



Spam and the Donut Hole: Medicare Food for Thought

Raven O'Rourke, LCSW, MPH
Social Work Team Lead
Vanderbilt Comprehensive Care Clinic



Disclosures

- I have no financial disclosures
- I am not an insurance agent



Medicare vs Medicaid (TennCare)

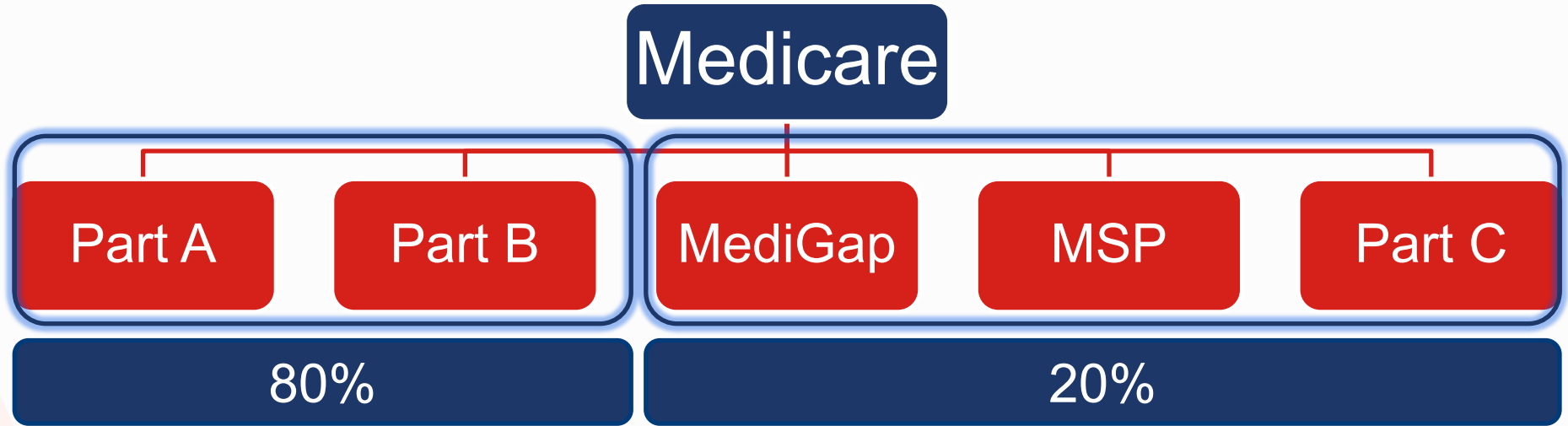
Medicare	Medicaid
65+ or disabled	Income-based
Federal Funding	Federal + State Funding
Apply online at ssa.gov	Apply on healthcare.gov
OR auto-enrolled around 65 th birthday	OR apply on state Medicaid website



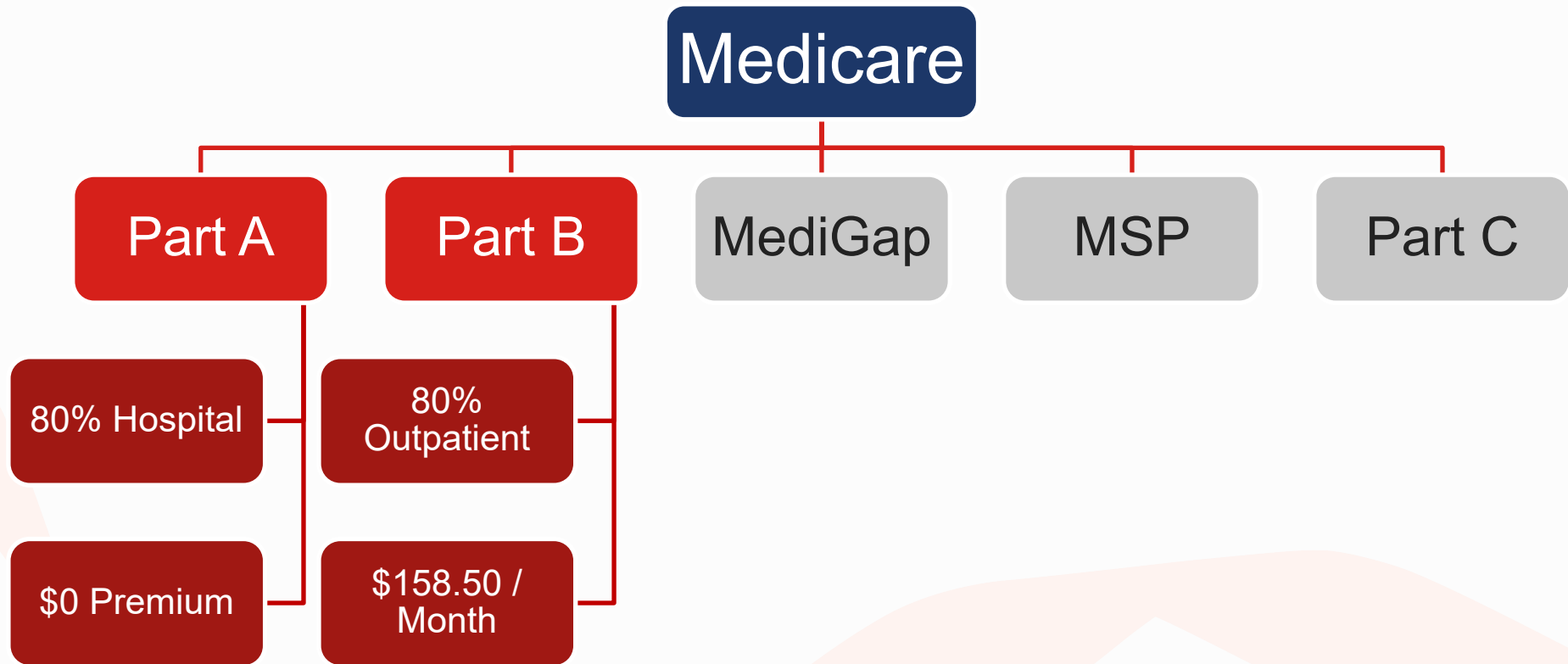
Why Should I Care About Medicare?

- 15% of US population is over 65
- By 2030, all baby boomers will be 65 or older
- In 2018, over half of PLWH were 50+.
- In 2019, 90% older PLWH were virally suppressed

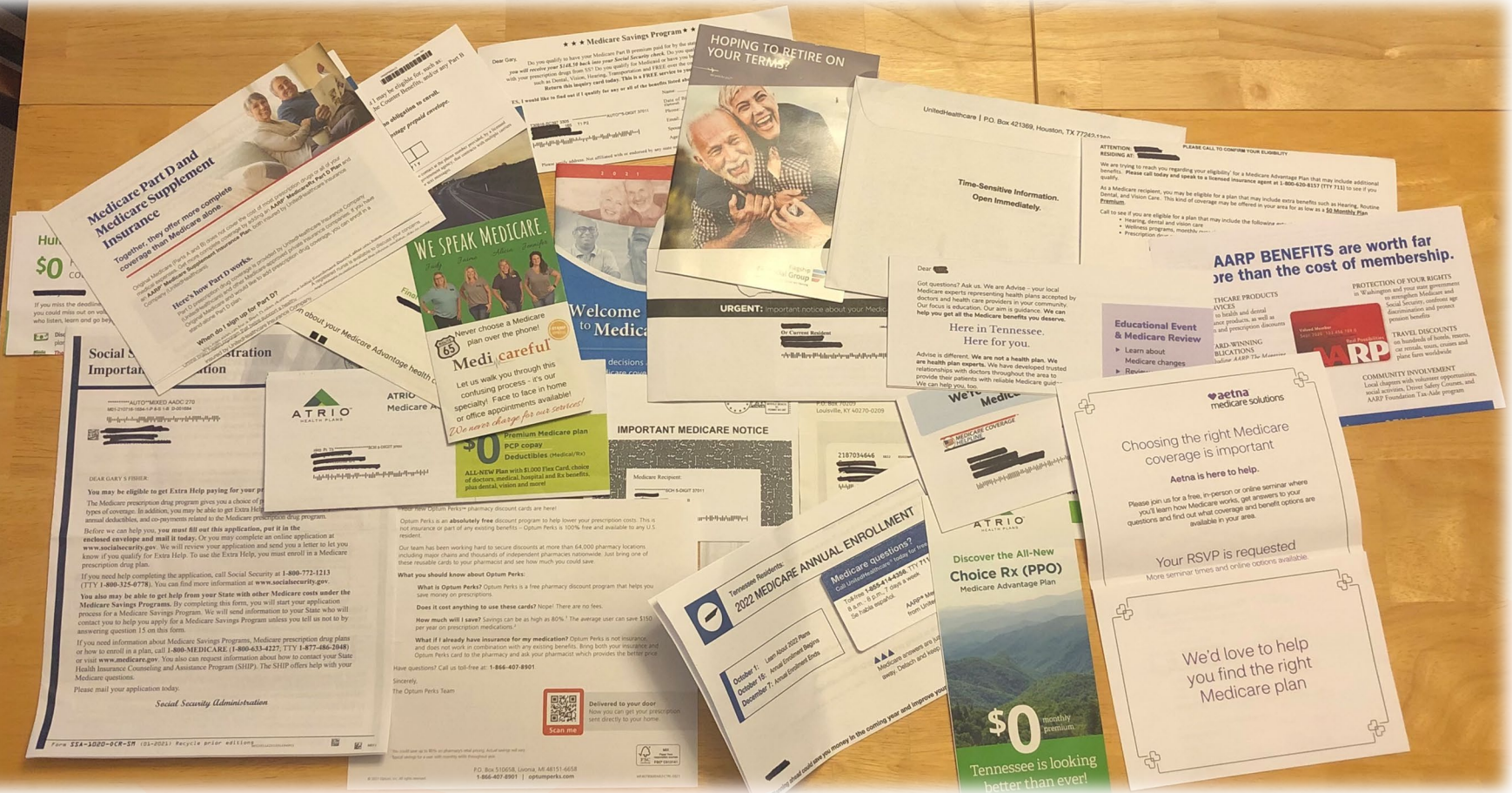
Medicare Breakdown



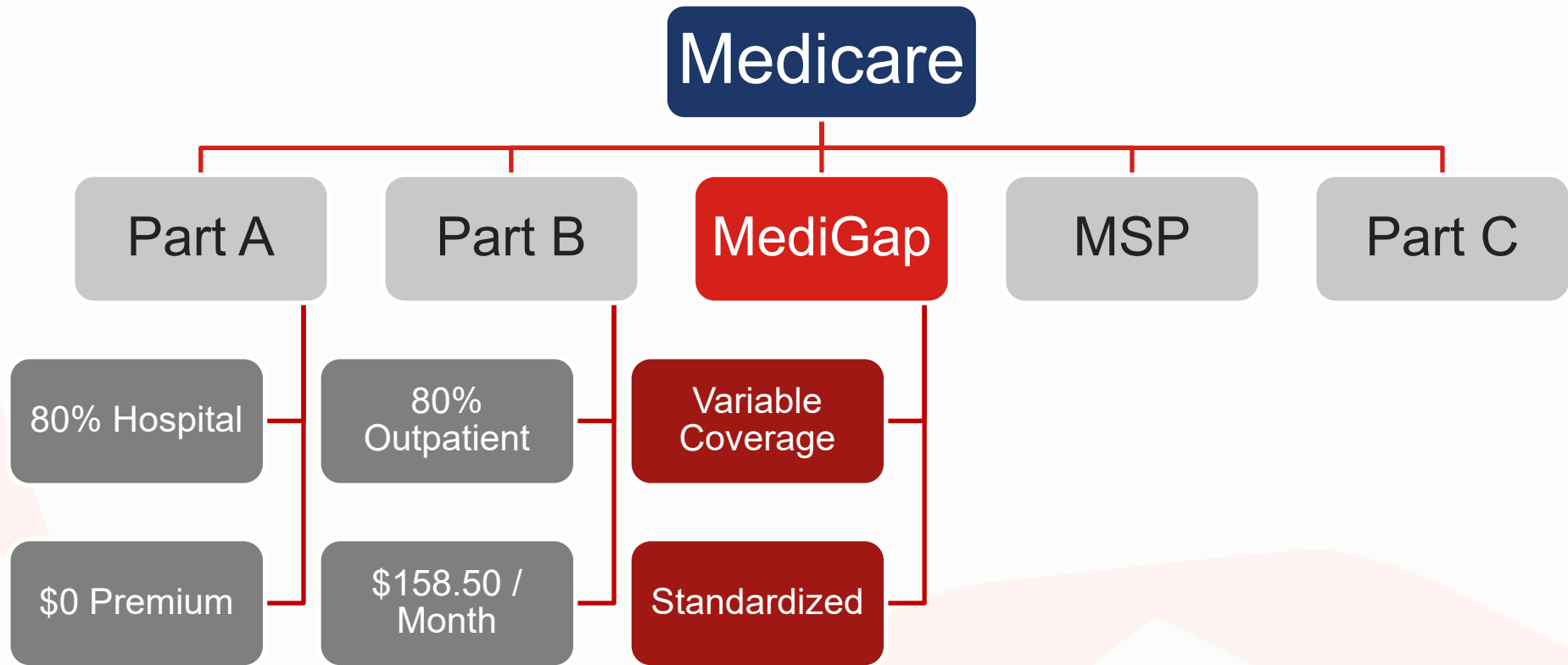
Medicare Breakdown – Parts A & B



Spam



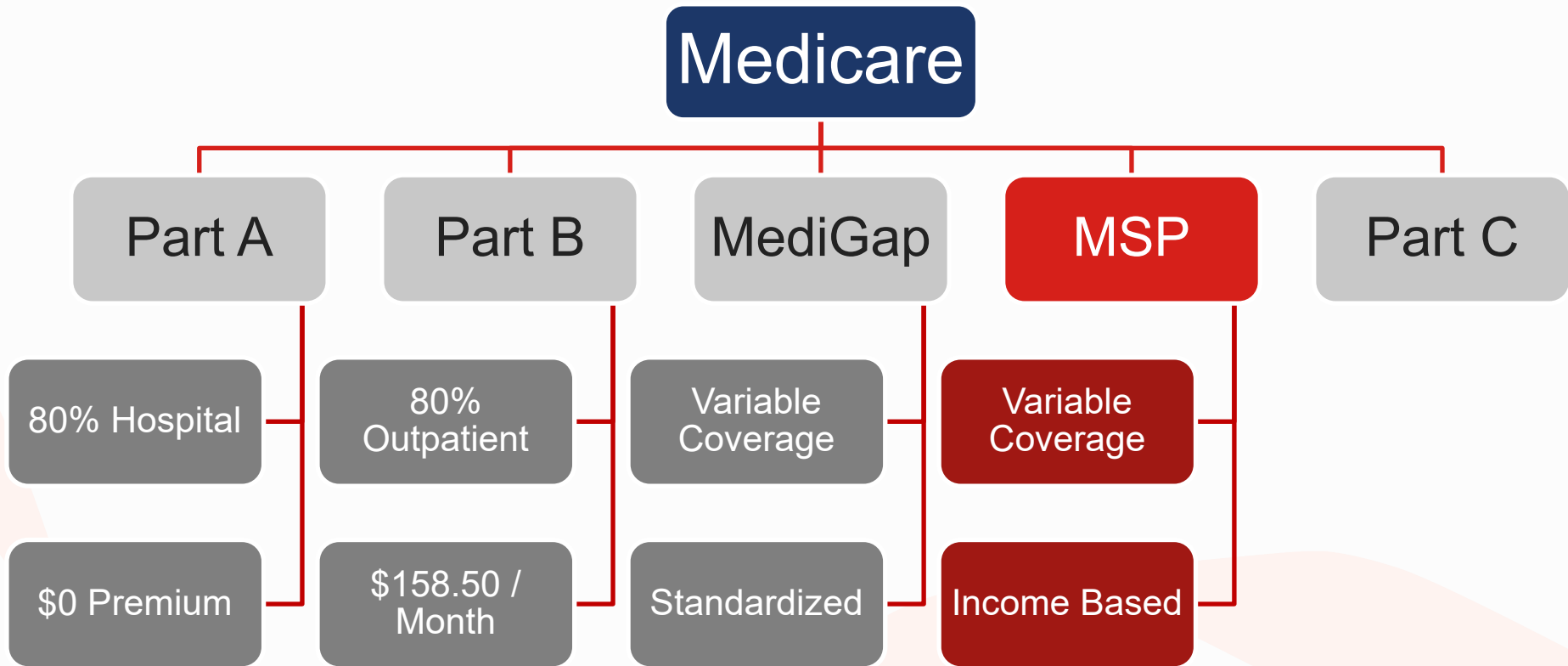
Medicare Breakdown - MediGap



MediGap Details

Medigap Benefits	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan K	Plan L	Plan M	Plan N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Part B coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes ^{***}
Blood (first 3 pints)	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Part A hospice care coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Skilled nursing facility care coinsurance	No	No	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Part A deductible	No	Yes	Yes	Yes	Yes	Yes	50%	75%	50%	Yes

Medicare Breakdown - MSP





Medicare Savings Programs

Medicaid shares the cost with Medicare

- Medicare pays first then Medicaid pays

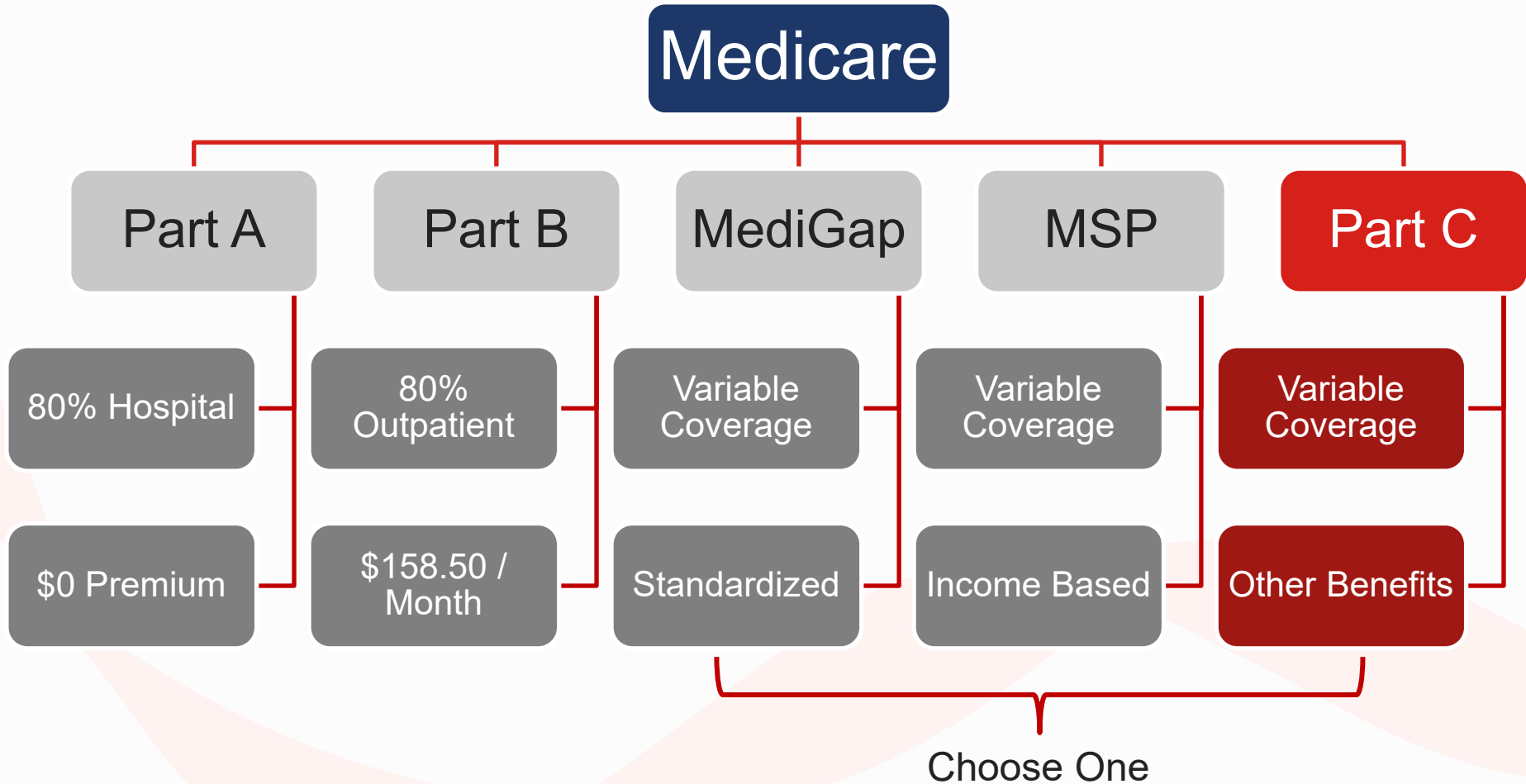
Qualified Medicare Beneficiary (QMB)

- Pays for Part A & B premiums, deductibles, copayments

QMB Plus

- Full Medicaid coverage plus Medicare

Medicare Breakdown – Part C





Medicare Advantage Plans (Part C)

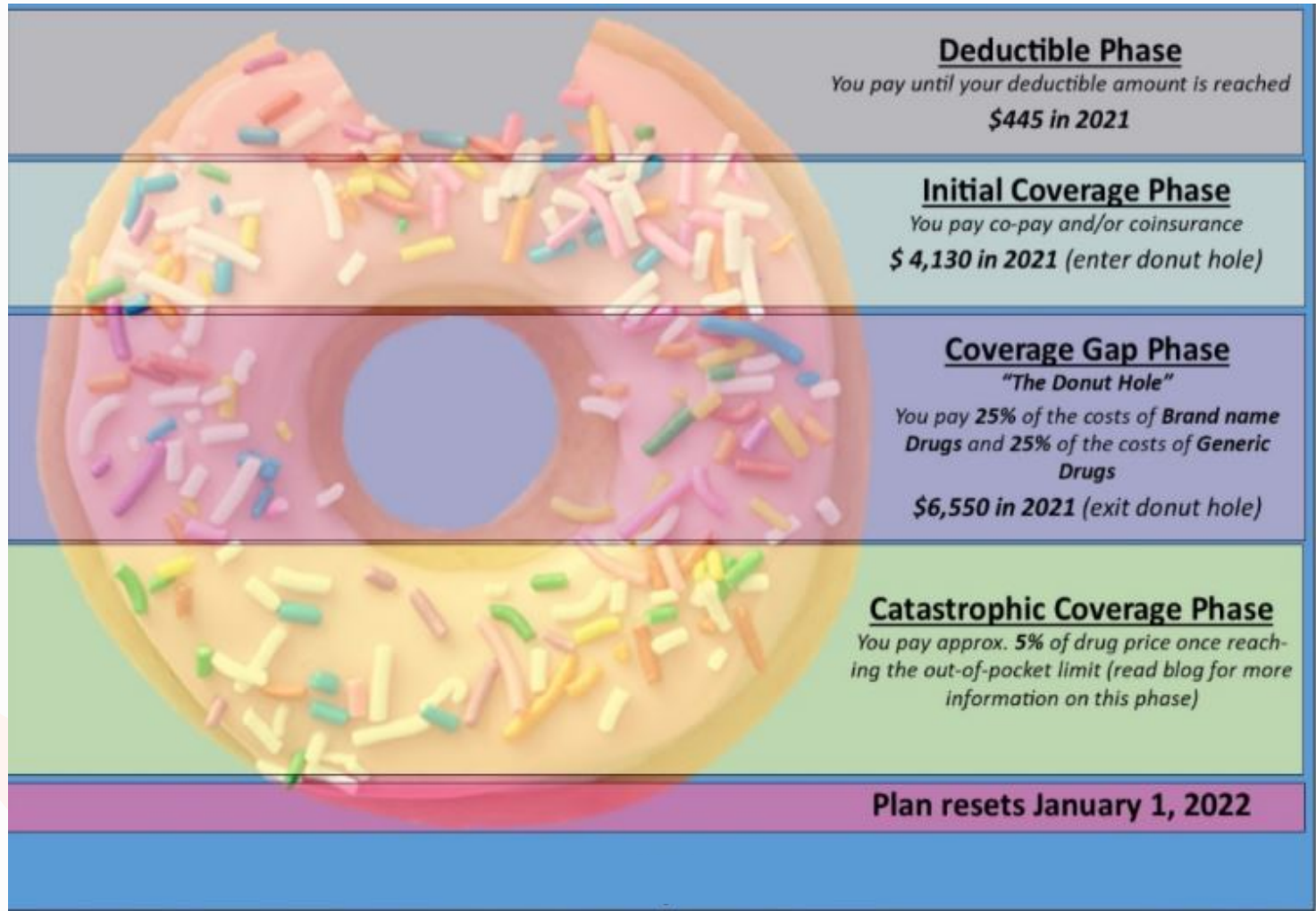
- Private insurance plan combines Part A and Part B
- HMO vs. PPO
- Has copays and out-of-pocket maximum
- Premiums vary
- Often include benefits—transportation, dental, vision, hearing, gym membership
- Usually have drug coverage (Part D)



Part D

- Drug coverage
- Can be standalone plan or included in Part C
- Copayments depend on formulary and coverage

2021 Donut Hole



What To Do About Drug Copays

- QMB recipients automatically qualify for Extra Help
 - Limits copay to \$3.70 for generic and \$9.20 for brand
- Assistance through drug manufacturer
- Insurance Assistance Program



TN Insurance Assistance Program (IAP)

- Pays standalone Part D premium
- Pays drug copays and coinsurance for patients with Part D plans and Medicare Advantage Plans
- Only covers prescriptions on the formulary at in-network pharmacies



Best Practices

- Create an account on Medicare.gov
- Put in prescription list
- Decide between Part D and Medicare Advantage
 - Can't have Advantage plan with Medigap
- Ensure all medical providers are in-network
- Ensure all drugs are on the formulary

Resources

- Centers for Medicare and Medicaid Services (CMS.gov)
- Medicare (Medicare.gov)
- Access, Care and Engagement Technical Assistance (targethiv.org/ace)

Thank You



Email: raven.t.orourke@vumc.org