

1941 SOUTH 42ND STREET  
SUITE #312  
OMAHA, NEBRASKA 68105



## VOLUNTEERS ASSISTING SENIORS

FEBRUARY 2017

### STAFF

Sue Fredricks .....Executive Director  
Kae Turco.....Volunteer Coordinator  
Brenda Canedy.....Client Resource  
Coordinator  
Lorena Marion.....Office Manager  
Anissa Wilson.....Intake Coordinator

### BOARD OF DIRECTORS

#### OFFICERS

Barry Gerken.....President  
Tom Prohaska.....Vice President  
Rick Scofield.....Secretary  
Terry Johnson.....Treasurer  
Charlie Graham .....Past President

#### DIRECTORS

Ann Birch	Mike Brannen
Midge Clark	C.J. Guenzel
Larry MacTaggart	Bud Wright

### HOURS

MONDAY-FRIDAY 8:30-4:30

### OUR MISSION

TO SIMPLIFY THE LIVES OF  
SENIORS BY ENABLING THEM TO  
MAKE INFORMED DECISIONS  
REGARDING THEIR BENEFITS

[www.vas-nebraska.com](http://www.vas-nebraska.com)

## Homestead Exemption

Staff and volunteers at VAS are gearing up for another Homestead Exemption season. Applications will be mailed to past applicants in mid-February. Homeowners have until June 30th to file an application for tax year 2016.

This year we will be scheduling appointments at our office location and at assistance events throughout the metro Omaha area to help homeowners complete their application forms for full or partial property tax relief through the Homestead Exemption program. Eligibility is determined by household income and the valuation of the home. This is a great way for seniors, disabled homeowners and veterans to save money. Last year, the average amount of property tax relief received was \$1,940, an amount that could help homeowners remain in their homes for years to come!

Potential Homestead Exemption applicants must fall into at least one of the following three groups:

1. A person over age 65 on or before January 1<sup>st</sup>.
2. Individuals with certain physical disabilities.
3. Certain disabled veterans and their widow(er)s.

Information that you will need to complete your application:

### Income

- Federal Income Tax return (if filed,

Form 1040, 1040A, 1040 EZ)

- Social Security (Form SSA-1099)
- Pension and annuities (Form 1099-R)
- Interest and dividends (Form 1099-INT, Form 1099-DIV, Form 1099-OID)
- Railroad retirement (Tier I - RRB-1099 and Tier II - RRB-1099-R) IRA distributions (Form 1099-R)

### Deductible Out-of-Pocket Medical Expenses

- Medicare insurance premiums
- Medicare prescription drug plan premiums
- Supplemental health insurance premiums
- Cancer insurance policy premiums
- Nursing home insurance policy premiums
- Payments to hospitals or licensed nursing care facilities
- Payments to doctors, dentists, osteopaths, nurses, chiropractors, and other licensed medical practitioners
- Payments for purchased medical equipment, crutches, hearing aids, eyeglasses, contact lenses, dentures, etc.
- Prescription drug expenses (call your pharmacy for a total)

**ASSISTANCE AVAILABLE BY  
APPOINTMENT ONLY  
402-444-6617**





*There are a lot of people who mistake their imagination for their memory.*

*- Josh Billings*



## Ambulance Transportation - Is it Covered?

Often, after an ambulance ride, people find their ambulance bill was not covered by Medicare. Medicare *does* cover emergency ambulance services when other transportation would be dangerous to your health and you were transported to the nearest appropriate facility that could provide the care you need.

The ambulance company files the initial claim based on your condition at the time of the service. Most likely the ambulance ride would be covered if the initial claim indicated you were;

- In severe pain, bleeding or in shock
- Unconscious
- In need of restraints to keep you from hurting yourself or others
- In need of oxygen or other skilled medical treatment during transport

### Medicare Summary Notice

You will receive a Medicare Summary Notice (MSN) that will tell you if the ambulance ride has been covered by Medicare. If Medicare denied the claim, the MSN will give you a reason it was denied. Quite frequently the benefit is denied initially due to lack of documentation to demonstrate medical necessity.

The MSN will include an appeal form along with directions on how to complete the form, where to mail the appeal, how long you have to file the appeal. You will want to ask your primary care doctor, or the doctor who treated you in the emergency room for any information that might help your case or demonstrate medical necessity.

Medicare might cover nonemergency transportation to diagnose or treat

your health condition if you can't be transported another way. You must have orders from your doctor or health care provider. Medicare may cover nonemergency ambulance transport if you have a statement from your doctor that ambulance transportation is necessary due to your medical condition.



### Advance Beneficiary Notice

If the ambulance company believes that Medicare will not pay, they might ask you to sign an Advance Beneficiary Notice (ABN). You will need to check on of the two boxes on the ABN notice. One box indicates you are agreeing to pay for the full amount of the transport if Medicare does not pay and the other box indicates that you are agreeing not to be transported. If you choose not to be transported, you cannot file an appeal. If you refuse to sign the ABN, the ambulance company can decide whether or not to transport you. If they transport you and you refused to sign the ABN, you will be responsible for paying the cost if Medicare does not. If it was an emergency, you would not be asked to sign an ABN.

For more information on Medicare's coverage of ambulance services, [click here](#), or call VAS at 402-444-6616

## Protecting Yourself from Fraud Associated with Medicare

As you obtain quotes on, purchase, or change Medicare plans, (Supplements, Prescription drug plans, and Medicare Advantage Plans) you will be dealing with a variety of insurance agents, companies, and unsolicited mailings, emails, phone calls, and other creative marketing tactics. It is important to carefully scrutinize these various entities to insure that those you are dealing with are legitimate and that your personal information is kept safe and secure. The following are best practices and what to do if you suspect your information has been compromised.

### Consumers SHOULD

- Protect their SSN and Medicare numbers
- Shred documents containing health care information or other personal information before throwing them away
- Look for official government seals, logos, or .gov web addresses
- Be an informed consumer and take the time to compare coverage options before making a decision
- Review information from health plans to make sure only services, equipment and prescriptions used by consumers, or their household members, are listed
- Be aware of product promotions, so-called “special deals,” or other offers that seem too good to be true because these offers may be related to fraud or identity theft
- End any suspicious call or visit immediately
- Report suspicious calls or visits to your state Department of Insurance (DOI).

### Consumers should NOT:

- Respond to unsolicited advertisements
- Give out information over the telephone or Internet unless the requestor has proven they have authority to have this information
- Give personal information to anyone who calls or comes to their home uninvited
- Sign blank insurance forms or applications
- Be pressured into making purchases, signing contracts, or committing funds

### Information Needed To Report Suspected Fraud:

- The name or ID number of the individual or entity

suspected of fraud

- Contact information for the individual or entity suspected of fraud
- A summary of the suspected fraud
- The date for when the suspected fraud occurred
- Whether you suspected the fraud or heard about it from a third party

You can submit a report of suspected fraud to :

**HHS Office of the Inspector General (OIG):** The OIG Hotline accepts tips and complaints from about potential fraud, waste, abuse, and mismanagement in any Department of Health and Human Services' programs (Medicare, Medicaid, Health Insurance Marketplace, SNAP, etc.)

**Phone:** 1-800-HHS-TIPS (1-800-447-8477) or through the mail:

HHS OIG, ATTN:  
OIG HOTLINE OPERATIONS  
PO Box 23489  
Washington, DC 20026

**Federal Trade Commission (FTC):** The FTC accepts complaints related to many topics, including:

- Identity theft
- National Do Not Call Registry violations
- Computers, the internet and online privacy
- Telemarketing scams
- Credit scams
- Sweepstakes, lotteries, and prizes
- Business opportunities and work-at-home schemes
- Health and weight loss products
- Debt collection, credit reports, and financial matters

**Online:** [Secure Complaint Assistant](#)

**Phone:** 1-877-ID-THEFT (1-877-438-4338)

**Nebraska Department of Insurance (NDOI):** To report insurance fraud

**Online:** [Fraudulent Claim Form](#)

**Nebraska Senior Medicare Patrol (SMP):** For help identifying and reporting possible Medicare fraud.

**Phone:** 1-800-234-7119



## Volunteers Assisting Seniors

The Center Mall  
 1941 South 42nd Street  
 Suite #312  
 Omaha, NE 68105  
 Phone: 402-444-6617  
 Fax: 402-546-0886  
 E-mail: [sue@vas-nebraska.org](mailto:sue@vas-nebraska.org)  
[www.vas-nebraska.com](http://www.vas-nebraska.com)

## Retirees Sharing the Experiences of a Lifetime!

Stay up to date on your senior  
 benefits programs.  
 Click here and "like" us



# FEBRUARY 2017

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4
6	7	8	9	10	11
13	14 	15	16 6:30-8:30pm New to Medicare Class	17	18
20  Office Closed	21	22	23	24	25
27	28				