

## ***PART 2***

# **UNDERSTANDING AND ADDRESSING THE HEALTH-RELATED LEGAL NEEDS OF OLDER ADULTS AND THEIR FAMILIES**

**April 24, 2025 | 2 PM ET**

---



# MEET OUR MODERATOR



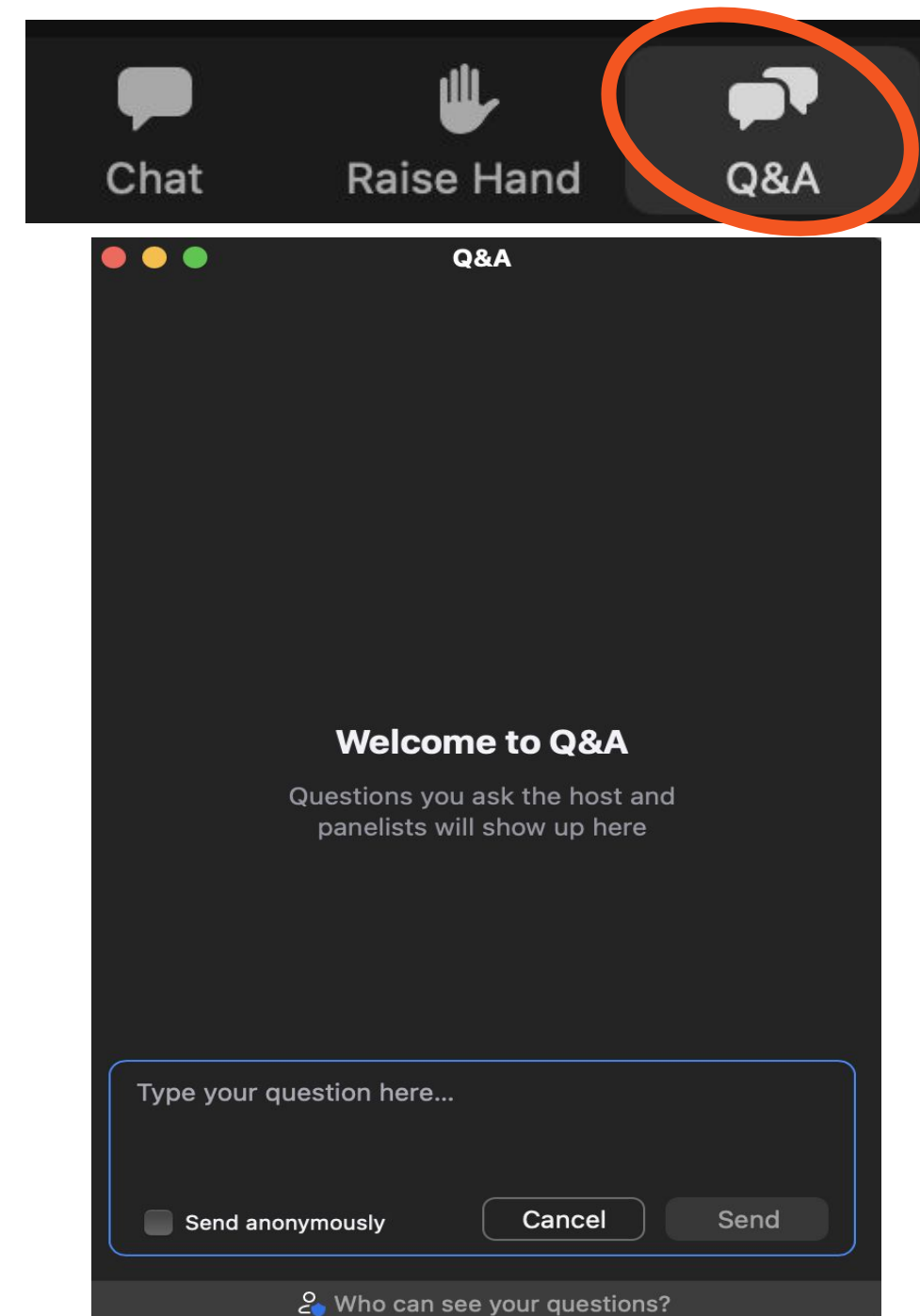
**Aubrey Jones, JD**

Consultant

National Center for Medical-Legal  
Partnership (NCMLP)

# Housekeeping

1. Attendees are muted throughout the webinar.
2. Type questions into **Chat or Q&A** pane.
3. Send a chat to the **Hosts & Panelists** for help.
4. To activate captions, select “**Live Transcript**” and “**Show Subtitle.**”
5. This webinar will be recorded and shared at [medical-legalpartnership.org/resources/](https://medical-legalpartnership.org/resources/)





Health Resources & Services Administration

This project is supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) as part of an award to the National Center for Medical-Legal Partnership totaling \$550,000 with 0 percent financed with non-governmental sources. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement by HRSA, HHS, or the U.S. Government. For more information, please visit [HRSA.gov](https://www.hrsa.gov).



# Learning Objectives:

- Describe how Medicare and related programs help reduce healthcare costs for older adults.
- Understand the role of Medicare Savings and Extra Help programs in improving affordability.
- Learn new strategies to improve healthcare access, affordability, and outcomes for vulnerable older adults

# A Look at Who Health Centers Serve

- In 2023, health centers marked the historic milestone of serving 32.5 million patients.
  - 1 in 10 people are health center patients
  - Health centers served 1 in 5 uninsured people, 1 in 3 people living in poverty, and 1 in 5 rural residents
- FQHCs currently serve 3.8 million patients over the age of 65
  - **In 2023, about 7,500 FQHCs provided services to 1.6 million Medicare fee-for-service beneficiaries. Medicare spending for these services totaled \$1.1 billion.**

Sources:

<https://www.nachc.org/resource/americas-health-centers-by-the-numbers/>

[https://www.medpac.gov/wp-content/uploads/2024/10/MedPAC\\_Payment\\_Basics\\_24\\_FQHC\\_FINAL\\_SEC.pdf](https://www.medpac.gov/wp-content/uploads/2024/10/MedPAC_Payment_Basics_24_FQHC_FINAL_SEC.pdf)

# MEET OUR SPEAKERS



**Katy McKee**

Supervising Attorney  
Pennsylvania Health Law Project



**Jessica Lippert**

Paralegal  
Pennsylvania Health Law Project



**Tia N. Whitaker**

Statewide Director- Outreach and  
Enrollment  
Pennsylvania Association of  
Community Health Centers

# Understanding and Addressing the Health-Related Legal Needs of Older Adults and Their Families

**Medicare and Programs that Help with Medicare Costs**



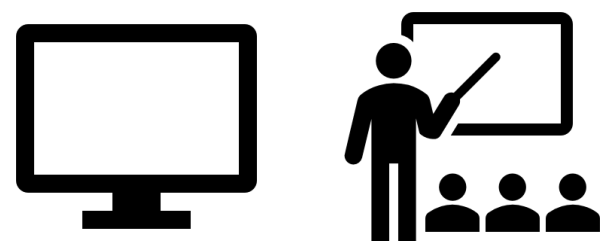
---

**Katy McKee and Jessica Lippert**  
Pennsylvania Health Law Project



# PA Health Law Project

PHLP provides free legal services to help people having problems accessing public health care coverage and services



**CONSUMER/  
COMMUNITY  
EDUCATION**  
**[www.phlp.org](http://www.phlp.org)**



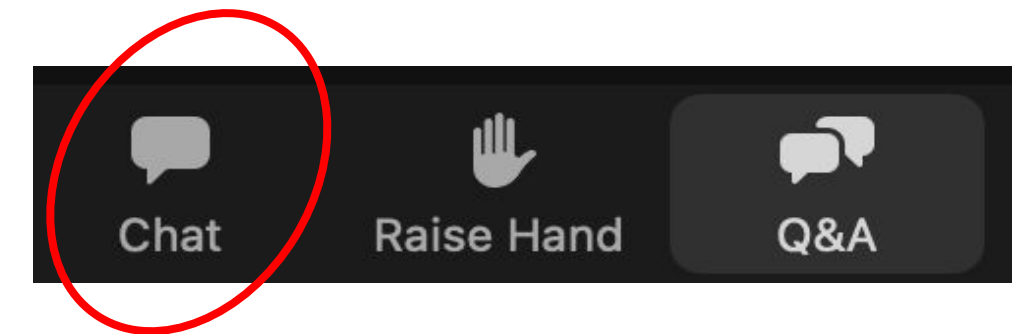
**HELPLINE**  
**1-800-274-3258**  
**(Mon and Wed**  
**8am-8pm)**  
**[staff@phlp.org](mailto:staff@phlp.org)**



**MONTHLY**  
**EMAIL NEWSLETTER**  
**[staff@phlp.org](mailto:staff@phlp.org) to join**

# Let us know in the Chat!

What state are you joining us from?



# What We'll Cover Today



Medicare Basics

Programs that Help  
with Medicare  
Costs

# POLL #1:

**How familiar are you with Medicare?**

- I'm very familiar – I know the ins and outs
- I know the basics, but still learning
- I've heard of it, but don't know much
- I'm not familiar at all



# Who Gets Medicare?

## Eligibility

- Age 65 or older, **or**
- Getting Social Security Disability (SSDI) benefits for two years, **or**
- Have End-Stage Renal Disease (ESRD) **and** are receiving dialysis or have had a kidney transplant

## Enrollment

- Automatic unless 1) individual is not getting SS benefits at age 65 **or** 2) individual has ESRD

# Medicare Coverage Basics

Part A	Part B	Part C	Part D
Hospital	Outpatient Care	Medicare Advantage	Prescription Drugs
Skilled Nursing Facility/Rehab	Medical visits	Covers Part A and B services. Can include Part D. Plans vary by zip code	Plans vary by state
Home Health	X-rays, lab tests, scans, etc.	Can cover extra benefits	Each plan has its own formulary (list of covered drugs)
Hospice	Medical Equipment, Ambulance, Mental Health Care, and more...	Must follow plan rules	Must follow plan rules

# Medicare Coverage Options

## Original Medicare

☒ **Part A**



☒ **Part B**



You can add:

☐ **Part D**



You can also add:

☐ **Supplemental coverage**



This includes Medicare Supplement Insurance (Medigap). Or, you can use coverage from a former employer or union, or Medicaid.

## Medicare Advantage (Part C)

☒ **Part A**



☒ **Part B**



Most plans include:

☒ **Part D**



☒ **Some extra benefits**

Some plans also include:

☐ **Lower out-of-pocket costs**



**NOTE:** Medicare Supplement Insurance (Medigap) policies only work with Original Medicare.

# Medicare Costs - 2025

Part A Monthly Premium	\$0 for most \$285 (30-39 quarters) \$518 (<30 quarters)
Part A Hospital	\$1676 deductible/benefit pd \$419/day (days 61-90) \$838/day (days 91-150)
Part A SNF Costs	\$209.50/day (days 21-100)
Part B Monthly Premium	\$185
Part B Yearly Deductible	\$257
Part C (Medicare Advantage)	Premiums, deductibles, coinsurance, and copays vary by plan (still have to pay Part A and B premiums)
Part D	Premiums, deductibles, coinsurance, and copays vary by plan



# Need Help Understanding Medicare?

- SHIP is your local State Health Insurance Assistance Program. SHIP provides unbiased help to Medicare beneficiaries, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.
- Find your SHIP: 877- 839-2675 or [shiphelp.org](http://shiphelp.org)

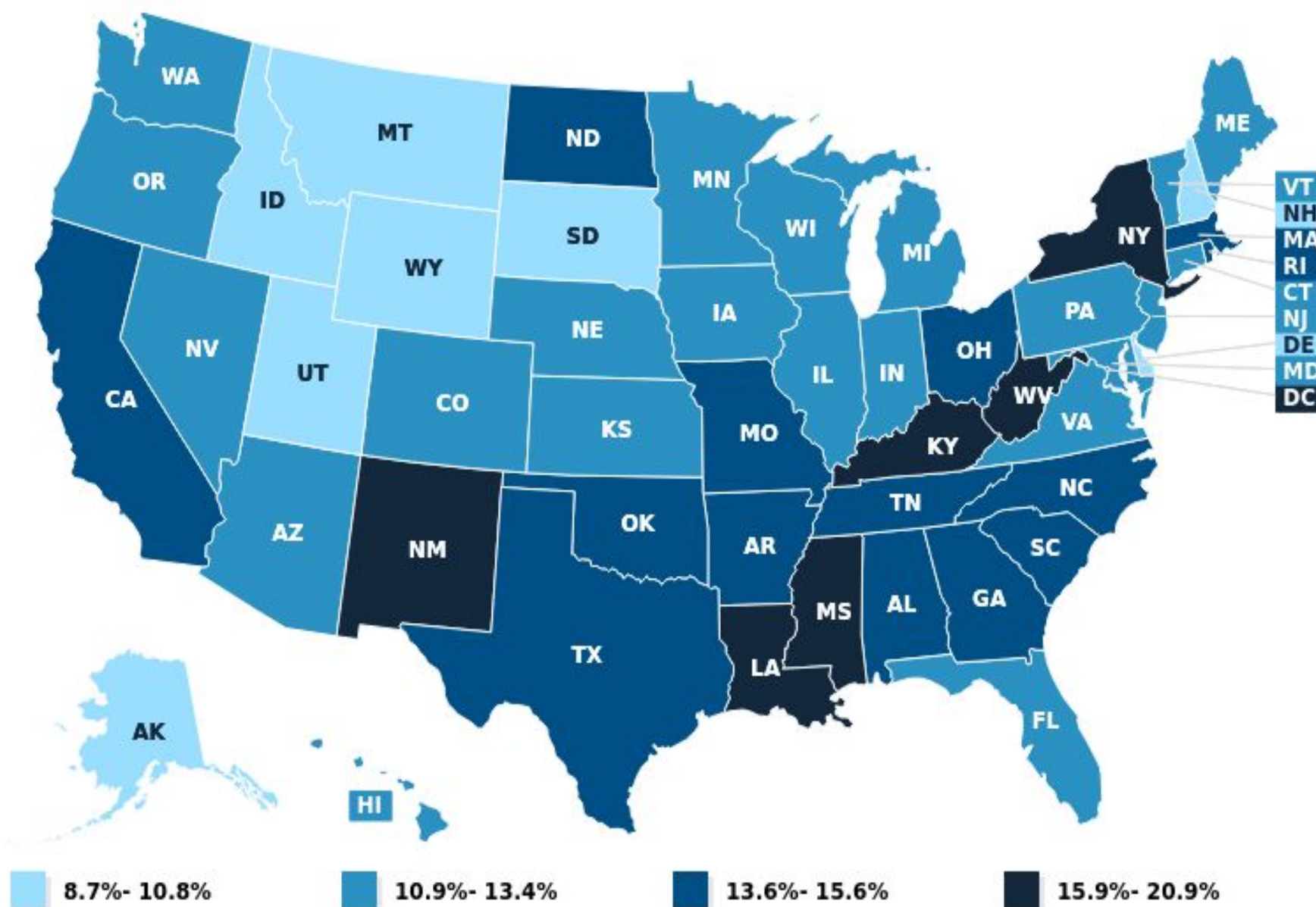


---

Navigating Medicare

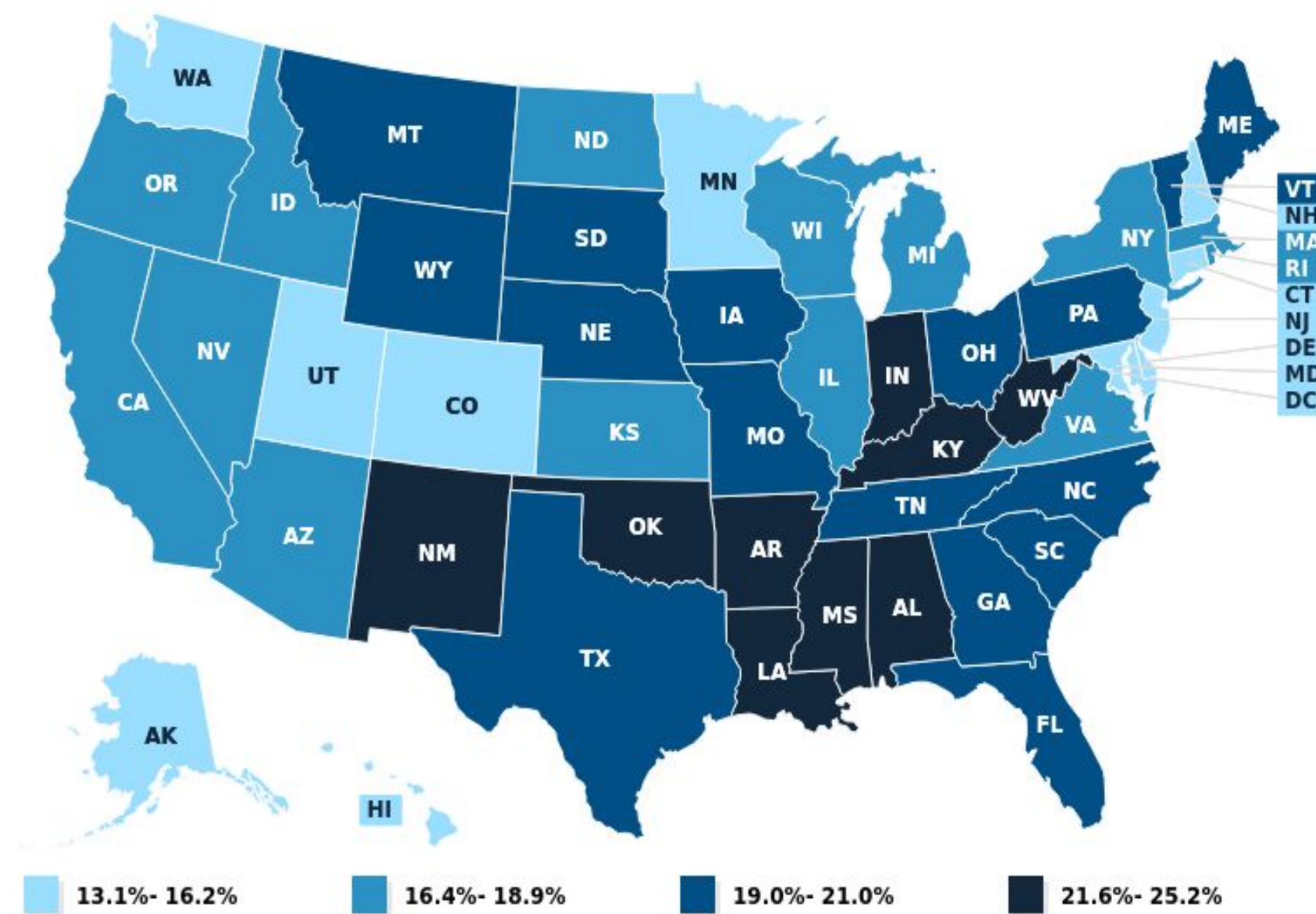
# Poverty is Pervasive in Medicare - 2023

Distribution of Medicare Beneficiaries by Federal Poverty Level: Under 100%, 2023



SOURCE: KFF's State Health Facts.

Distribution of Medicare Beneficiaries by Federal Poverty Level: 100%-199%, 2023



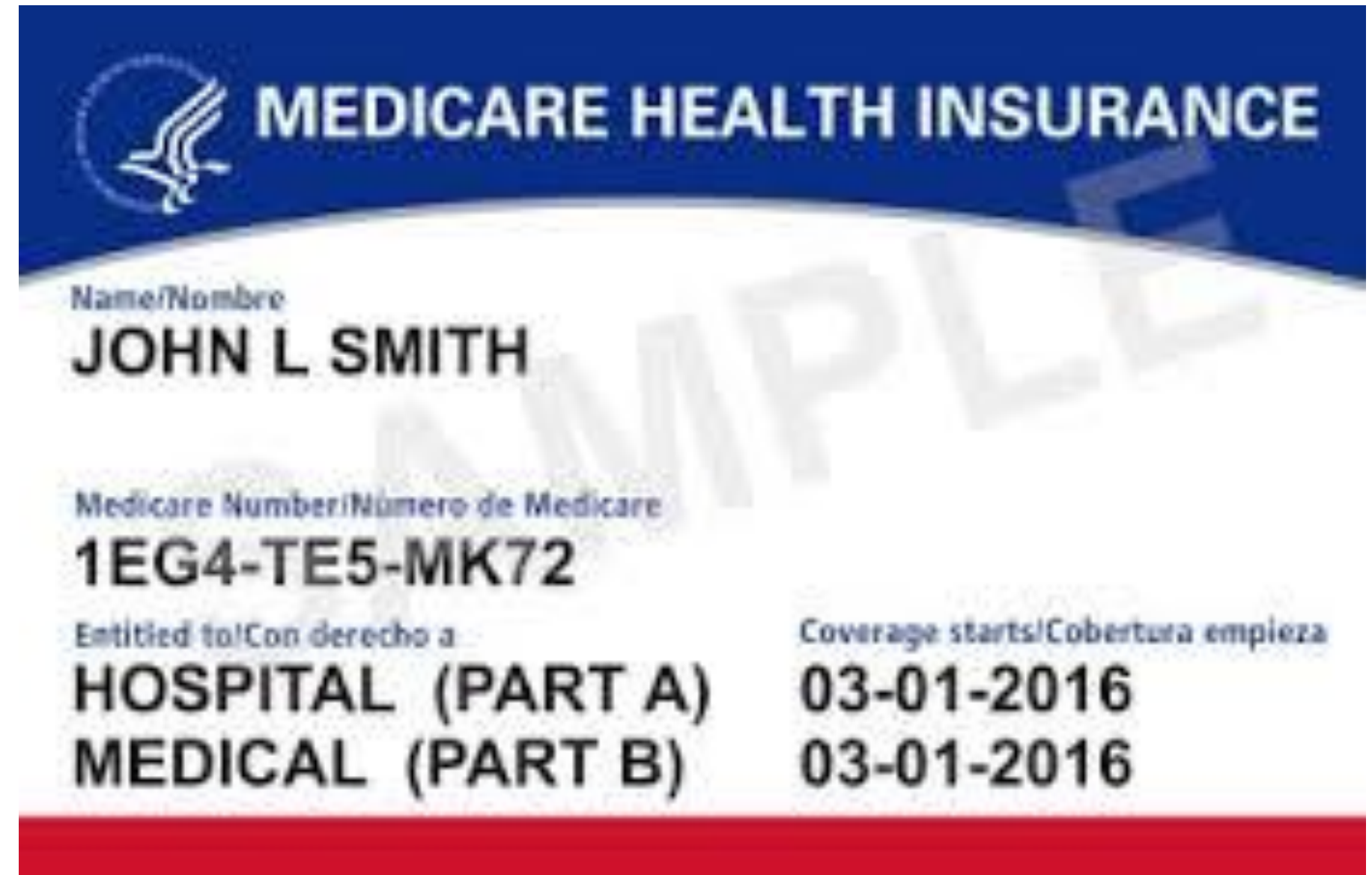
SOURCE: KFF's State Health Facts.

## Sources

KFF estimates based on the 2008-2023 American Community Survey, 1-Year Estimates.



# Programs to Help With Medicare Costs



# Case Scenario- Lynn

Lynn is 66 years old. Her spouse passed away last year. She has been struggling financially on just one income. Lynn's gross income is approximately \$1500 a month and she has \$8000 between her checking and savings account. After paying her bills, she has very little money left for food and gas for her car.

## Lynn's Current Health Insurance Premium Costs

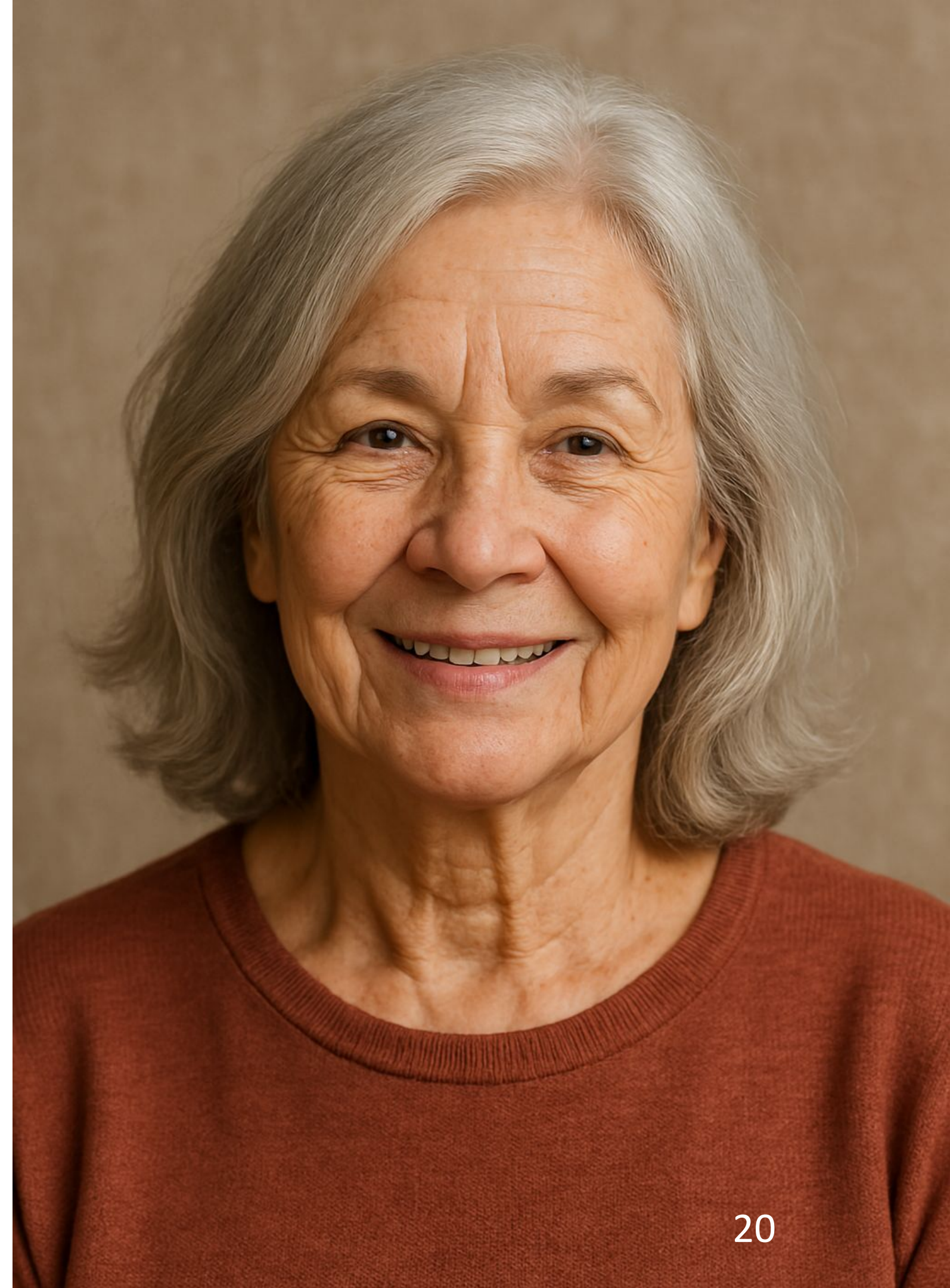
Medicare Part B - \$185/month

Medigap Plan G - \$130/month

Part D Plan - \$40/month

Total = \$344.70/month

**How can we help Lynn?**





# Medicare Savings Programs (MSPs)

# What are the Medicare Savings Programs?



**Medicaid programs that help pay Medicare Part A and B costs**

Covers Part B premium  
*May cover deductibles and copays*

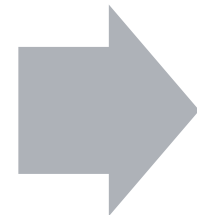


**Can help people get enrolled in Part B**

Any late enrollment penalty is eliminated

# Why are the Medicare Savings Programs Important?

Give people  
more money  
each month for  
other expenses



Getting MSP  
automatically  
qualifies  
someone for  
Extra Help



People don't  
know about  
program or  
need help  
applying

# Who Qualifies for the Medicare Savings Programs?

- Must have Medicare Part B or be eligible for it, **and**
- Must meet income and resource guidelines:

Pennsylvania MSP Program	Monthly Income Limits	Resource Limits
Qualified Medicare Beneficiary (QMB)	<b>100% FPL</b> \$1,304 (single) \$1,763 (married)	\$9,660 (single) \$14,470 (married)
Specified Low-Income Medicare Beneficiary (SLMB)	<b>120% FPL</b> \$1,565 (single) \$2,115 (married)	\$9,660 (single) \$14,470 (married)
Qualified Individual (QI-1)	<b>135% FPL</b> \$1,761 (single) \$2,380 (married)	\$9,660 (single) \$14,470 (married)

**NOTE:** *Not all income and resources count*



# Medicare Savings Programs - Benefits

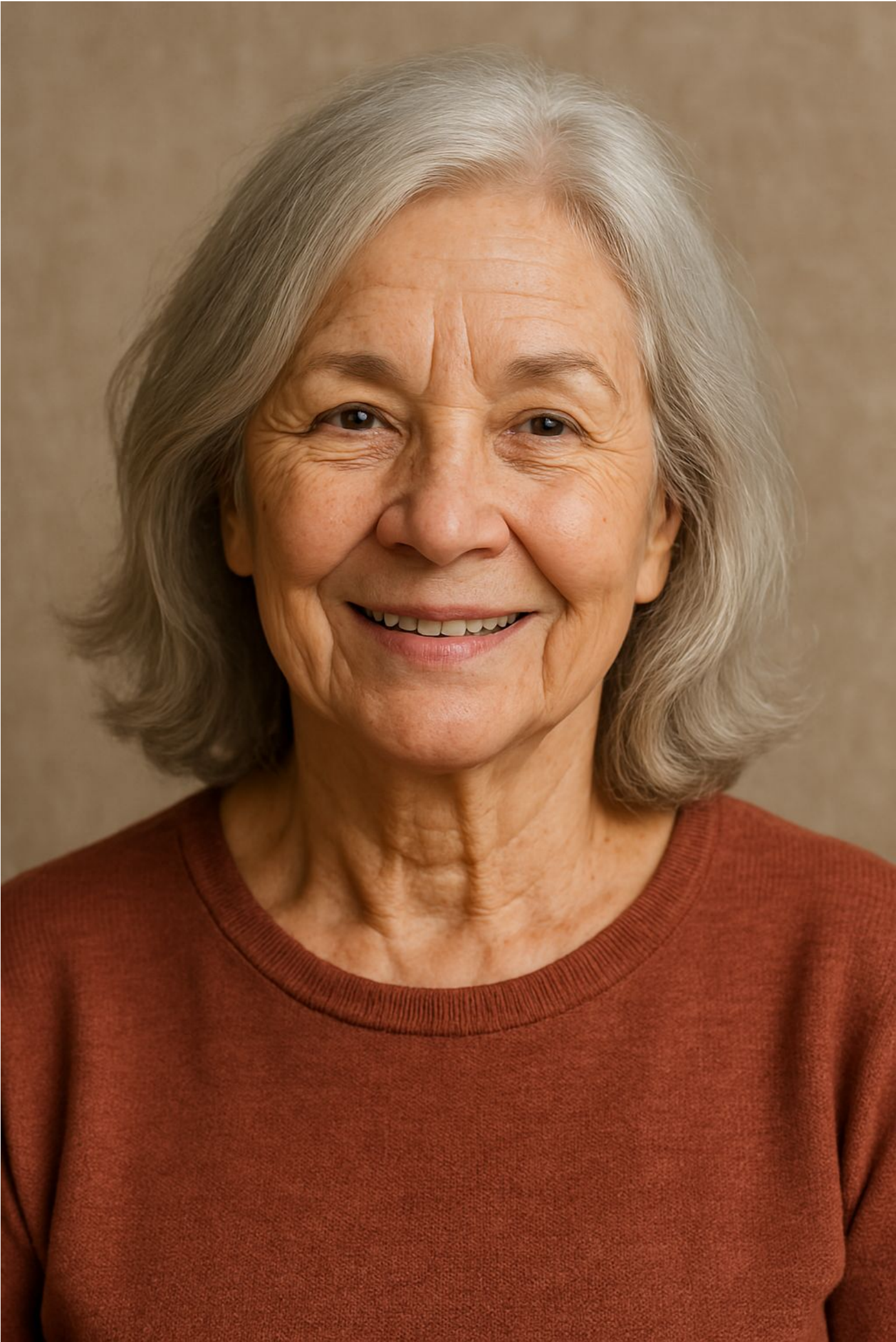
- Qualified Medicare Beneficiary (QMB) – 100% FPL
  - State pays Part B premium (and Part A premium, if applicable)
  - Individual gets ACCESS card that ONLY covers Medicare cost-sharing
- Specified Low-Income Beneficiary (SLMB) – 120% FPL
  - State pays Part B premium
- Qualified Individual (QI-1) – 135% FPL
  - State pays Part B premium
  - Cannot have QI-1 and full Medicaid (i.e. through MAWD or waiver)

# Case Scenario- Lynn Would she Qualify for MSP?

	Lynn is single	At or below guidelines
Lynn's Gross Income	\$1,500/month	✓
Lynn's Resources	\$8,000	✓

Lynn's Current Health Insurance Premium Costs

Medicare Part B - ~~\$185/month~~  
Medigap Plan G - \$130/month  
Part D Plan - \$40/month  
Total = \$170/month





# Extra Help with Medicare Prescription Drug Costs

# What is Extra Help?

This is a Medicare benefit

- Also known as the Low Income Subsidy or LIS

Helps with Medicare Part D costs

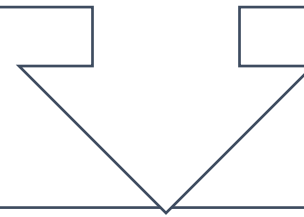
- Lowers the premiums, deductibles and co-pays
- Eliminates any late Part D late enrollment penalty

Administered by SSA & CMS

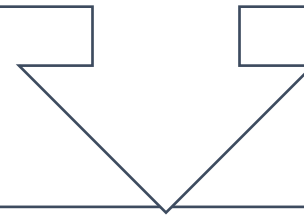
- SSA = Social Security Administration
- CMS = Centers for Medicare & Medicaid Services

# Why is Extra Help Important?

The Medicare Part D Prescription Drug Program can be costly



Created to help people with limited incomes & resources afford Part D



Many people still don't know about the Extra Help program or how to get this help

2025 Costs	<u>With</u> Extra Help	<u>Without</u> Extra Help
Premium	100% premium subsidy (up to Regional Benchmark for basic coverage)	Varies by plan
Deductible	None	\$590
Initial Coverage Period	<ul style="list-style-type: none"> <li>• \$1.60/\$4.80 if &lt; 100% FPL</li> <li>• \$4.90/\$12.15 if &gt; 100% FPL</li> <li>• \$0 if get Medicaid Long Term Care (Waiver or NH)</li> </ul>	25% coinsurance until total drug costs = \$2,000  (most plans use a tiered copay structure)
Catastrophic Coverage	\$0	\$0



# Who Qualifies for Extra Help?

## **If on Medicaid, automatically qualify!**

- Even if only getting limited help through Medicaid (i.e., payment of the Medicare Part B premium)
- No Extra Help application needed

## **Other Medicare beneficiaries must apply**

- Social Security Administration processes applications
- Must meet income and resource limits

# 2025 Extra Help Income/Resource Limits

	Monthly Income Limit (150% FPL)	Assets/ Resources Limit
Single	\$1,957	\$17,600
Married	\$2,644	\$35,130

*Not all income and resources count toward limit!*

# Applying for Extra Help

Can apply at any time  
& don't need to have  
Medicare Part D

No Application  
Needed if Getting Any  
Medicaid!

- **Online:** [www.ssa.gov/prescriptionhelp](http://www.ssa.gov/prescriptionhelp)
- **Phone:** 1-800-772-1213
- **Mail:** Original Paper application - **no photocopies**

# How Extra Help Looks at Income

## What Counts?

- ✓ Social Security benefits
- ✓ Railroad Retirement benefits
- ✓ Pensions
- ✓ Wages
- ✓ Veterans Benefits
- ✓ Alimony/Spousal Support
- ✓ Unemployment benefits
- ✓ Workers Compensation
- ✓ And more

## How Much Income is Counted?

- UNEARNED income (everything but wages/employment earnings)
  - Gross monthly income minus \$20
- EARNED income (wages/earnings from employment)
  - Gross annual income minus \$780 and then minus  $\frac{1}{2}$  of remaining amount



# How Extra Help Looks at Resources

## What Counts?

- ✓ Bank accounts (checking, savings, CDs)
- ✓ Stocks, Bonds, Mutual Funds
- ✓ Retirement Accounts
- ✓ Property (if not primary residence)
- ✓ Cash at home
- ✓ Annuities
- ✓ Certain trusts that allow person to revoke it or have direct use of funds
- ✓ And more

## What Doesn't Count?

- ✗ Applicant's home/primary residence
- ✗ All vehicles
- ✗ Life Insurance
- ✗ Burial plots
- ✗ Irrevocable Burial Accounts
- ✗ Household goods/furnishings,
- ✗ \$1500 per applicant (and another \$1500 per spouse, if applicable) for people who plan to use resources for funeral/burial exclusions

# Applying for Extra Help



If applying online, note Re-entry Number and print copy of application before submitting



No verification documents needed to apply



No timeframe for processing applications in rules; online applications are processed quickest

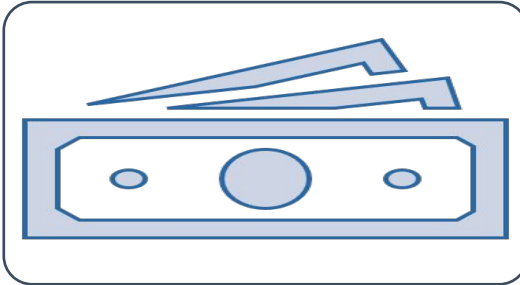


SSA will send written notice of eligibility

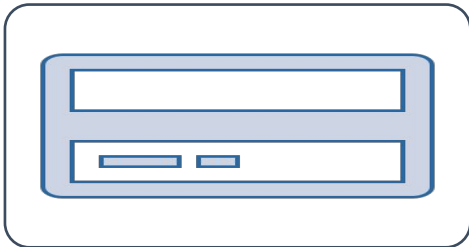


Can appeal if denied (instructions in eligibility notice)

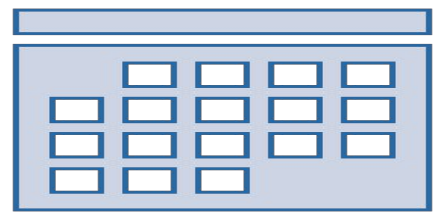
# Extra Help Approved – Now What?



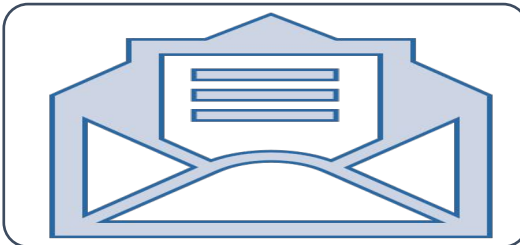
SSA notifies Medicare and Part D costs go down automatically



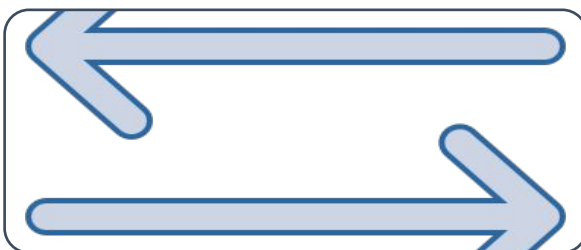
If enrolled in Part D, plan will send a refund. If no Part D coverage, Medicare will auto-enroll you into Part D plan



Once approved, Extra Help lasts for the entire calendar year (at least)



Notices are sent to people who are losing automatic eligibility or people chosen for renewal by SSA



If change drug plans, Extra Help moves to new plan



# Case Scenario- Lynn

## Would She Qualify for Extra Help?

	Lynn is single	At or below guidelines
Lynn's Gross Income	\$1,500/month	✓
Lynn's Resources	\$8,000	✓

Lynn's Current Health Insurance Premium Costs

Medicare Part B - ~~\$185/month~~  
Medigap Plan G - \$130/month  
~~Part D Plan - \$40/month~~  
Total = \$130/month

**Lynn will automatically receive Extra Help if she qualifies for MSP!**





# Benefits & Applying

Medicare Savings Programs (MSPs)	Low-Income Subsidy (LIS)
Other terms used: “Buy-in”, QMB, SLMB, QI-1	Other term used: Extra Help with Medicare Prescription Drug Costs
Apply through state Medicaid agency	Apply through the Social Security Administration *Online is fastest * Any Medicaid = automatic LIS * Verification docs not required to complete app * SSA may ask for more verification information
If approved, Medicaid pays the Medicare Part B premium *QMBs - Medicaid pays Medicare Part A & B costs	If approved, LIS pays/lowers Medicare Part D costs

# Other Important Information

## Getting MSP = automatic Extra Help

- Getting Extra Help ≠ automatic MSP – must always meet MSP rules to qualify

## Once Extra Help is turned on, it's on for the entire calendar year

- People who lose Medicaid keep Extra Help until the end of the year (at least)
- If dual eligible in July (any level) automatically approved for Extra Help for entire next calendar year
- People whose Medicaid is reduced to MSP keep full Extra Help
- People approved for Extra Help by SSA keep it unless or until they are chosen for redetermination and they either don't complete it or no longer qualify

## People eligible for MSP should apply directly to the Medicaid office

- Helps them get the MSP benefit ASAP & benefits can be retroactive 3 months in some circs.
- Someone with full Medicaid may or may not get MSP

# State Pharmaceutical Assistance Programs

- Many states offer State Pharmaceutical Assistance Programs (SPAPs)
- SPAP guidelines vary by state:
  - Income/Resource guidelines
  - Age requirements
  - Cover certain illnesses/diagnosis – HIV/AIDS, ESRD
- SPAPs often coordinate with Medicare Part D
  - Check with the state SPAP for coordination information
- [Click Here](#) to find out if your state has a SPAP

# Also – Medicaid!

Federal health program run by state Department of Human Services (DHS)

Called “Medical Assistance” in PA

Over 71 million Americans rely on Medicaid;  
3 million Pennsylvanians

Health insurance for people with limited incomes who fit into certain groups

Can be the person’s only insurance

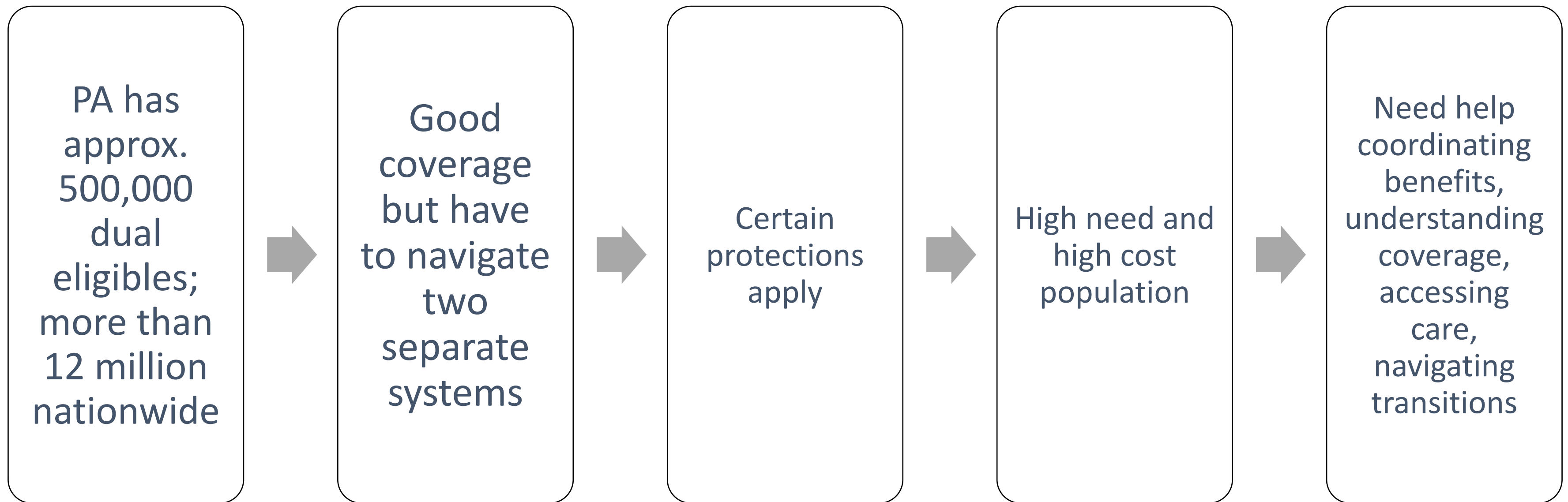
Can be secondary coverage for those who also have Medicare or other private coverage



# Dual Eligibility

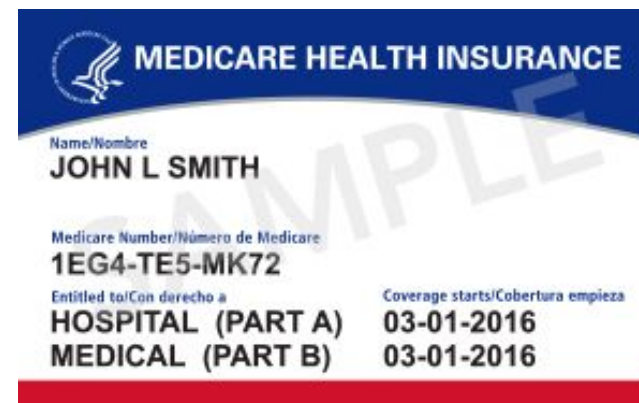
How Medicare & Medicaid work together

# Why is Understanding Dual Eligibility Important?



# Full Dual Eligible Coverage Basics

## MEDICARE



- Primary insurance
- Pays first for most health care services
- Part D with Extra Help covers prescription drugs
- Billing protections may apply

## MEDICAID



- Covers Medicare Part A and B deductibles & coinsurance/copays
- Adult Benefit Package includes services not covered by Medicare (i.e., dental, vision, incontinence supplies)
- Covers OTC meds
- May pay Medicare premium (if eligible)
- Billing protections apply

# Sources of Help

## SHIPs

1-877-839-2675

- How they can help: understand Medicare coverage and plan choices; apply for Medicare Savings Programs and Extra Help; enroll into or change Medicare plans; and more

## MEDICARE

1-800-633-4227

- How they can help: answer questions about Medicare; help research Medicare Part C and Part D plans; check coverage and/or Extra Help status; and more

## Medicaid

- How they can help: answer questions about Medicaid category or coverage status; take updates to contact information; confirm application/renewal received; Click [here](#) to find your State Medicaid Agency

# Sources of Help

## Senior Medicare Patrol

1-877-808-2468

- How they can help: Assist people who have experienced Medicare fraud, waste, errors and abuse

## Social Security

1-800-722-1213

- How they can help: Apply for benefits (Medicare, Retirement, Disability, SSI), manage existing benefits, order replacement SS and Medicare cards

## Eldercare Locator






1-800-677-1116

- How they can help: Provide information and assistance on locating and accessing community services for older adults.



## POLL #2:

**Will the Medicare information from today's presentation be helpful in your work?**

-  Yes, very helpful
-  Somewhat helpful
-  Not sure yet
-  Not really helpful
-  Not applicable to my work

# Connect With Us

- Follow us on Social Media: **@PAHealthLaw**



Facebook



Instagram



Bluesky



LinkedIn



YouTube

- [Sign up](#) for our newsletter & other updates
- Visit our [Resource Library](#) for fact sheets and videos.

# Questions?

Katy McKee

Supervising Attorney

Phone: 412-434-5779

E-mail: [kmckee@phlp.org](mailto:kmckee@phlp.org)

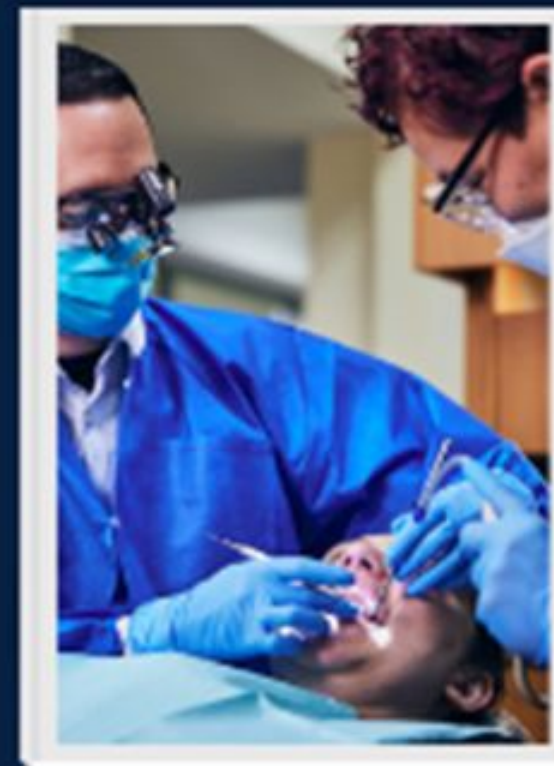
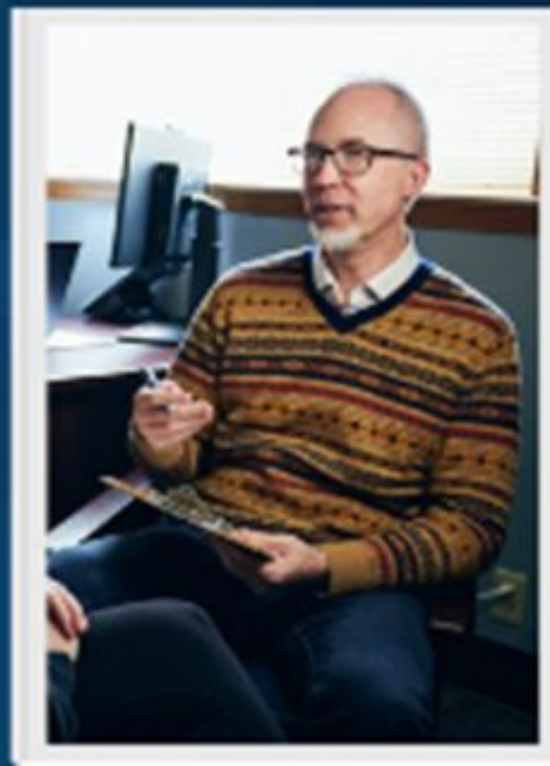
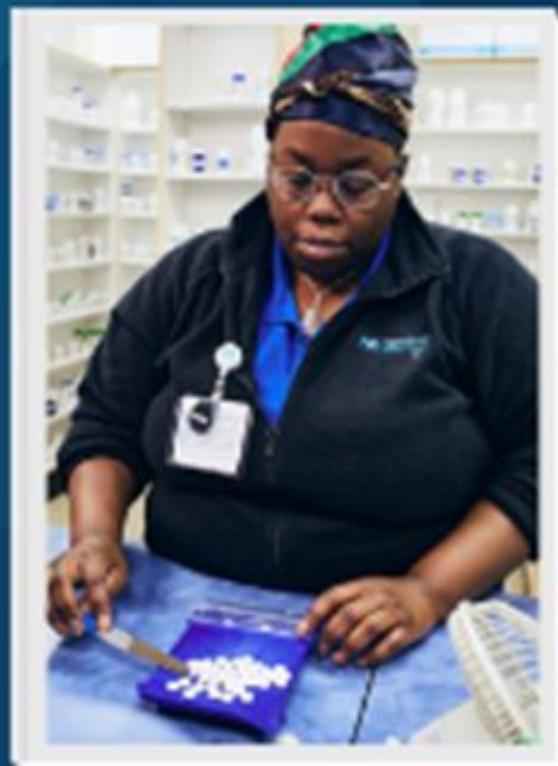
Jessica Lippert

Paralegal

Phone: 445-287-6126

E-mail: [jlippert@phlp.org](mailto:jlippert@phlp.org)





# Assisting Medicare Eligible Populations

Tia Whitaker, Statewide Director Outreach and Enrollment







Our health centers are changing lives every day and it is our honor to serve and support them.



# Pennsylvania Community Health Centers

## Serve

Serving more than 1,020,000 people annually in PA at 54 health centers at more than 440 sites in 55 of Pennsylvania's 67 counties.

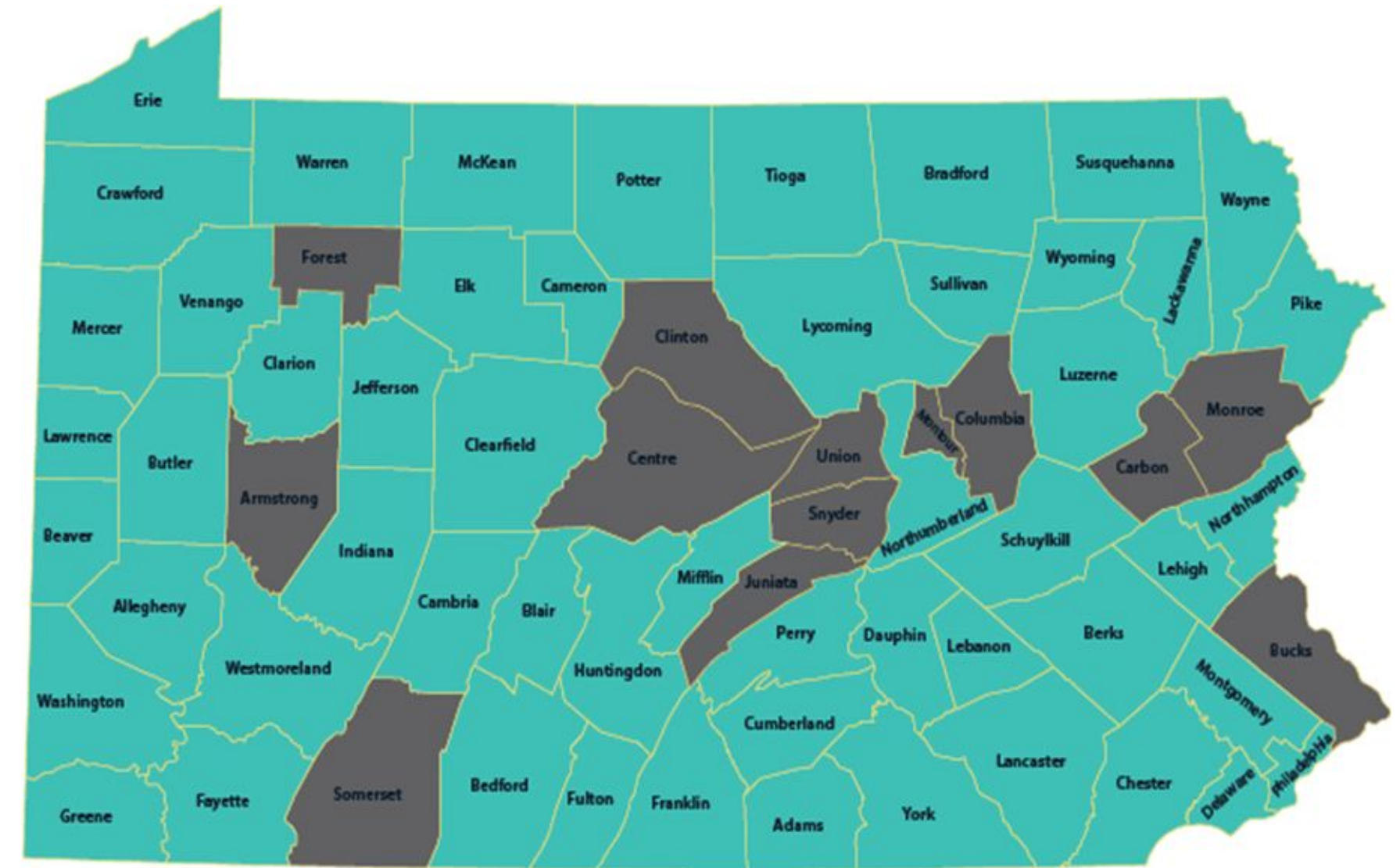
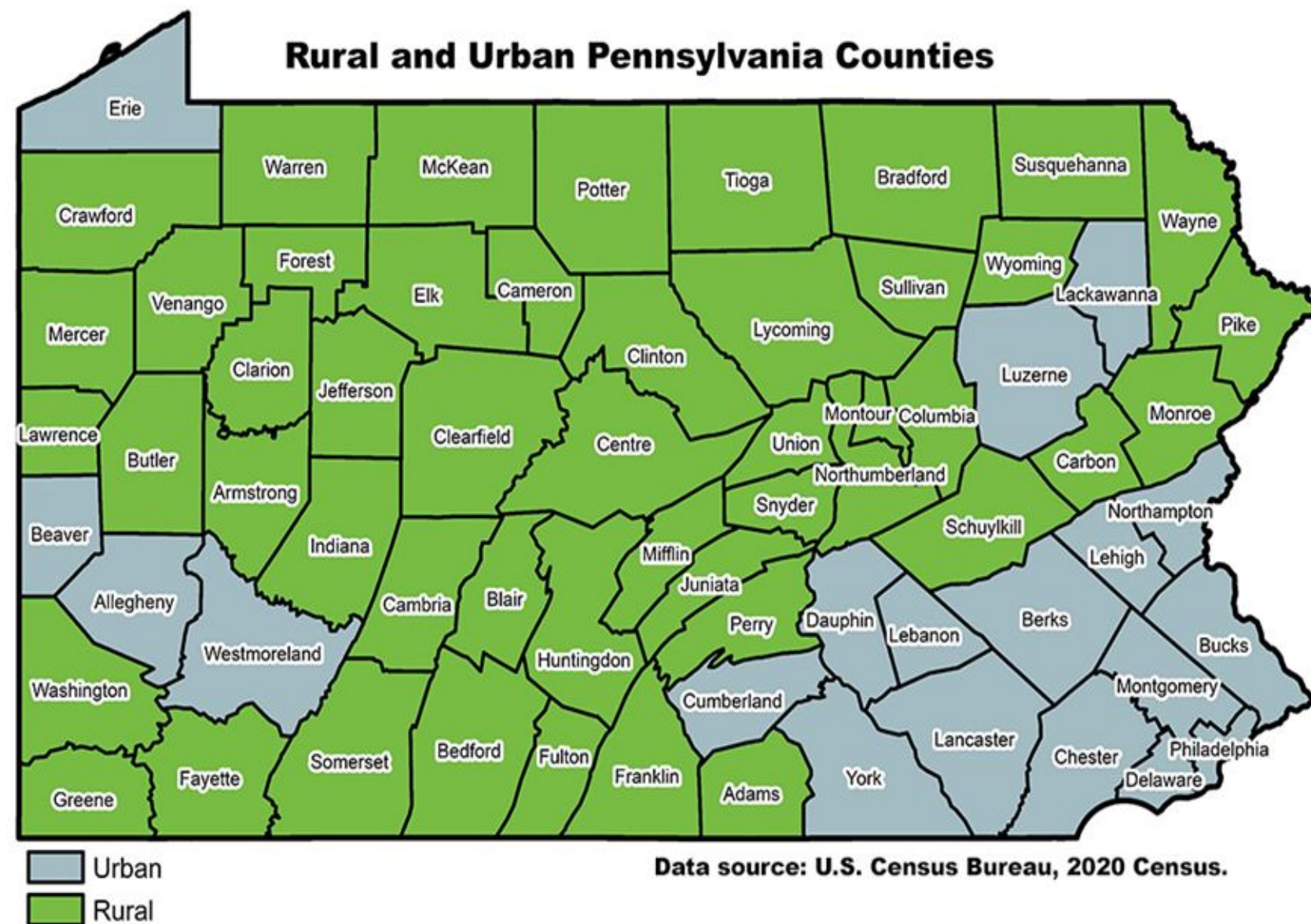
## Provide

Provide more than 3.1 million visits annually.

## Contribute

Contribute more than \$500 million to economies of local communities and provide more than 3,500 FTE jobs in PA.

# Pennsylvania's Health Center Landscape



\*Counties without health centers appear in grey



# Medicare Populations



- **Total Medicare Enrollees** – 65,636,490 (25.4% of the US Population)
- **Pennsylvania Medicare Enrollees** – 2.8 million (17% of the PA population)
- **Nationally Health Center Medicare Patients** – 3,591,582
- **Pennsylvania Health Center Medicare Patients** – 13%



# The Value of Partnership

- **PA Department of Aging** – State Health Insurance Assistance Program - Medicare Improvement for Patients and Providers Act - Insurance Assist Programs
- **PA MEDI:** Pennsylvania Medicare Education and Decision Insight – Local Resources for Medicare Help through 52 Local Area Agencies on Aging
- **Pennsylvania Health Law Project (PHLP):** Training, Technical Assistance, Complex Cases



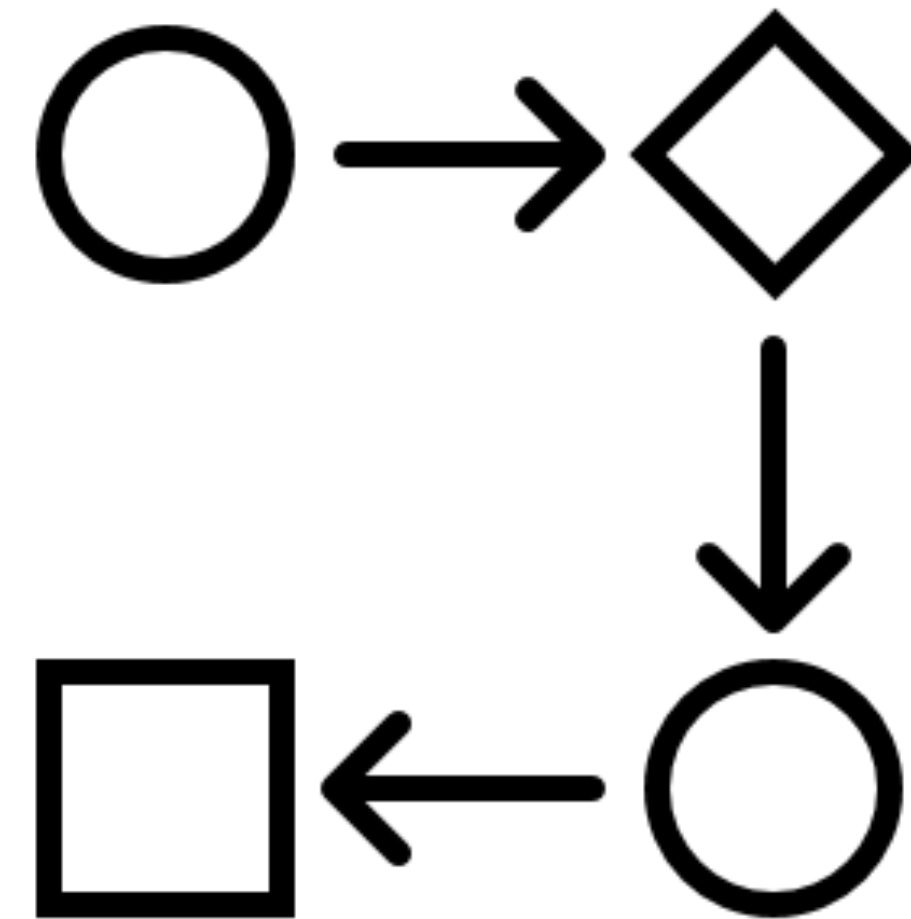
# Enrollment Assistance

- 135 Certified Marketplace Health Center Enrollment Assistants
- 70 Trained Medicare LIS/MSP Health Center Enrollment Assistants
- Screened nearly 200 eligibles for the Extra Help/Medicare Savings Program



# Enrollment Assistance

- Health Center Workflow & Referrals
  - Outreach, Inreach
  - Know & Provide information on Medicare and Medicaid programs
  - Collect Demographic Information
  - Assess for Program Eligibility
  - Enroll/Complete Applications
  - Document in EHR & STARS system
  - Tracking and Follow-up



# Enrollment Assistance

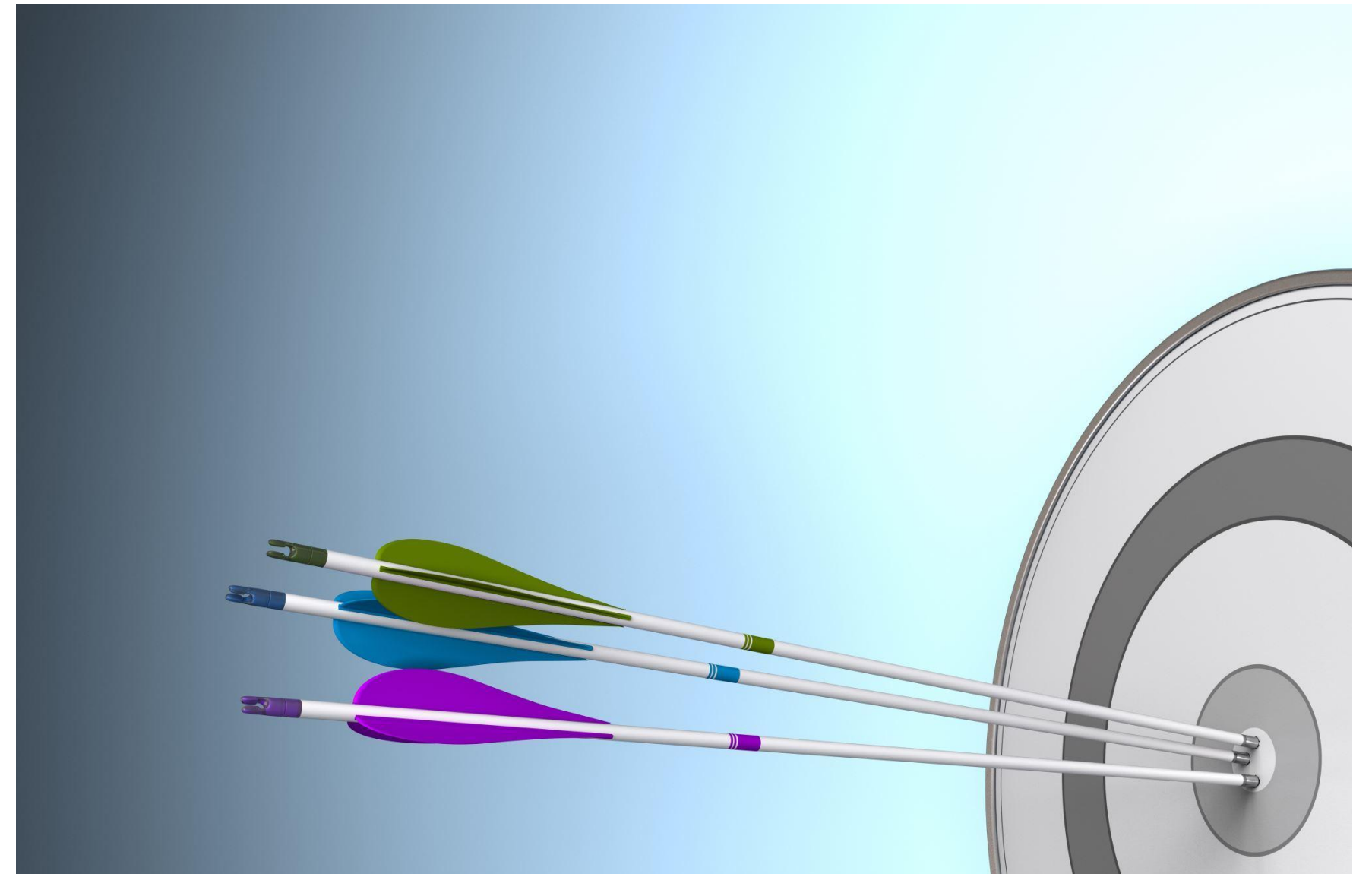


- Medicare Part A, B, C, D
- Medicaid
- New to Medicare
- Transition from Marketplace to Medicare
- Tricare Benefits
- VA/Veterans Health Benefits
- PACE



# Goal

- Help seniors obtain the security of health insurance coverage
- Assist seniors with lowering their healthcare costs
- Connect seniors to needed care
- Open the door to other services
- Improve health-related outcomes



# QUESTIONS

Tia Whitaker  
Statewide Director, Outreach and Enrollment  
Pennsylvania Association of Community  
Health Centers  
tia@pachc.org  
(717) 761-6443, ext. 207

[www.pachc.org](http://www.pachc.org)



# Questions?

**Please use the chat or Q&A function to post questions!**

# Thank You

---

Please take a moment to complete  
our post-session evaluation survey!



[https://www.surveymonkey.com/r/  
FXH69GR](https://www.surveymonkey.com/r/FXH69GR)

A link to the survey is also in the chat.



# FOLLOW US

---



**Bluesky**  
[@ncmlp.bsky.social](https://bsky.app/profile/ncmlp.bsky.social)



**LinkedIn**  
[Follow](#)

# CONTACT

---

- **Upcoming Trainings:**

<https://medical-legalpartnership.org/learning-opportunities/>

- **Sign up for our newsletter:**

<https://medical-legalpartnership.org/about-us/newsletter/>

For more information, contact us at  
[ncmlp@gwu.edu](mailto:ncmlp@gwu.edu)