

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



VOLUNTEERS ASSISTING SENIORS

AUGUST / SEPTEMBER 2018

STAFF

- Sue Fredricks.....Executive Director
- Kae Turco.....Volunteer Coordinator
- Brenda Canedy.....Client Resource Coordinator
- Anissa Wilson...Intake Coordinator
- James Canedy.....Office Assistant

BOARD OF DIRECTORS

OFFICERS

- Barry Gerken.....President
- Rick Scofield.....Vice President
- Ann Birch.....Secretary
- Charlie Graham.....Treasurer

DIRECTORS

- Chuck Bloyd
- Midge Clark Gary Green
- CJ Guenzel Larry MacTaggart
- Tom Prohaska Jeff Smith
- Bud Wright

HOURS

MONDAY-FRIDAY
8:30AM - 4:30 PM

OUR MISSION

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

www.vas-nebraska.org
402-444-6617

New Medicare Advantage Benefits

Beginning in 2019, CMS has given Medicare Advantage plans the ability to add supplemental benefits that fall into the newly expanded guidelines of 'primarily health related' benefits. These benefits will be financed by the Medicare Advantage plans themselves and approved by CMS.

"In order for CMS to approve a supplemental benefit, the benefit must focus directly on an enrollee's health care needs and be recommended by a licensed medical program, if not directly provided by one."

Supplemental Benefits

On April 27th CMS published a [Call Letter](#) that listed some of the benefits approved so far by CMS which include:

- Adult Day Care Services
- Home-Based Palliative Care for terminally ill members with more than a six month life expectancy.
- In Home Services for those with disabilities and/or medical conditions to assist with daily living activities
- Support for Caregivers of Enrollees
- Medically Approved Non-Opioid Pain Management
- Stand-alone Memory Fitness Benefit
- Home and Bathroom Safety Devices and Modifications including shower stools, hand-held showers, bathroom

and stair rails, grab bars, raised toilet seats, night lights and stair treads.

- Transportation to obtain non-emergent, covered Part A, B and D services as well as other supplemental benefits items to accommodate the enrollee's health care needs.
- Over-the-Counter (OTC) Benefits, such as health related items and medications that are available without a prescription and are not covered by any part of Medicare.

How will this affect Medicare Advantage Plans Being Offered in 2019?

Medicare Advantage plans were required to submit their Plan Benefit Package to CMS by June 4 for 2019. It is likely that most

Medicare Advantage plans did not have time to incorporate these supplemental benefits into their plans for 2019. It is expected that Medicare Advantage plans offered in 2020 will include many of these supplemental benefits.

According to Kaiser Family Foundation, 12% of Medicare Beneficiaries Nebraska were enrolled in a Medicare Advantage plan in 2017.

For more information on Medicare Advantage plan costs, coverage, rules and enrollment periods, contact VAS at (402-444-6617)

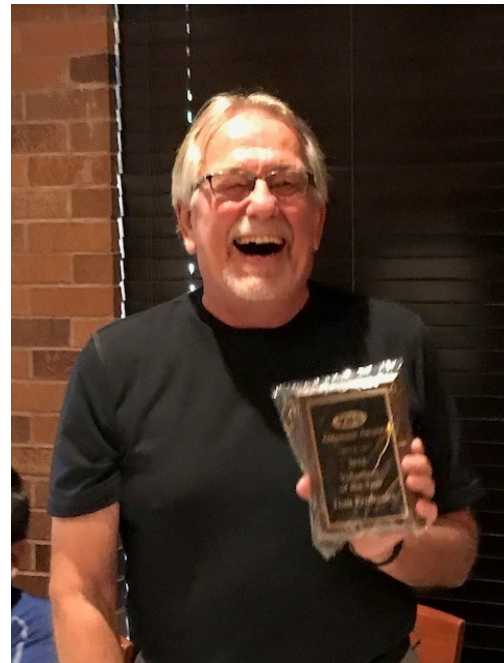


VAS Volunteer of the Year

The Antonson Award is given annually, in honor of an outstanding VAS volunteer by the name of Lo'Raine Antonson. Lo'Raine was an active volunteer with VAS for twelve years.

When Lo'Raine passed away in 2005, VAS wanted to honor her memory by recognizing one volunteer each year, who shares the same dedication and passion for helping others that Lo'Raine demonstrated.

This year's winner, Tom Prohaska, has been involved with VAS for the past seven years and has volunteered in the Guardian and Conservator, SHIP and Homestead programs, as well as serving on the board. In addition, Tom created the curriculum for and teaches the VAS Basic Estate Planning



**2018 Antonson Award Winner
Tom Prohaska**

Workshop. Thank you, Tom!



VAS Estate Planning Workshop

*Wednesday,
September 12th,
6:00 - 7:30 pm
42nd and Center Mall*

**To register call VAS at
(402) 444-6617**



New Medicare Advantage Enrollment Periods

Beginning in 2019, the Medicare Advantage Disenrollment Period (MADP) is being replaced with the **Medicare Advantage Open Enrollment Period (OEP)**. Medicare beneficiaries will be able to enroll in, change, and disenroll from Medicare Advantage plans from **January 1st through March 31st**.

The enrollment rules are:

- If you're in a Medicare Advantage Plan (with or without drug coverage), you can switch to another Medicare Advantage Plan (with or without drug coverage).
- You can disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you'll be able to join a Medicare Prescription Drug Plan.

- If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without drug coverage) within the first 3 months you have Medicare.

What can't I do?

- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare Prescription Drug Plan if you're in Original Medicare.
- Switch from one Medicare Prescription Drug Plan to another if you're in Original Medicare.

You will be able to make only one change during this three month period, and your changes will start the first of the following month.

Think Twice before Dropping Medigap to Join an MA Plan

Beginning in 2019, Medicare Advantage plans will have the opportunity to offer additional health benefits not currently covered by Medicare. These benefits may include assistance with home living and help with nutritional needs. Most likely there will be low copays for these services.

Although these benefits may sound attractive, it is important to look at your medical needs now and in the future before signing up for one of these plans, especially if you are currently enrolled in a Medigap Supplement plan.

In addition to the new benefits coming in 2019, most Medicare Advantage plans have no premiums, include drug coverage and could keep your out-of-pocket costs down. For many people who are healthy, don't travel extensively, (you may have coverage only in an emergency), and are willing to see only doctors in your plan's network, Medicare Advantage plans might be right for you. If you have, or should develop a chronic condition with an MA plan, you may end up spending up to \$6700 in copays every year. If you want to see a specialist out of network or out of your plan's local area, you may not have coverage.

Medigap Supplement Eligibility: In 2016, about 51% of Medicare eligible beneficiaries in Nebraska were enrolled in a Medigap policy. Nebraska offers only one 'guarantee issue' opportunity to enroll in a Medigap plan without being denied or charged more due to preexisting conditions. This one-time enrollment period begins when first starting Medicare Part B after turning 65, and lasts for six months.

Although you are able to switch from a Medigap Supplement plan to a Medicare Advantage plan each fall during Medicare Open Enrollment, the switch from a Medicare Advantage plan to a Medigap Supplement plan is not as easy. If you decide that your Medicare Advantage plan is no longer meeting your needs, you may have to pass medical underwriting to be able to enroll in a Medigap Supplement.



Medical Underwriting

In most cases, the only way to get back into a Medigap Supplement after your 'guarantee issue' period has ended is to go through medical underwriting with individual

insurance companies. Medical underwriting is the process that an insurance company uses to decide, based on your medical history, whether to take your application for insurance, add a waiting period for pre-existing conditions, and how much to charge you. For a list of potential medical conditions for which a Medigap insurer may deny coverage without guaranteed issue protections, visit the [Henry J. Kaiser Family Foundation website](#).

Evaluate ALL of the benefits of your Medicare insurance options. Since most Nebraska Medicare beneficiaries have only one 'guarantee issue' to enroll in a Medigap Supplement policy, changing to a Medicare Advantage plan with added benefits may be a lifetime decision. Before making that decision, be sure you understand how both Medicare Advantage and Medigap Supplements work, and compare the costs and benefits to see which option makes the most sense for you, not just now, but possibly for the remainder of your lifetime.

Medigap Supplement vs Medicare Advantage MA

	MEDICARE SUPPLEMENT 	MEDICARE ADVANTAGE 
MONTHLY PREMIUMS	All plans have a monthly premium. Premium amount depends on plan choice, age, zip code, gender, and smoker status. Premiums will increase over time.	Low monthly premiums. Locally, 9 of 13 plans have no monthly premium.
COPAYS, COINSURANCE, & DEDUCTIBLES	Usually no copays at time of service. Deductibles and coinsurance may be as low as \$183 annually, depending on the plan.	Copays to the provider for most services received. Maximum annual out-of-pocket costs range from \$3,400-\$6,700, depending on the plan.
DRUG COVERAGE	Not covered by your supplement plan. You must buy a separate drug plan and pay an additional premium.	Drug coverage included in most Advantage plans.
PROVIDER NETWORKS	Widely accepted, if provider takes Medicare, they will take Medicare Supplements. Can be used outside of local area.	Advantage plans have provider networks. Your choice of doctors, hospitals and specialists are limited to the plan's network. Networks are local.
ENROLLMENT OPPORTUNITIES	You are guaranteed to get a supplement regardless of your health only once. If you want guaranteed acceptance, enroll when you first take Part B. You must be at least 65 to be eligible for a supplement.	You can enroll when you are first eligible for Medicare and annually during Medicare's Open Enrollment (Oct. 15-Dec. 7). Available to Medicare enrollees of any age.
EXTRA BENEFITS	Medicare supplements only cover Medicare approved benefits. They do not include dental or vision coverage.	Some Advantage plans include extra benefits; e.g.: vision, dental, gym memberships, hearing aid coverage.

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
www.vas-nebraska.org

**Retirees Sharing the
Experiences of a Lifetime!**

Tickets for VAS “Wine, Beer and Cheer”

For over 40 years, VAS has been providing free, unbiased education and assistance to seniors in Omaha and surrounding communities.

If you or a friend have received help from VAS, consider attending this fun event as a way of supporting our efforts to help seniors in our community,

This year, we will be holding our 2nd Annual ‘Wine, Beer and Cheer’ fundraiser on Tuesday, August 21st, 5:00-7:00pm at Spirit World in Aksarben Village. Admission is \$35 per person.

Tickets are now on sale for the VAS

“Wine, Beer and Cheer” fundraiser. You may purchase tickets at our office at 42nd and Center, mail in a ticket request and check to our

address, or purchase tickets online at: <https://vas-2018-fundraiser.eventbrite.com>

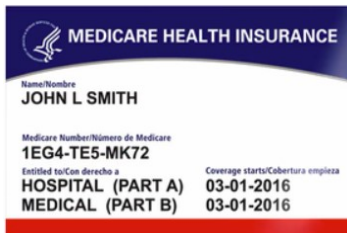
Each ticket entitles you to several tastes of unique wines and

beers specially selected by Spirit World, as well as savory Spirit World appetizers.

If you have any questions, please call 402.444.6617, or email sue@vas-nebraska.org



Upcoming Events - call (402) 444-6617 to register



New to Medicare Workshop
New Cassel Retirement
Center

Thursday, Aug. 16 6:30-8:30pm
Thursday, Sept. 20 6:30-8:30pm



Basic Estate Planning
VAS (Center Mall)

Wednesday, Sept 12 6:00-7:30pm



2nd Annual VAS
“Wine, Beer & Cheer”
Fundraiser
Spirit World

Tuesday, August 21 5:00-7:00pm