weaken the immune system (HIV/AIDS, cancer, or damaged/absent spleen); cochlear implants (an electronic device that allows some people to hear); and cerebrospinal fluid leak (a health problem where fluid surrounding and protecting the brain and spinal cord leaks).

### **Medicare Coverage of Pneumonia Vaccine**

Medicare Part B covers two separate pneumonia vaccines. Part B covers the first shot if you have never received Part B coverage for a pneumonia shot before. You are covered for a different, second vaccination one year after receiving the first shot.

If you qualify, Original Medicare covers pneumonia shots at 100% of the Medicare-approved amount when you receive the service from a participating provider. Medicare Advantage Plans are required to cover pneumonia shots without applying deductibles, copayments, or coinsurance when you see an in-network provider and meet Medicare's eligibility requirements for the service.

As with any vaccine, it is best to talk with your doctor about your specific conditions and any potential risks of side effects.

### **For more information, visit:**

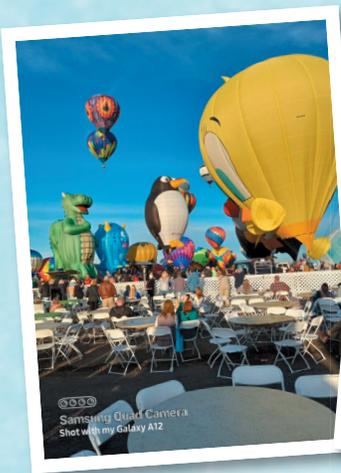
[https://www.cdc.gov/pneumococcal/resources/prevent-pneumococcal-factsheet.html#:~:text=The%20pneumococcal%20conjugate%20vaccine%20\(PCV13,fluid%20leak%2C%20or%20cochlear%20implant.](https://www.cdc.gov/pneumococcal/resources/prevent-pneumococcal-factsheet.html#:~:text=The%20pneumococcal%20conjugate%20vaccine%20(PCV13,fluid%20leak%2C%20or%20cochlear%20implant.)

<https://www.medicare.gov/coverage/pneumococcal-shots>

# Views & Activities



*Great Way to Enjoy the Fall Season*



*Experiencing All the Color and Grandeur of the Balloon Festival in New Mexico*

*Ingrid Back in Action at the Madison Senior Center Health Fair*



*Enjoying the Whimsical Sculptures and Plants at the New York Botanical Gardens*



## SMP Volunteer Team Member Steps Forward!

By Molly Kelly, SMP Volunteer Coordinator



As the pandemic settled over the world, the disruptions and adjustments to our daily lives were felt by nearly everyone. During this adversity, many individuals saw an opportunity to step forward and make a difference. Here is a story of someone doing just that. An SMP volunteer found a silver lining amidst the economic shutdown and enforced isolation! Doug ventured forth to find a new interest, a new position, filling a need in his community.

Around June of 2020, Doug started swimming laps at the Waukesha YMCA. He appreciated the fact that his YMCA pool was open long hours and had lifeguards available to cover those hours. At the same time, he was aware that there was a shortage of lifeguards, and that many older adults take part in water exercise classes or lap swimming which cannot happen if there is no lifeguard on duty. With many people partaking in water activities to stay fit as a way to fight COVID, this was a real concern. Doug

thought he could help with the lifeguard shortage by getting certified himself. So, Doug stepped forward.

The lifeguard certification class was interesting, but not easy. Ten people showed up, but two didn't pass the prerequisites test. So, there were eight in the class, and the next oldest to Doug was 19. Doug exceeded the combined age of the next three oldest! (This hit home after the first class when he walked past three classmates who were waiting outside for a parent to pick them up.) Doug shared that one of the toughest parts of the certification process was playing the victim in rescue simulations. He needed to hold his breath longer than he really thought possible so that a classmate could complete the exercise in realistic circumstances. A side effect was ingesting quite a bit of pool water. Ugh!

Doug succeeded and is now on the pool deck around 16 hours per week. About half of his time at the Y is spent overseeing classes – AOA (Active Older Adults) and Aqua Fit (another Silver Sneakers favorite – a Medicare tie-in). He's heard comments directly and indirectly that the patrons like having a more mature lifeguard.

Doug set a goal to swim 100 miles in 2021, and for someone who claims to have had NO endurance at first, he will not only meet this challenge, but he'll also surpass it. He's currently at 121 miles, aiming for 140 for the year. And along the way, he became a certified lifeguard!

Doug is actively working to help older adults in his capacity as a lifeguard while he continues as a member of the SMP volunteer team.

**Volunteers are an asset to our program and play a major role in the organization's success.**

**Please consider joining our team!**

**Contact Molly Kelly at (888) 818-2611 or at [molly.kelly@gwaar.org](mailto:molly.kelly@gwaar.org) for more information.**

# Snow Removal Safety Tips

By the GWAAR Legal Services Team



As we approach this very long Wisconsin winter, it is important to remember some tips to keep you safe when shoveling or using a snowblower to remove snow. During winter, there is always a risk of slipping and falling on ice. It is especially dangerous when that ice is hidden underneath freshly-fallen snow. Shoveling heavy snow can also cause back, shoulder, knee, and other orthopedic injuries.

Additionally, shoveling or pushing a snow blower, can cause a sudden increase in blood pressure and heart rate, and the cold air can cause constriction of the blood vessels and decrease oxygen to the heart. All these work together to increase the work of the heart and can trigger a potentially fatal heart attack.

## **Safety tips to help prevent falls & orthopedic injuries:**

See what you are shoveling/snow blowing. Make sure that your hat or scarf does not block your vision. Watch for ice patches and uneven surfaces. Avoid falls by wearing shoes or boots that have slip-resistant soles. Watch for black ice and ice under freshly-fallen snow, and “walk like a penguin” until you are sure that the surface where you are walking is not icy.

Use a shovel that is comfortable for your height and strength. Do not use a shovel that is too heavy or too long for you. Consider buying a shovel that is specially designed to prevent too much stooping. Space your hands on the tool grip to increase your leverage.

Warm up your muscles. Shoveling can be a vigorous activity. Before you begin, warm up your muscles for 10 minutes with light exercise.

When possible, push the snow instead of lifting it. If you must lift, take small amounts of snow, and lift it with your legs: Squat with your legs apart, knees bent and back straight. Lift by straightening your legs, without bending at the waist. Then walk to where you want to dump the snow; holding a shovelful of snow with your arms outstretched puts too much weight on your spine.

Do not throw the snow over your shoulder or to the side. This requires a twisting motion that stresses your back.

## **Safety tips to help prevent heart attacks:**

Check with your doctor. Because this activity places high stress on the heart, speak with your physician first. If you have a medical condition or do not exercise regularly, consider hiring someone to remove the snow.

Talk to your doctor about an aspirin regimen or ask your doctor about taking a low dose of aspirin before you shovel.

Dress appropriately. Light, layered, water-repellent clothing provides both ventilation and insulation. It is also important to wear the appropriate head coverings, as well as mittens or gloves and thick, warm socks. Cover your mouth to help prevent breathing cold air. Take a break if you feel yourself getting too hot or too cold.

Clear snow early and often. Begin when a light covering of snow is on the ground to avoid trying to clear packed, heavy snow. However, avoid shoveling immediately after you awaken as most heart attacks occur early in the morning when blood is more prone to clotting. Wait for at least 30 minutes and warm up your muscles before starting by walking for a few minutes or marching in place.

Pace yourself. Take frequent breaks and replenish fluids to prevent dehydration. If you experience chest pain, shortness of breath, or other signs of a heart attack, seek emergency care.

*Continued on page 15*



# Scoop Chatter

**Be Proactive:** If you answer your phone and the caller claims to be from a legitimate company or organization, hang up and call them back using a valid number found on their website or on your latest bill if you do business with them.

### New SMP Website Launching Soon!

SMP has been developing a new website and we're excited to go live. Be on the lookout for an upcoming announcement.

**Unwanted Calls Persist:** Ask your phone company if it offers a robocall blocking service. If not, encourage them to offer one. You can also visit the FCC's website for more information about illegal robocalls and resources on available robocall blocking tools to help reduce unwanted calls.

**An SMP Reminder:** Please scrutinize each MSN (Medicare Summary Notice) or EOB (Explanation of Benefits) with an eye out for possible errors. Medicare can be complicated, and errors do arise. We can all take action to ensure our statements are accurate.

## 2021 National COVID-19 Health Care Fraud TAKEDOWN BY THE NUMBERS

- 14 Defendants charged
- 7 Federal districts
- 50+ Medical providers received adverse administrative actions for involvement in the schemes
- \$143 Million in false billings

Source: DOJ and HHS-OIG

### Need Help with Medicare Costs?

*By the GWAAR Medicare Outreach Team*

If you have Medicare and you're facing challenges with paying for health care, you may be eligible for programs that can help you save money on medical and drug costs. People with limited income and resources may qualify for Medicaid – a joint federal and state program that helps with medical costs.

Even if you don't qualify for Medicaid, Medicare Savings Programs may be able to help you pay your Medicare premiums and other costs. If your income is \$1,449 or less for an individual, or \$1,959 for a couple, and your resources are under \$7,970 for an individual or \$11,960 for a couple, you may already be eligible for one of these programs.

**To learn more, contact your local ADRC. To locate your local ADRC office, go to <https://www.dhs.wisconsin.gov/adrc/index.htm>.**

### Informational Webinar With a Panel Discussion to Happen in March 2022

Did you know that Medicare loses approximately \$60 billion annually due to fraud, errors, and abuse? To put that in perspective, the total revenue from Fortune 500 company Coca-Cola is about \$37 billion. Senior Medicare Patrol is hosting a live webinar in March 2022 to explain how Wisconsin Medicare beneficiaries, their caregivers, and families can protect themselves from Medicare fraud, abuse, and errors. Watch for more information on the Wisconsin Senior Medicare Patrol website, Facebook, or LinkedIn pages!

# 2022 Medicare Numbers Released

By the Wisconsin SMP Team



The Centers for Medicare & Medicaid Services (CMS) recently announced the 2022 premiums, deductibles, and coinsurance amounts for Medicare Parts A and B.

It is noticeable that the costs are increasing more for 2022 than in previous years. This corresponds to the Social Security Administration’s 5.9% Cost-of-Living Adjustment (COLA) for 2022. The 5.9% increase is the highest COLA beneficiaries have seen in 40 years (since 1982). Social Security ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor’s Bureau of Labor Statistics. Social Security beneficiaries will receive a letter in the mail in December notifying them of their new 2022 monthly benefit amount. If beneficiaries want to know their new benefit amount sooner, they can obtain the Social Security cost-of-living adjustment notice online through their *my Social Security* account at [www.ssa.gov/myaccount/](http://www.ssa.gov/myaccount/). This information will be available in early December prior to the mailed notice. This increase in benefits will impact approximately 70 million Americans.

## Medicare Part A costs

Medicare Part A covers inpatient hospital, skilled nursing facility, and some home health care services.

According to CMS, about 99% of Medicare beneficiaries receive premium-free Medicare Part A Due to having at least 40 quarters of Medicare-covered employment.

Description	2020	2021	2022
Premium with 40 work credits	\$0	\$0	\$0
Premium > 30 work credits	\$252	\$259	\$274
Premium < 30 work credits	\$458	\$471	\$499
Inpatient hospital deductible	\$1,408	\$1,484	\$1,556
Daily coinsurance for days 61-90	\$352	\$371	\$389
Daily coinsurance for lifetime reserve days	\$704	\$742	\$778
Skilled nursing facility coinsurance for days 21-100	\$176	\$185.50	\$194.50

## Medicare Part B costs

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, emergency room visits, and certain other medical and health services not covered by Medicare Part A.

Regardless of work quarters, everyone pays a Medicare Part B premium (unless a person qualifies for a premium subsidy). Typically, Medicare Part B provides insurance coverage on an 80/20% basis.

Description	2020	2021	2022
Monthly premium	\$144.60	\$148.50	\$170.10
Annual deductible	\$198	\$203	\$233



# Wisconsin's State Health Insurance Assistance Program (SHIP)

*Providing Outreach and Assistance to Wisconsin Medicare Beneficiaries*



**SHIP**  
State Health Insurance  
Assistance Program  
Navigating Medicare

The State Health Insurance Assistance Program (SHIP) provides education, counseling, and enrollment assistance to Medicare beneficiaries. Established in 1992, the program is overseen by the federal Administration for Community Living (ACL) and available in all states and U.S. territories.

information about local programs that coordinate with Medicare, such as Medicaid and Medicare supplement insurance.

- **SHIP helps many of our most vulnerable residents.** One-third of contacts involved people with low incomes, about 25% involved people over the age of 74, and 12% involved people with disabilities.

## Quick Facts about Wisconsin's Medicare Population

- **Wisconsin is home to 1,130,066 Medicare beneficiaries** (1.0% of the U.S. total).
- **The Medicare population is growing rapidly.** The number of Wisconsin residents with Medicare Parts A and B grew by 137,958 from 2014 to 2019, an increase of about 13.9%.
- **Wisconsin residents have many Medicare plan options.** There are 30 prescription drug plans (PDPs) with premiums ranging from \$7.30 to \$132.30, as well as 97 Medicare Advantage plans, 19 Special Needs Plans (SNPs), and two Medicare Savings Account (MSA) plans. Plans change annually and vary by county.

## Public Education and Outreach Activities

Wisconsin SHIP counselors conducted **1,212 public and media outreach events** in 2020, attracting over 98,000 attendees. Events included "Intro to Medicare" workshops for newly eligible individuals, education on Medicare's preventive and wellness benefits, and seminars about how to use the Medicare website to research and enroll in a plan.

## Funding Allocations

Wisconsin received \$966,371 in SHIP funds in 2020-2021. Funding supports the following services:

- **The Medigap Helpline** (1-800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long Term Care that provides counseling to all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long-term care insurance, and related topics. The helpline handled almost 10,000 calls in 2020 and works closely with the Office of the Commissioner of Insurance.

## Individualized Counseling and Enrollment Assistance

- **Wisconsin SHIP counselors** handled over 71,000 client contacts in 2020.
- **Wisconsin SHIP is a primary resource for information about state and local health care coverage options.** Almost 10% of callers to SHIP were referred by Medicare, Social Security, or another agency. Wisconsin SHIP counselors can meet with people face to face and provide

*Continued on page 15*

*Wisconsin's State Health Insurance Assistance Program continued from page 14*

- **The Medigap Part D and Prescription Drug Helpline** (1-855-677-2783) is a toll-free helpline operated by the Wisconsin Board on Aging and Long Term Care that answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- **The Disability Drug Benefits Helpline** (1-800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
- **Benefit specialists at local aging and disability resource centers (ADRCs) and aging units** in every county and tribe offer face-to-face benefits counseling and help with complex issues such as coverage appeals. For contact information, visit [www.dhs.wisconsin.gov/benefit-specialists/index.htm](http://www.dhs.wisconsin.gov/benefit-specialists/index.htm) or call (608) 266-2536.
- **Office for the Deaf and Hard of Hearing** (video phone: (262) 347-3045) provides outreach and individual counseling in American Sign Language.
- **Wisconsin Judicare, Inc.** (1-800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
- **Volunteers** contributed over 500 hours to Wisconsin SHIP agencies in 2020. A successful partnership with the University of Wisconsin School of Pharmacy allows pharmacy students to earn field study credits while helping people research their Medicare prescription drug coverage options.

**For more information, visit [www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm](http://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm).**



**WISCONSIN DEPARTMENT  
of HEALTH SERVICES**

Division of Public Health  
P-00166 (04/2021)

*Snow Removal Safety Tips continued from page 11*

Do not eat a heavy meal before or soon after shoveling because blood gets diverted from the heart to the stomach and can put extra strain on the heart.

Do not drink coffee or smoke for at least one hour before or one hour after shoveling or during breaks. These are stimulants and elevate your blood pressure and heart rate.

Do not drink alcohol before or immediately after shoveling. Alcohol can increase a person's sensation of warmth and may cause you to underestimate the extra strain your body is under in the cold.

Watch for warning signs of a heart attack: lightheadedness, dizziness, being short of breath, or if you have tightness or burning in chest, neck, arms or back. If you think you are having a heart attack, call 911.

**Safety tips for using a snowblower:**

Never stick your hands or feet in the snow blower. If snow becomes too impacted, stop the engine and wait at least five seconds. Use a solid object to clear

wet snow or debris from the chute. Beware of the recoil of the motor and blades after the machine has been turned off.

Do not leave the snow blower unattended when it is running. Shut off the engine if you must walk away from the machine.

Watch the snow blower cord. If you are operating an electric snow blower, be aware of where the power cord is at all times, so you do not trip and fall.

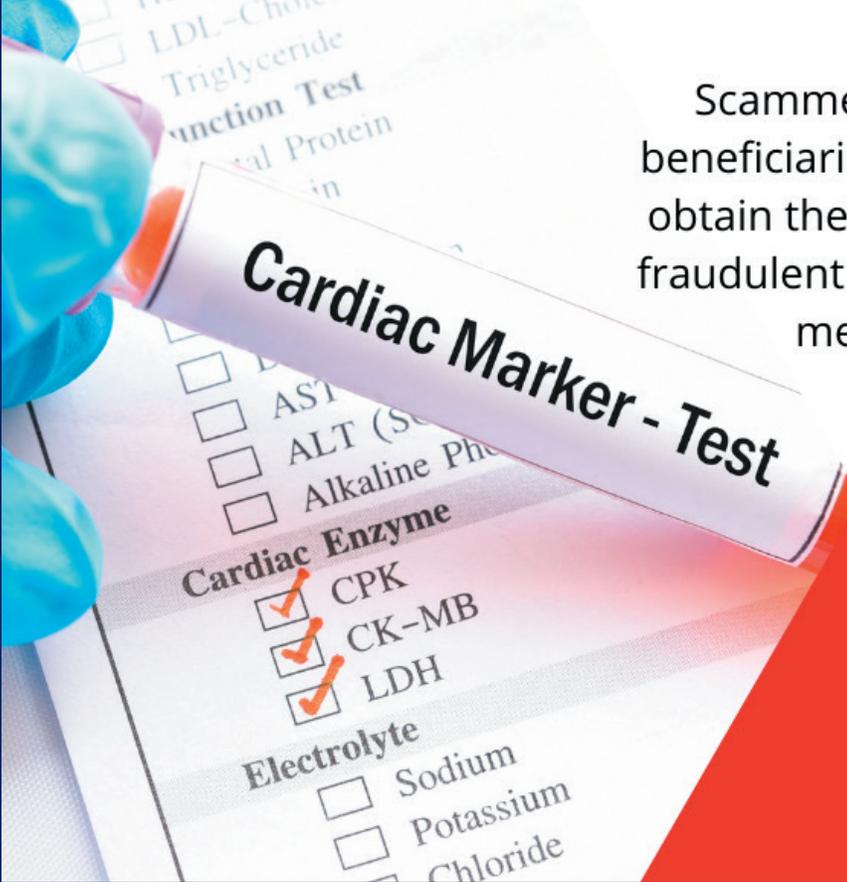
Add fuel before starting the snow blower. Never add fuel when the engine is running or hot. Do not operate the machine in an enclosed area.

Read the instruction manual. Prior to using a snow blower, read the instruction manual for specific safety hazards, unfamiliar features, and whenever attempting to repair or maintain the snow blower.



# Cardiac Genetic Testing

Scammers are offering Medicare beneficiaries cardiac genetic testing to obtain their Medicare information for fraudulent billing purposes or possibly medical identity theft.



Cardiac Marker - Test

**REPORT THIS  
SCAM TO  
THE SMP AT  
888-818-2611**

LDL-Cholesterol  
Triglyceride  
Function Test  
Total Protein  
in

AST  
 ALT (SGPT)  
 Alkaline Phosphatase

**Cardiac Enzyme**

CPK  
 CK-MB  
 LDH

**Electrolyte**

Sodium  
 Potassium  
 Chloride