



Healthcare Foundations

Government Programs and Enrollment

Learning Services

Agenda

- Medicare
- Medicaid
- Regulatory Bodies
- Enrollment

Healthcare coverage for the aging and disabled populations

BENEFITS RELATED TO

Medicare – Contd..

Healthcare coverage for the aging and disabled populations

BENEFITS RELATED TO



Non-Hospital Services

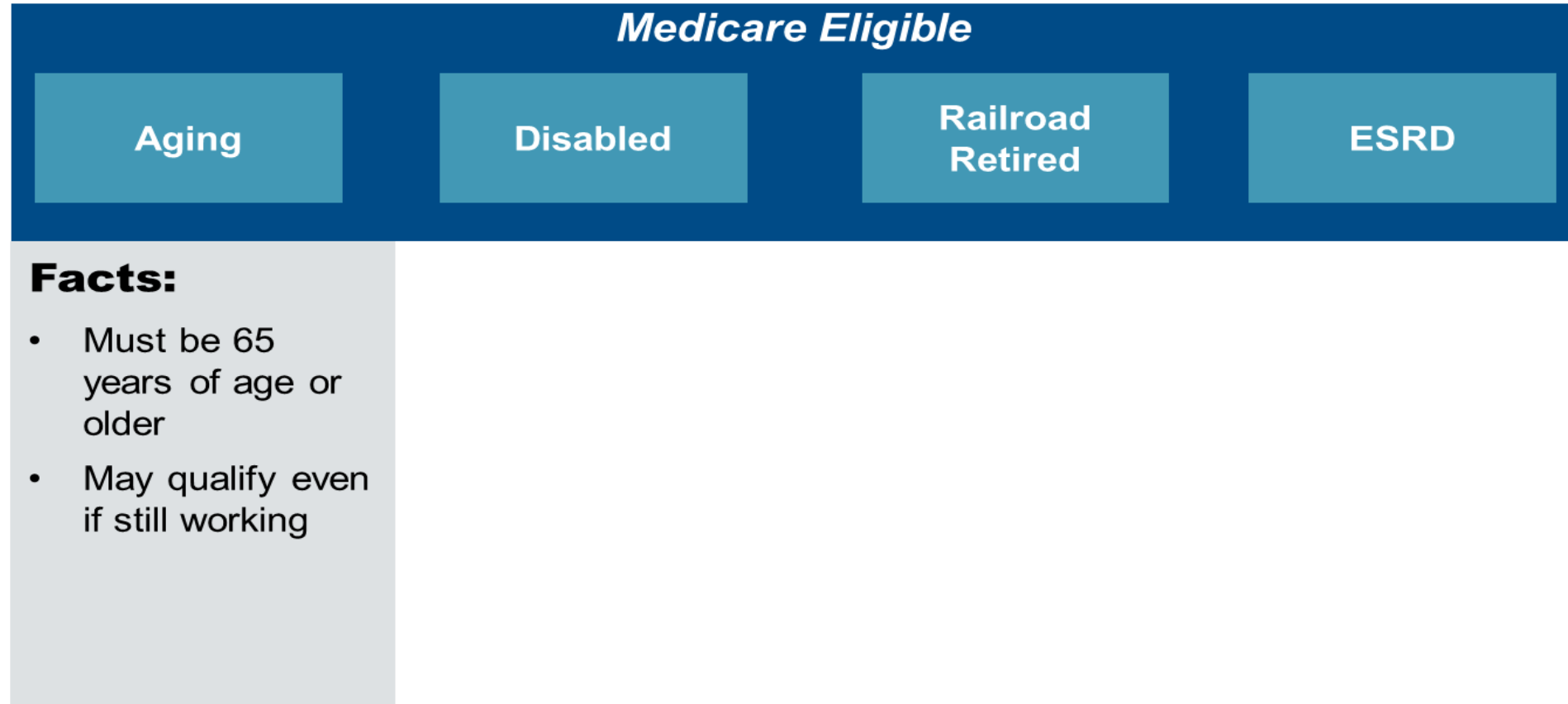


Hospital Services



Pharmacy Services

Medicare – Contd..



Medicare – Contd..

Medicare Eligible			
Aging	Disabled	Railroad Retired	ESRD
Facts: <ul style="list-style-type: none">• Must be 65 years of age or older• May qualify even if still working	Facts: <ul style="list-style-type: none">• Medical condition must last at least 12 months• Unable to work due to the disability		

Medicare – Contd..

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Medicare – Contd..

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Medicare – Contd..

Medicare Components

Parts

Part A

Part B

Part C

Part D

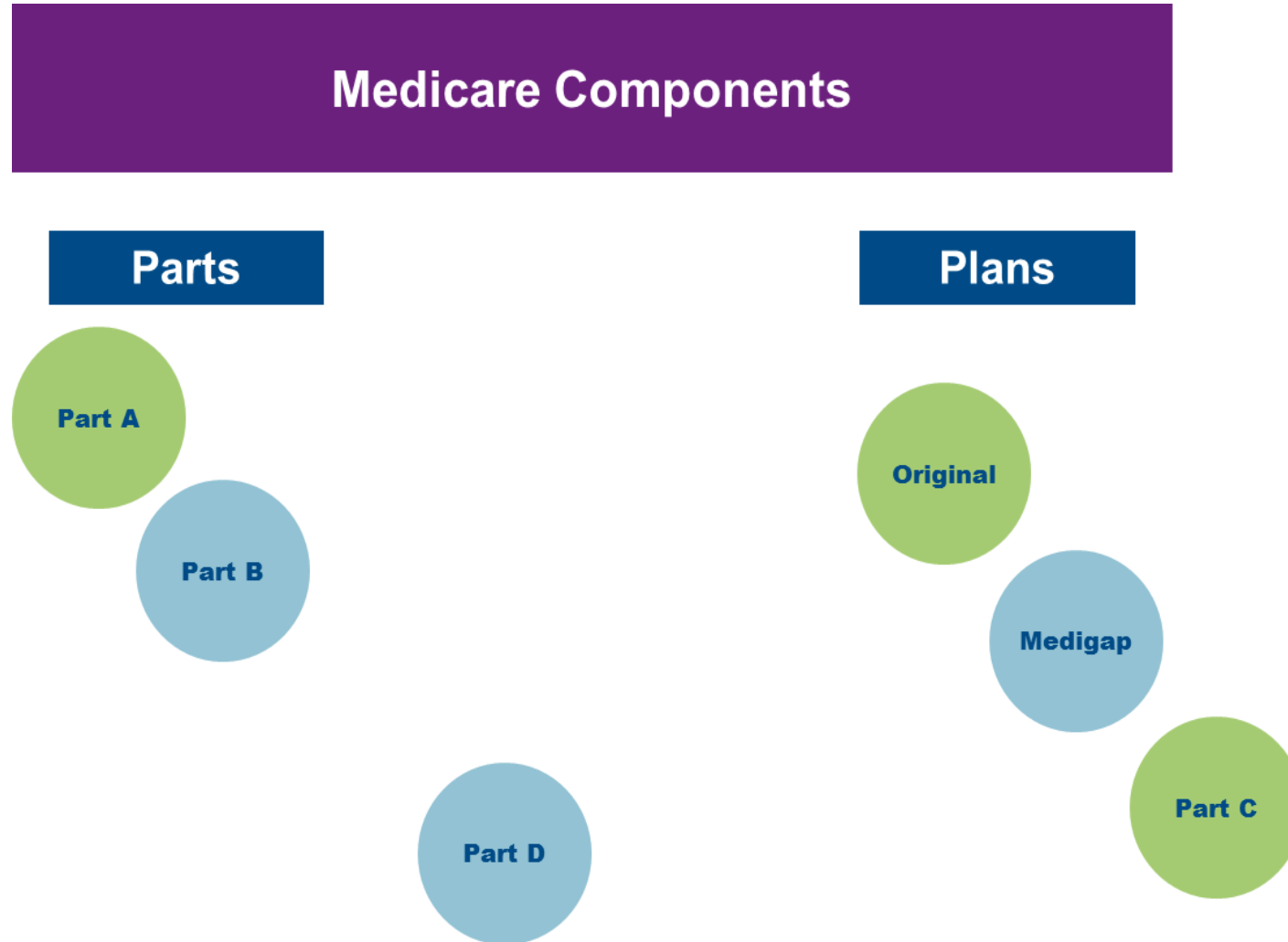
Plans

Original

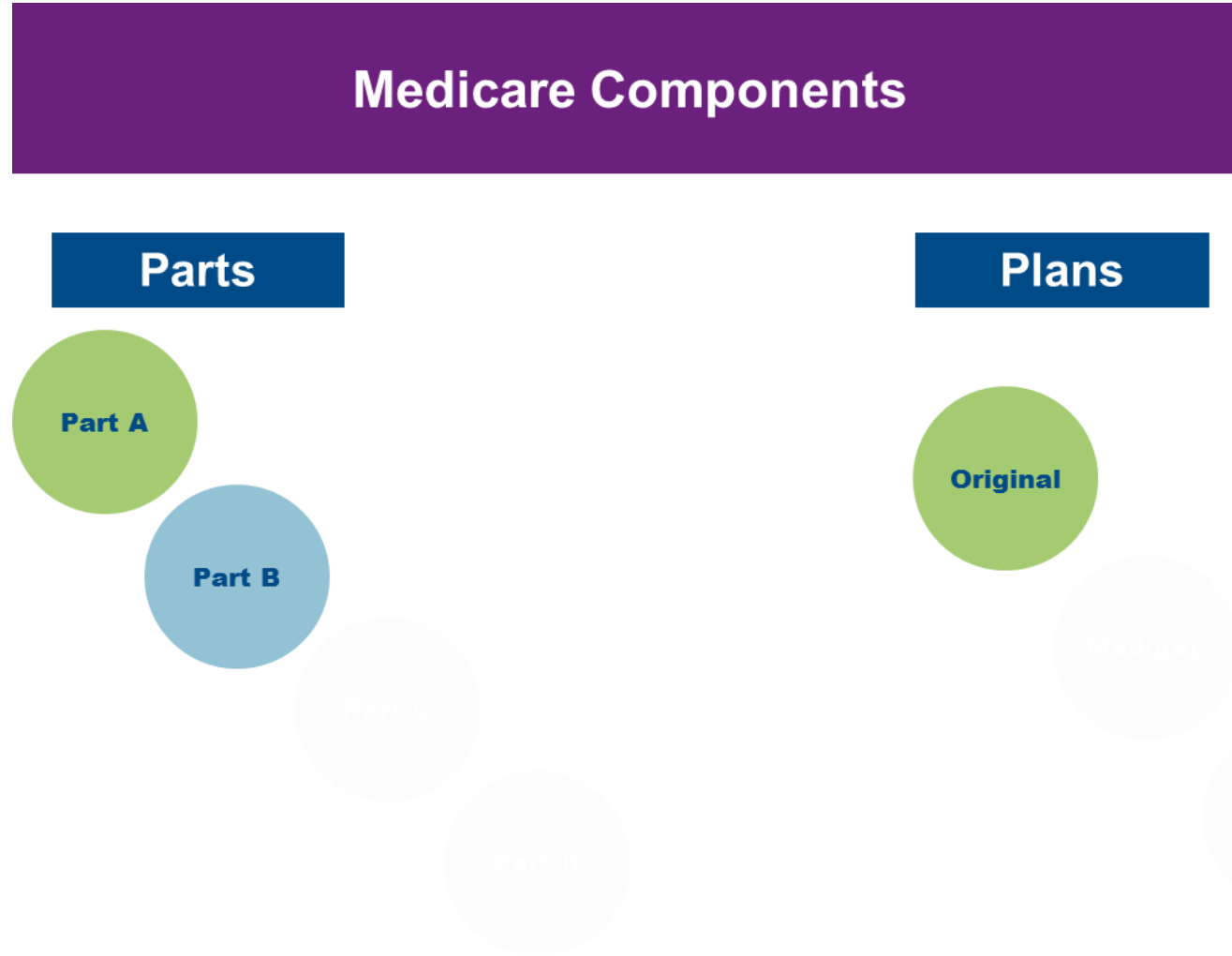
Medigap

Part C

Medicare – Contd..



Medicare – Contd..



Medicare – Contd..

Medicare Components

Parts

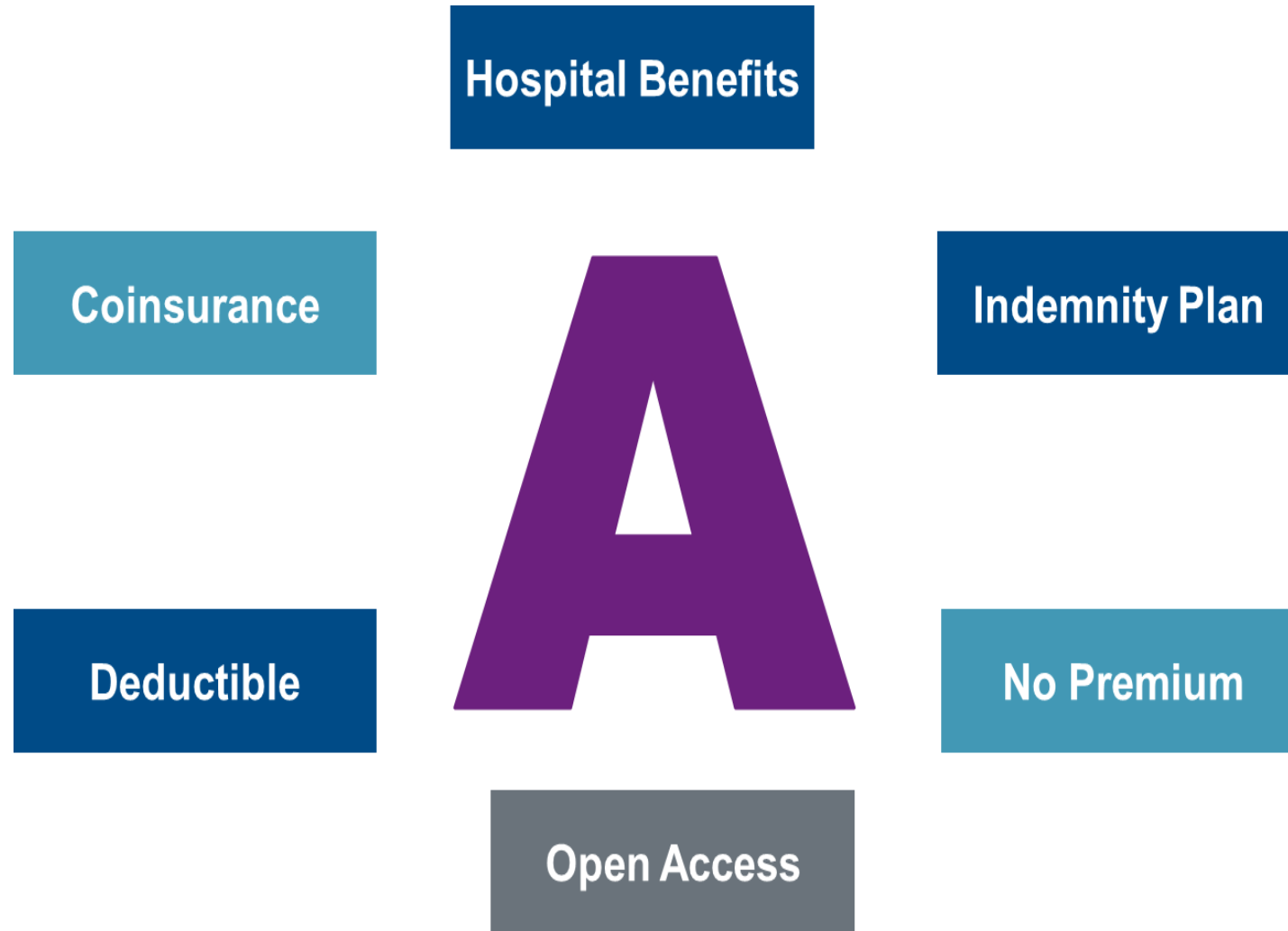
Plans

**Original
Medicare**

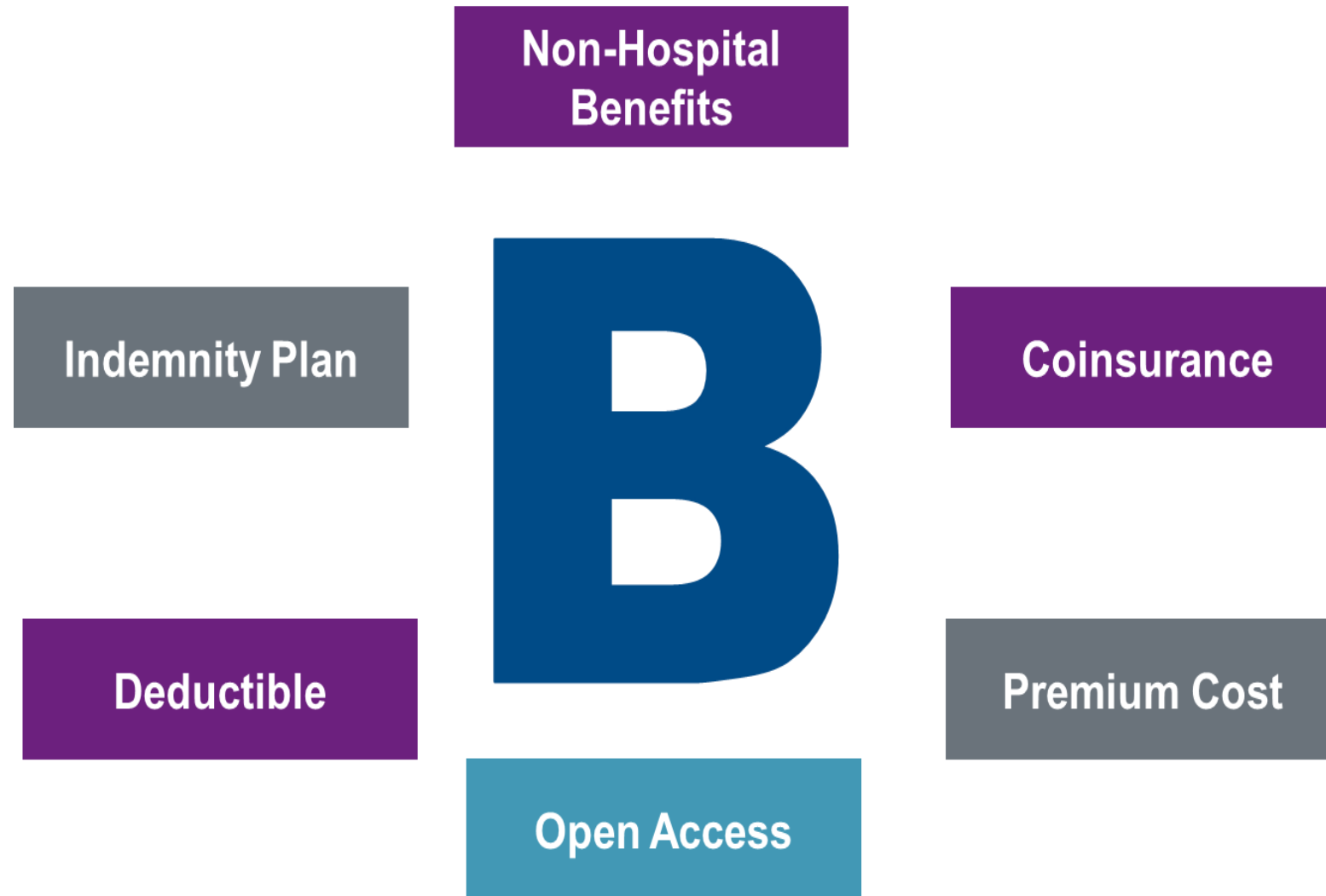
Part A

Part B

Medicare – Part A



Medicare – Part B



Medicare – Contd..

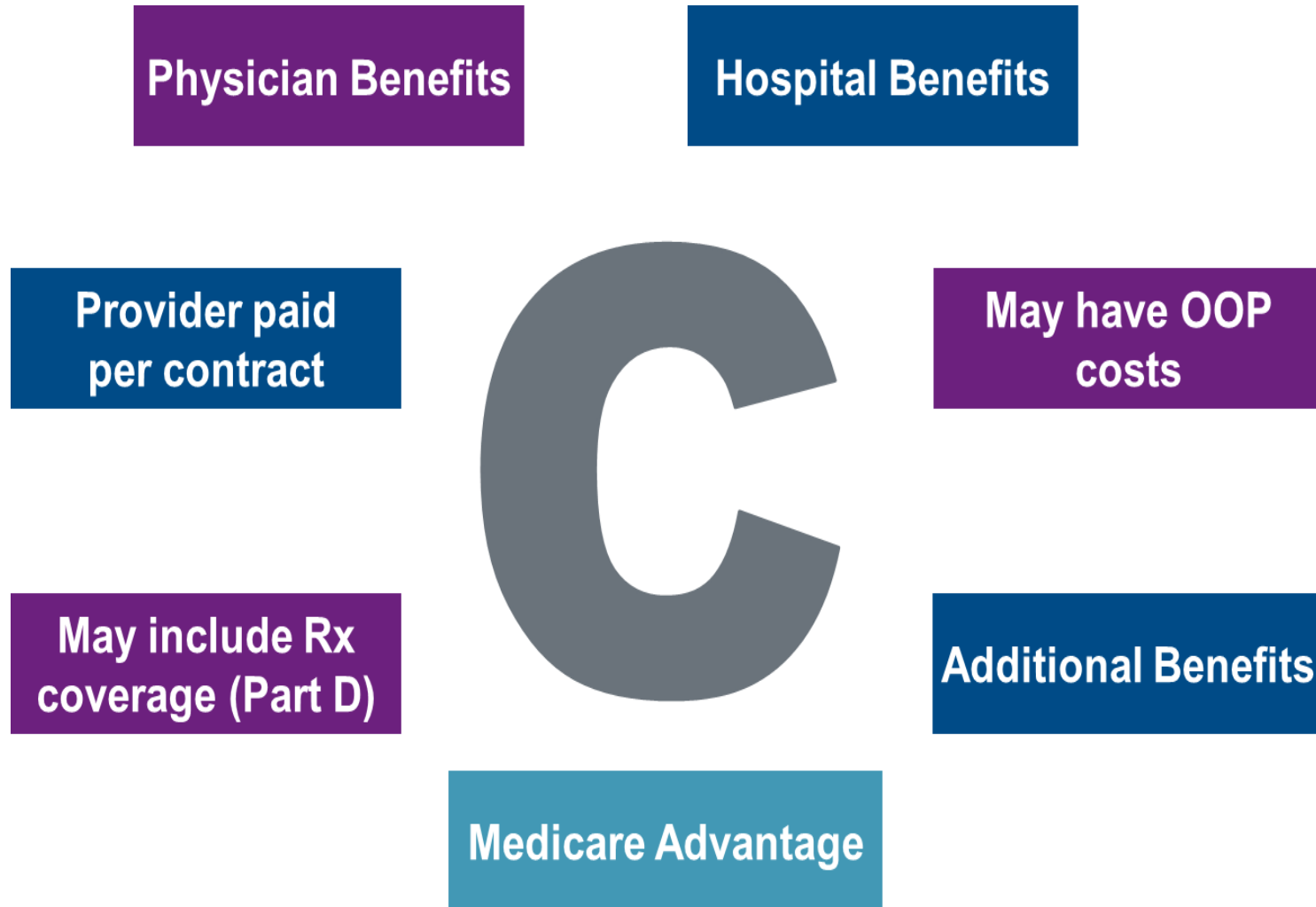
Medicare Components

Parts

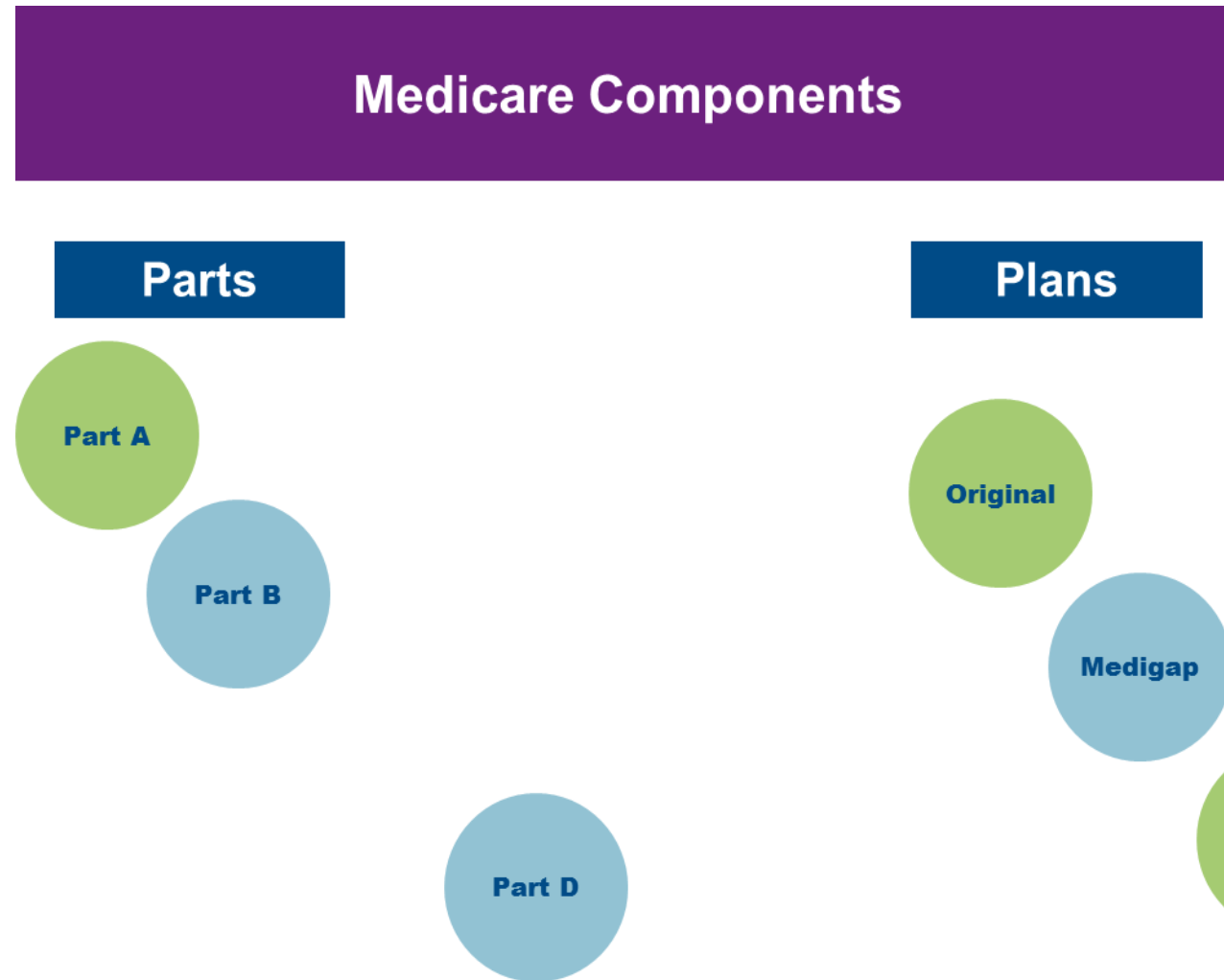
Plans

Part C

Medicare – Part C



Medicare – Contd..



Medicare – Contd..

Medicare Components

Parts

Plans

Part D

Medicare – Part D

Pharmacy Benefits

Coverage Gap

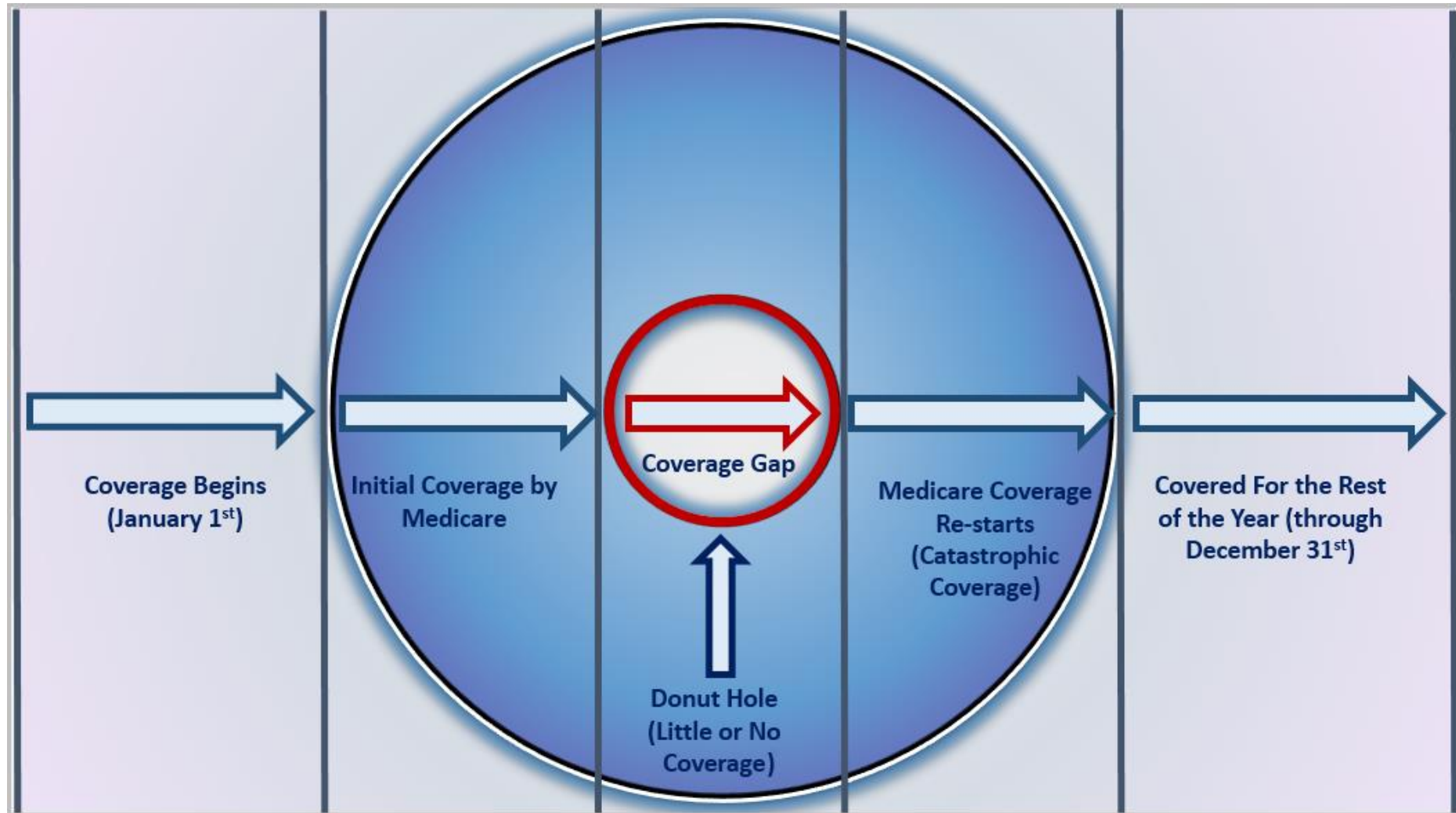
TrOOP

D

**Late Enrollment
Penalty**

Prescription Drug Plan

Part D – Coverage Gap



Medicare – Contd..

Medicare Components

Parts

Plans

Medigap

Medigap

Medicare Supplemental Insurance

Covers Out-of-Pocket costs

Federal and State Laws Regulate

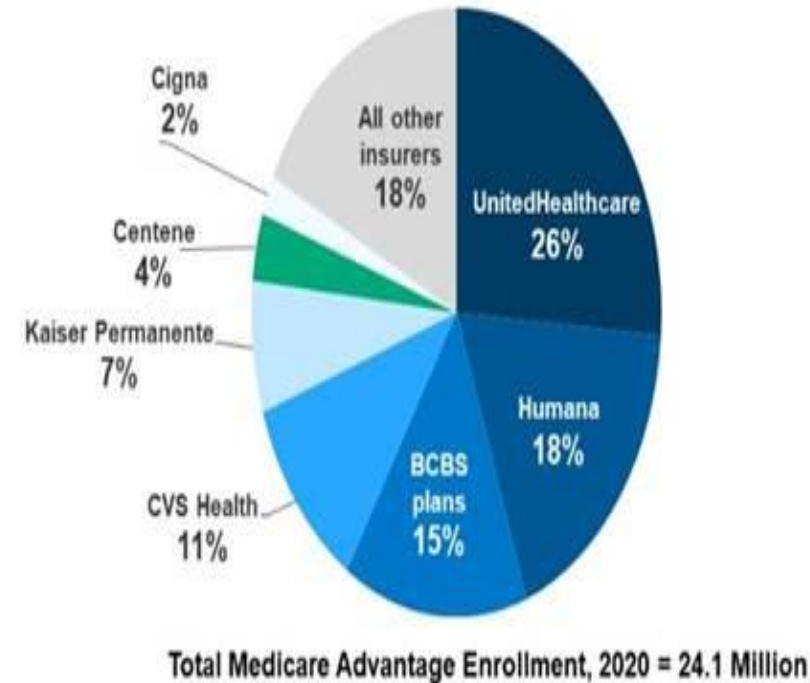
Individual Pay Premium

Benefits from Plan to Plan are Identical

Medicare Advantage

- In 2020, more than one-third (36%) of all Medicare beneficiaries – 24.1 million people out of 67.7 million Medicare beneficiaries overall – are enrolled in Medicare Advantage plans.
- Between 2019 and 2020, total Medicare Advantage enrollment grew by about 2.1 million beneficiaries, or 9 percent – nearly the same growth rate as the prior year.
- UnitedHealthcare and Humana together account for 44 percent of all Medicare Advantage enrollees nationwide, and the BCBS affiliates (including Anthem BCBS plans) account for another 15 percent of enrollment in 2020 .Four firms (CVS Health, Kaiser Permanente, Centene, and Cigna) account for another 23 percent of the Medicare Advantage enrollment in 2020 .
- For the fourth year in a row, enrollment in UnitedHealthcare's plans grew more than any other firm, increasing by more than 500,000 beneficiaries between March 2019 and March 2020

Medicare Advantage Enrollment by Firm or Affiliate, 2020



Medicaid

Healthcare coverage for low-income populations

Medicaid – Contd..

Healthcare coverage for low-income populations

KEY FACTS



Mandatory Coverage Groups

Medicaid – Contd..

Healthcare coverage for low-income populations

KEY FACTS



Mandatory Coverage Groups



State Administered

Medicaid – Contd..

Healthcare coverage for low-income populations

KEY FACTS



Mandatory Coverage Groups

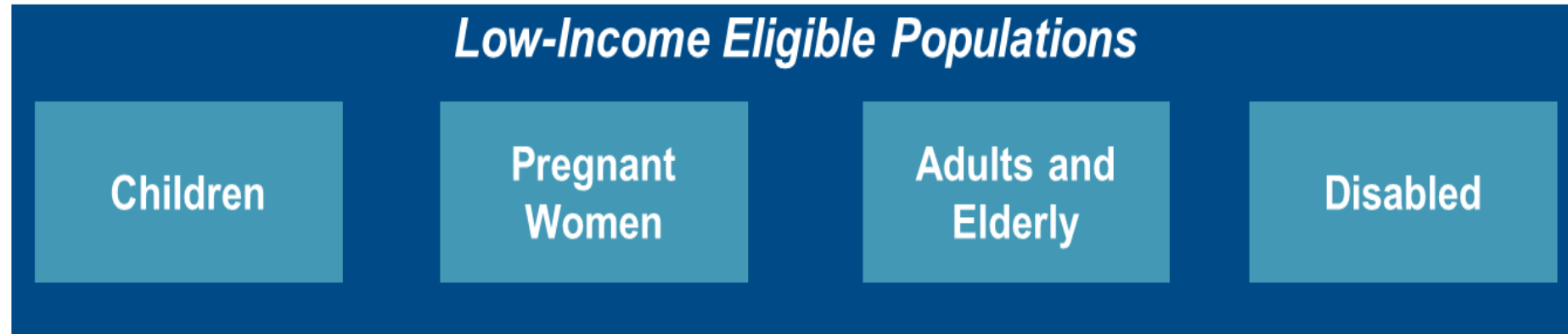


State Administered



Federally Funded

Medicaid – Contd..



Medicaid – Contd..

Low-Income Eligible Populations

Children

Pregnant
Women

Adults and
Elderly

Disabled

Facts:

- Most States expand benefits or coverage for children
- Initiatives to find and enroll children in most States

Medicaid – Contd..

Low-Income Eligible Populations			
Children	Pregnant Women	Adults and Elderly	Disabled
Facts: <ul style="list-style-type: none">• Most States expand benefits or coverage for children• Initiatives to find and enroll children in most States	Facts: <ul style="list-style-type: none">• Income threshold is extended to 185%• Medicaid funds 40% of all births in the U.S.		

Medicaid – Contd..

<i>Low-Income Eligible Populations</i>			
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Medicaid – Contd..

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Medicaid/Medicare Comparison

	Medicare	Medicaid
Benefits	Similar	Similar
Funding		
Administered		
Eligible Groups		

Medicaid/Medicare Comparison – Contd..

	Medicare	Medicaid
Benefits	Similar	Similar
Funding	Federal	Federal
Administered		
Eligible Groups		

Medicaid/Medicare Comparison – Contd..

	Medicare	Medicaid
Benefits	Similar	Similar
Funding	Federal	Federal
Administered	Federal-Level	State-Level
Eligible Groups		

Medicaid/Medicare Comparison – Contd..

	Medicare	Medicaid
Benefits	Similar	Similar
Funding	Federal	Federal
Administered	Federal-Level	State-Level
Eligible Groups	Elderly/Aging Population	
	Disabled	
	ESRD	
	Railroad Retired	

Medicaid/Medicare Comparison – Contd..

	Medicare	Medicaid
Benefits	Similar	Similar
Funding	Federal	Federal
Administered	Federal-Level	State-Level
Eligible Groups	Elderly/Aging Population	Children
	Disabled	Disabled
	ESRD	Pregnant Women
	Railroad Retired	Non-disabled Adults/Elderly

Insurance Oversight and Administration

CMS provides oversight for:

- Medicare
- Medicaid
- HIPAA
- Other Key Programs

State Regulation:

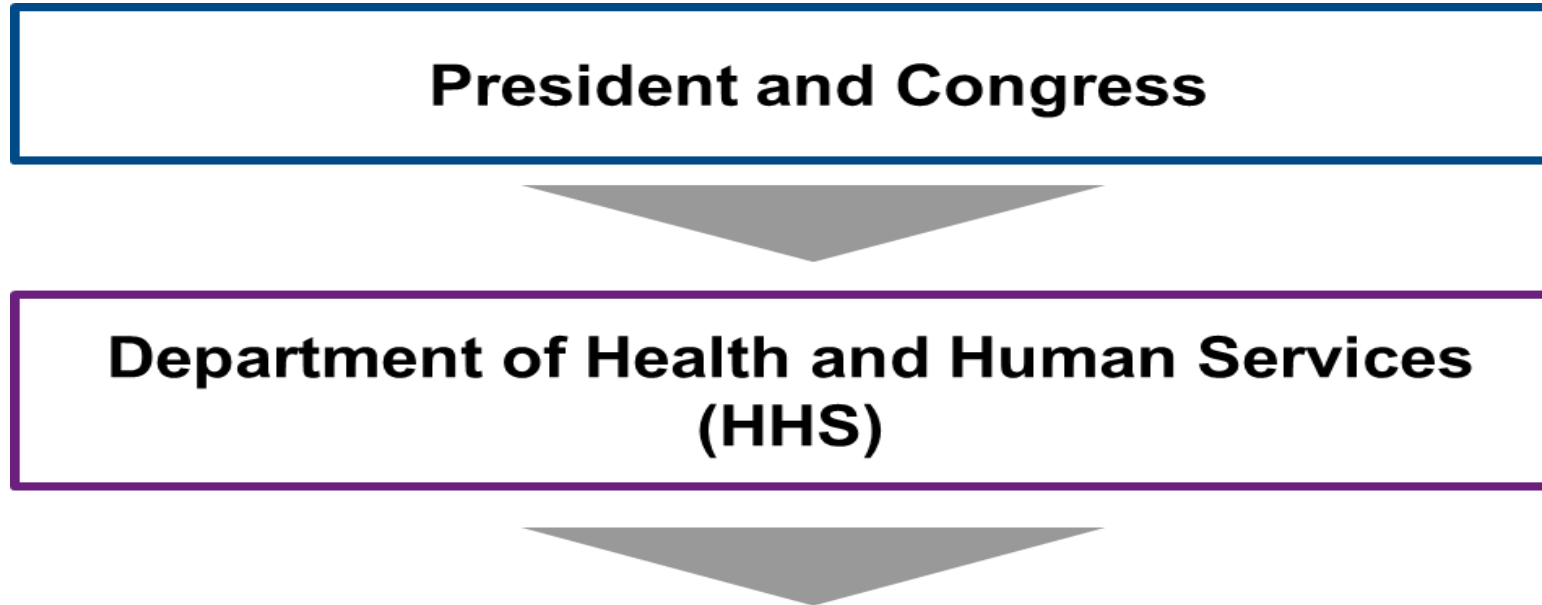
- Department of Commerce and Insurance
- State Health Insurance Assistance Program (SHIP)

Governance Hierarchy

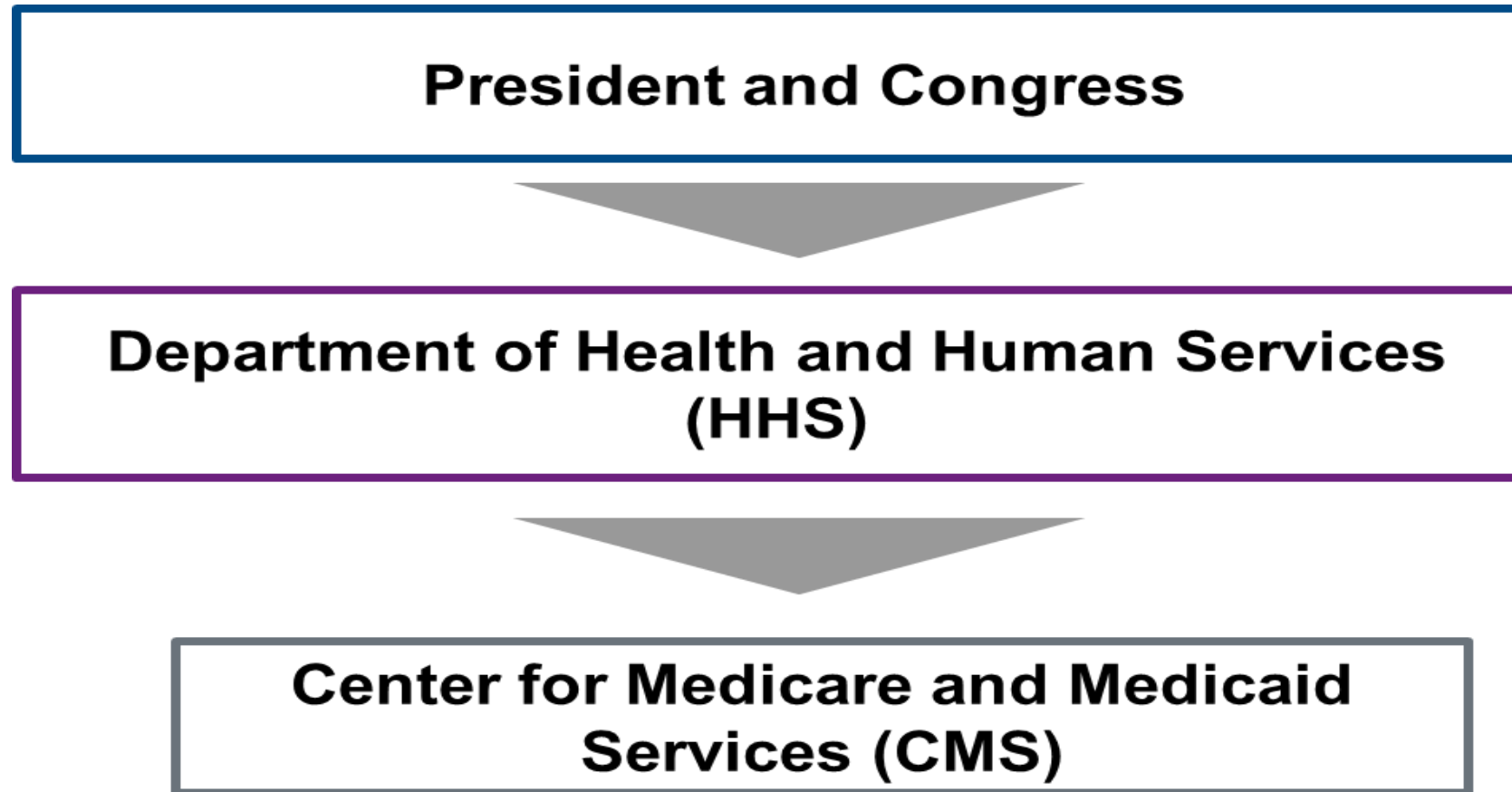


President and Congress

Governance Hierarchy – Contd..



Governance Hierarchy – Contd..



Office of Inspector General (OIG)

Focus on Fraud and Abuse



Largest OIG

Assist Healthcare Industry

Focus on Oversight

Large Healthcare Budget

Create Public Awareness

National Committee for Quality Assurance (NCQA)

Stamp of Approval for Health Plans

NCQA Quality Seal – Reliable Payer Indicator

HEDIS® – Healthcare Effectiveness Data and Information Set

- Performance Measurement Tool
- Allows apples to apples comparisons

Medicare Stars Ratings – Quality Indicator



Joint Commission Accreditation (JCO)

Joint Commission Accreditation for Healthcare Organizations

JCO Quality Seal – Reliable Provider Indicator

Several Categories of Accreditation

- Based on Provider Type, e.g. Hospital, Laboratory, etc.

Enrollment



Enrollment

Enrollment – Contd..

Enrollment Periods

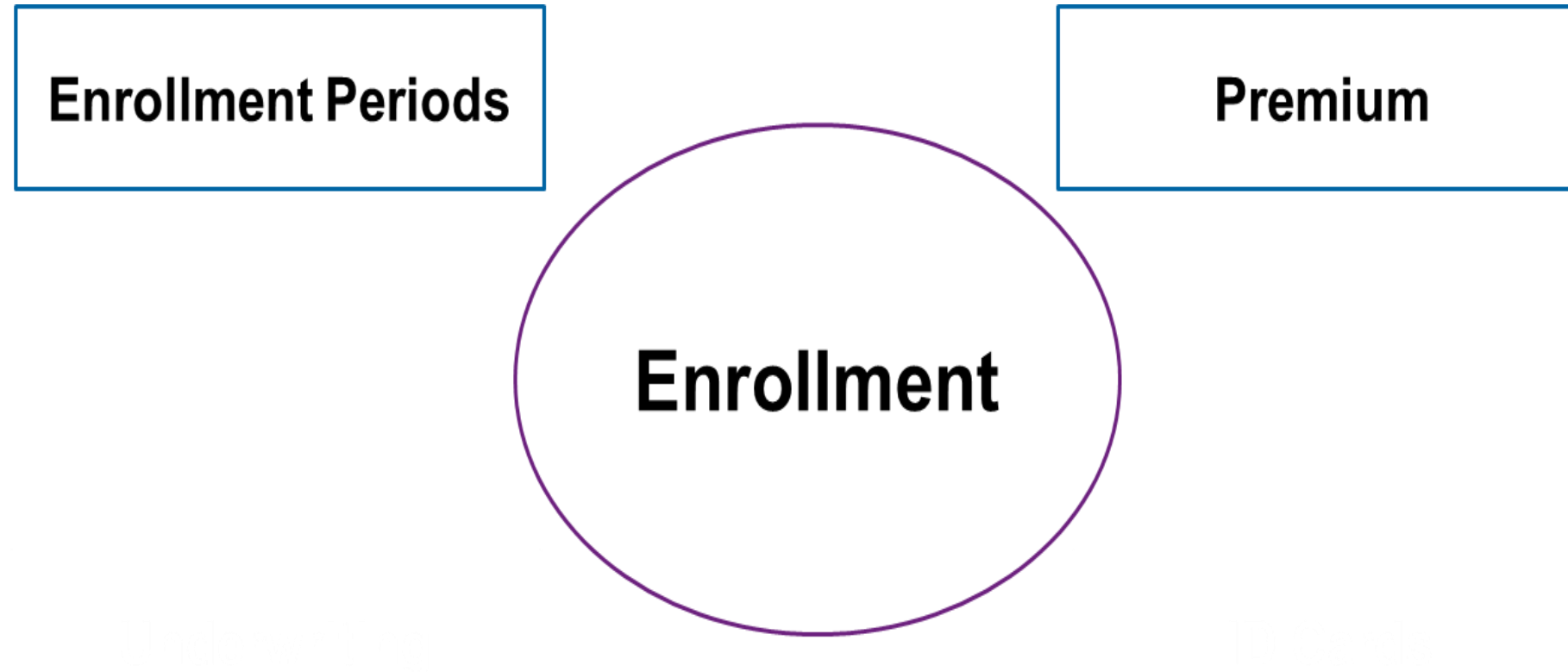
Enrollment

Premiums

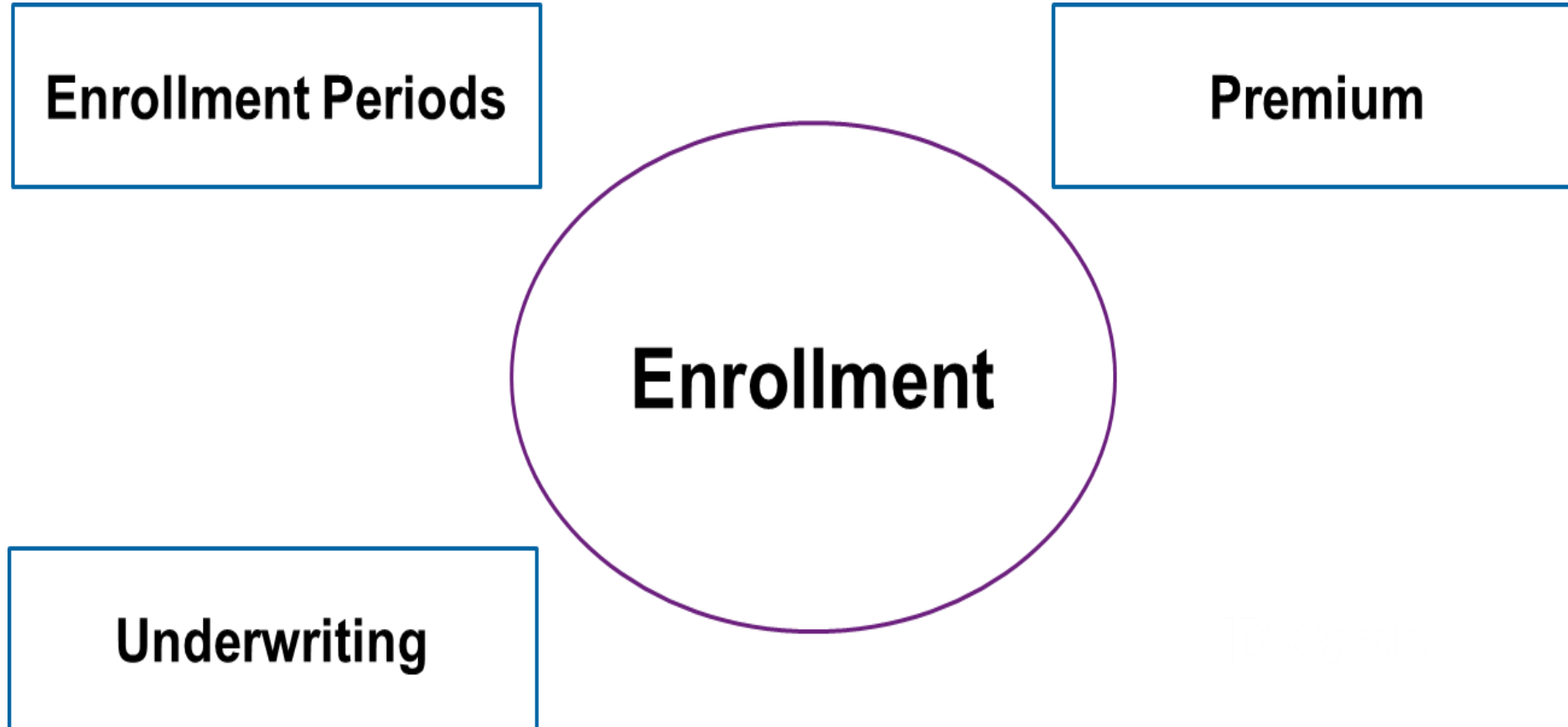
Underwriting

ID Cards

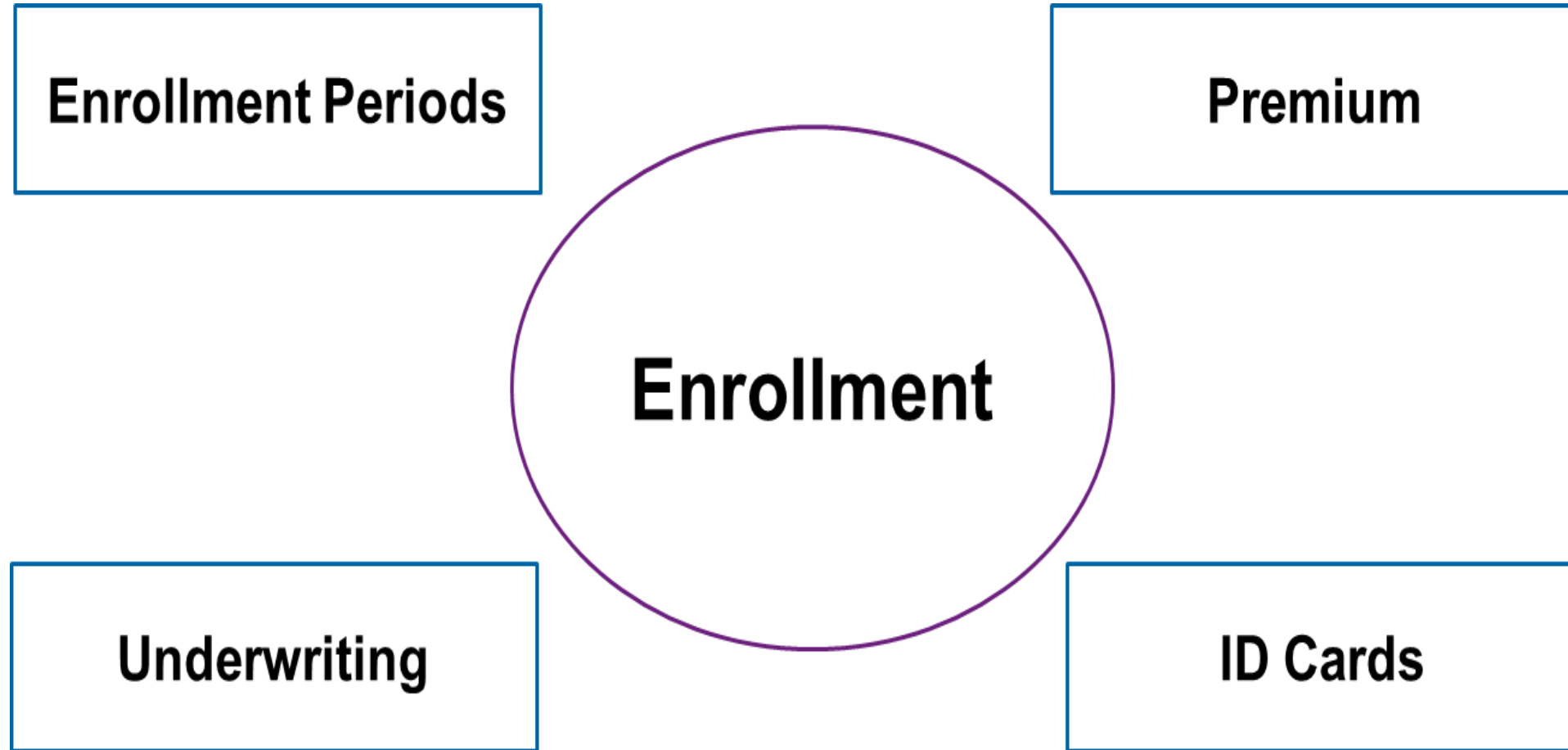
Enrollment – Contd..



Enrollment – Contd..



Enrollment – Contd..



Enrollment Periods

Enrollment Periods

- Life-qualifying event (birth of a baby)
- Newly eligible (new employee)

Typical Open Enrollment Period

- Fourth Quarter (October – December)

Medicare Initial Enrollment Period

Innitial Enrollment Period

The 7 Month Window to Enroll in Medicare



Medicare Initial Enrollment Period – Contd..

Part A and Part B:

- If enrolled up to 3 months prior then:
 - Effective date is 65th birthday
- If the 65th birthday is first day of the month:
 - Effective date begins in the prior month
- Enrollment during month of birthday and 3 months after:

If you enroll in this month of your initial enrollment period	Your coverage starts
The month you turn 65	1 month after enrollment
1 month after you turn 65	2 months after enrollment
2 months after you turn 65	3 months after enrollment
3 months after you turn 65	3 months after enrollment

Medicare General Enrollment Period

Allows late enrollment

Those who missed the seven month window

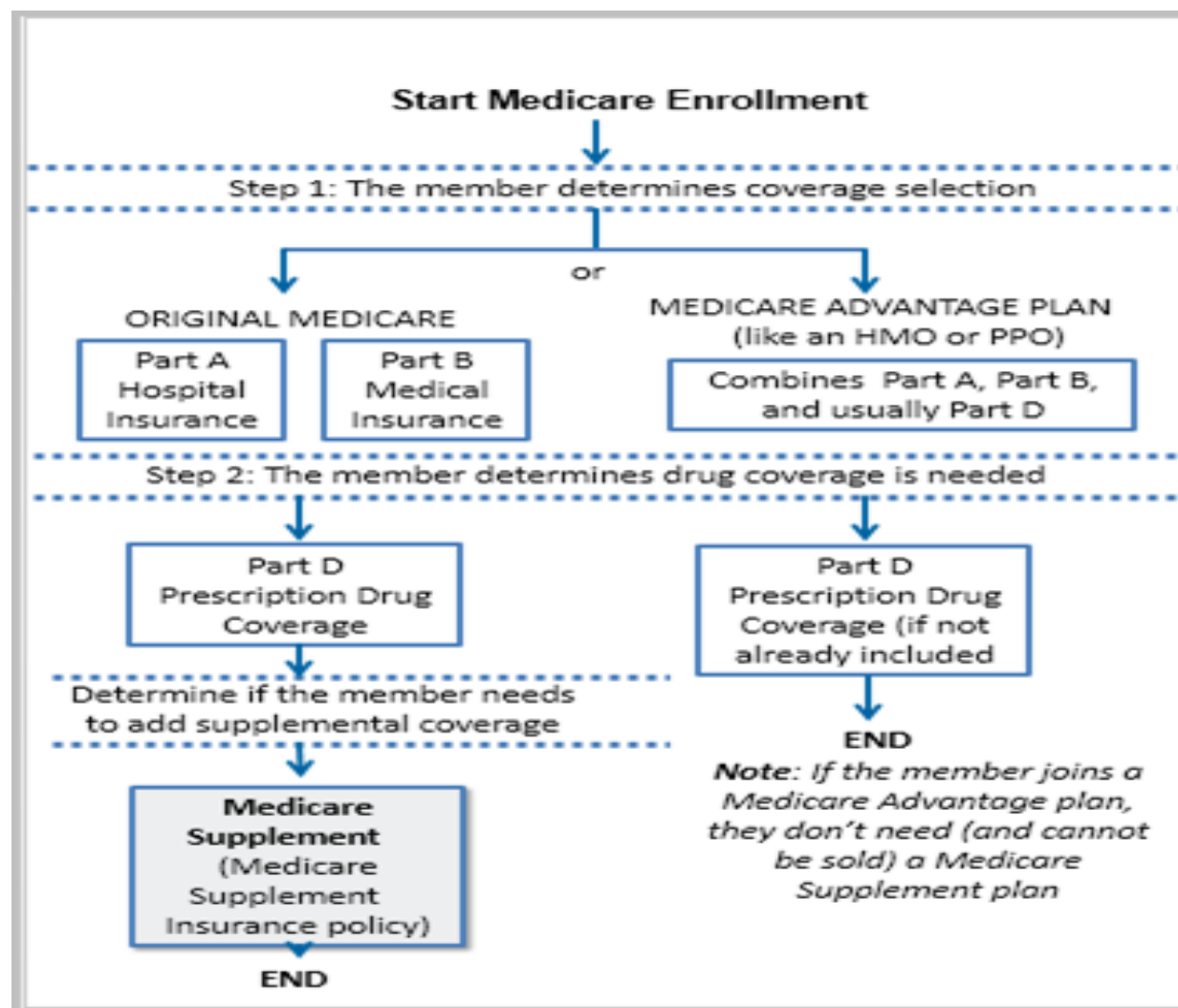
January 1 – March 31

Effective date – July 1

Higher Part B premium



Medicare Enrollment Overview



Underwriting

Assessing risk

Factors reviewed:

- Age
- Gender
- Geographic region
- Industry
- Past medical history/data

Performed by actuaries



Premium

The individual or group cost to receive healthcare coverage.

Paid monthly in exchange for guarantee of services/benefits.



Premium Determination

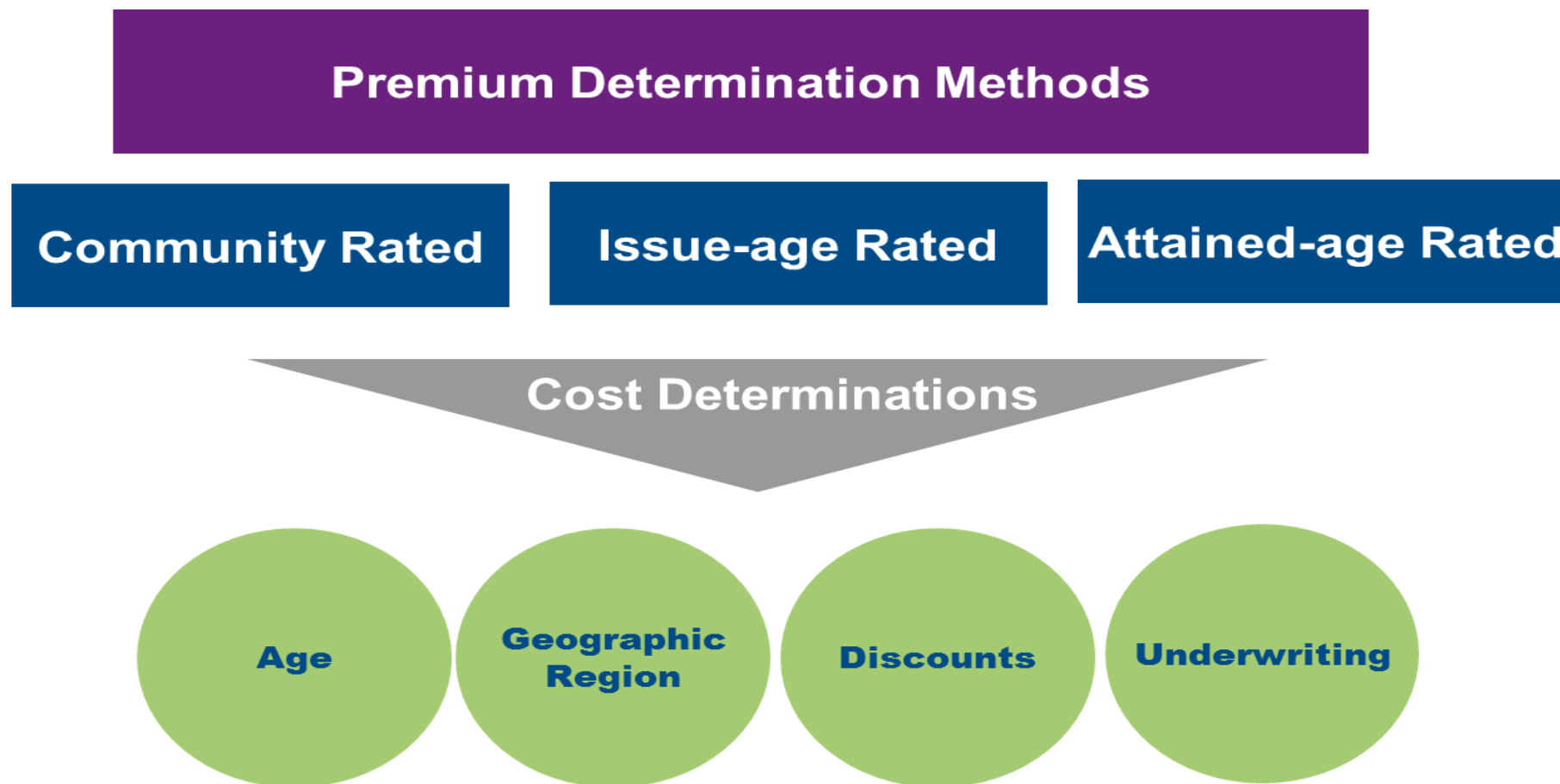
Premium Determination Methods

Community Rated

Issue-age Rated

Attained-age Rated

Premium Determination – Contd..



Medicare Premiums

Monthly premium for Part B

Determined based on income

Higher income = higher premium

Majority pay \$104.90

Late enrollment penalty is 10% for each year not enrolled in Part B

ID Cards

Medicare ID Card

MEDICARE



HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A)

MEDICAL (PART B)

EFFECTIVE DATE
07-01-1986

07-01-1986

SIGN HERE → Jane Doe

Commercial ID Card

Insurance Company Name	COVERAGE TYPE
MEMBER NAME: ZACHARY PENDLETON MEMBER NUMBER: 130300002	EFFECTIVE DATE: 3/1/2012
GROUP #: C13G0001	PRESCRIPTION GROUP #: C13G
PCP CO-PAY: \$15.00 SPECIALIST CO-PAY: \$25.00 EMER. ROOM CO-PAY: \$75.00	PERCRIPTION CO-PAY: GENERIC: \$15.00 NAME BRAND : \$25.00

Thank you