



Center for
Medicare Advocacy

MedicareAdvocacy.org

Connecticut Legislature
Aging and Human Services Committees

Medicare for Connecticut Residents

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The Center for Medicare Advocacy, founded in CT in 1986, is a non-profit, non-partisan law organization that works to advance access to comprehensive Medicare, health equity, and quality health care.

Based in Connecticut and DC, with additional attorneys in CA, MA, NJ.

- Staffed by attorneys, advocates, communication and technical experts, nurse consultant
- Education, legal analysis, writing, assistance, and advocacy
 - **Free for Connecticut residents**
- Systemic change – Policy/Litigation
 - Based on our experience with the problems of real people
- Medicare coverage and appeals expertise
- CT Medicare/Medicaid Third Party Liability Projects

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**With Gratitude to the CT Legislature for
Supporting Medicare Assistance and Education
for CT Residents**



CHOICES: A CT ADS Partner Resource for Medicare Decision-Making

Call CHOICES at 1-800-994-9422

For a no-cost, unbiased review of unique individual circumstances and a knowledgeable review of Medicare options in Connecticut, including screening for the Medicare Savings Program (MSP)



Medicare Overview

- National health insurance enacted in 1965.
- People usually qualify based on age and paying into Social Security, not based on (low) income.
 - Unlike Medicaid/Title 19, which is based on income.
- Medicare covers people ≥ 65 , and certain people with disabilities or ESRD.
- Medicare covers hospital, nursing home, home health, doctors, durable medical equipment, prosthetics, orthotics, hospice, prescription medicine, some preventive services, some vaccines.
- Medicare available through the original/traditional program or private “Medicare Advantage” (MA) plans.
- MA should cover at least as much as “original” Medicare and follow the same coverage rules.
- Part D - Rx

Medicare: An Insurance Model

Covers *Some* of the Cost of *Some* Health Care

- When it is Reasonable and Necessary
- For an Illness or Injury
- Diagnosis, Treatment, Rehabilitation
- Some Preventive Coverage
- With Premiums, Deductibles, Co-Pays

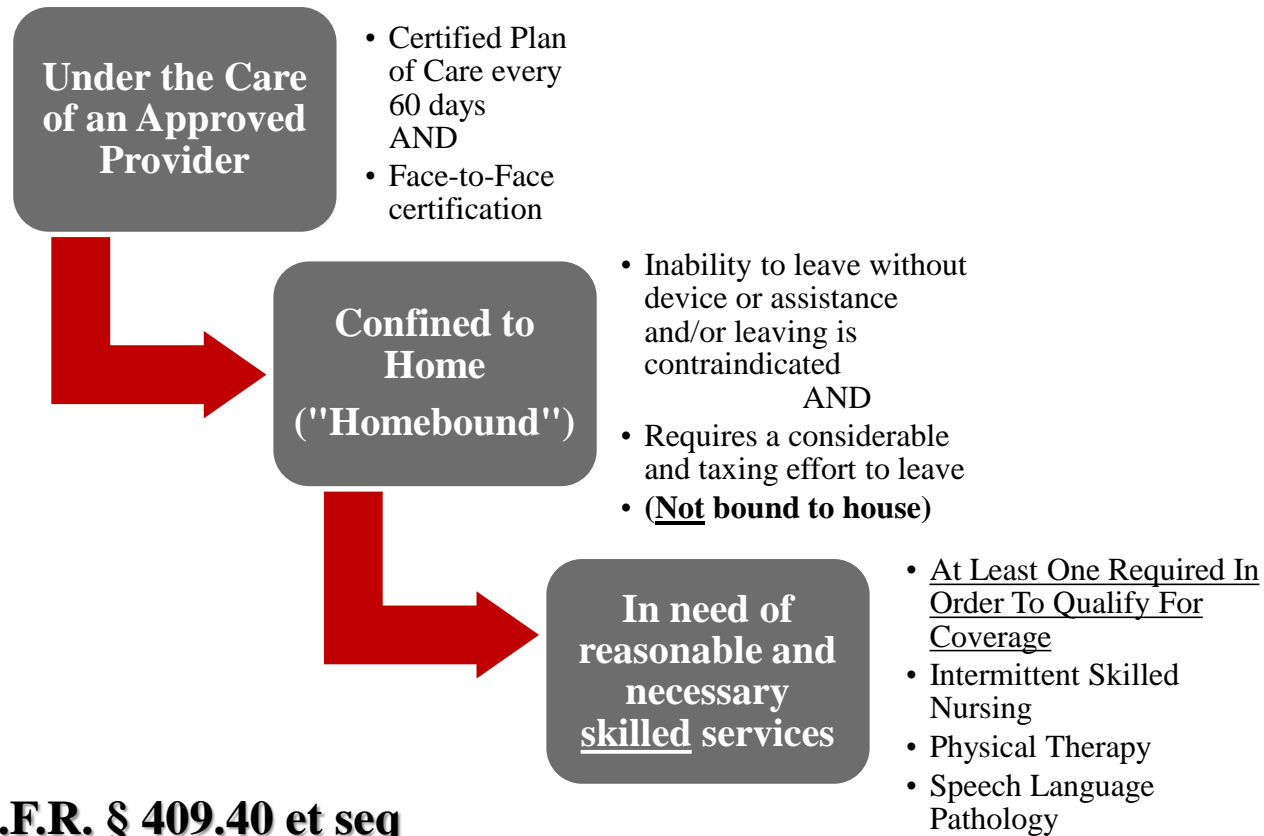


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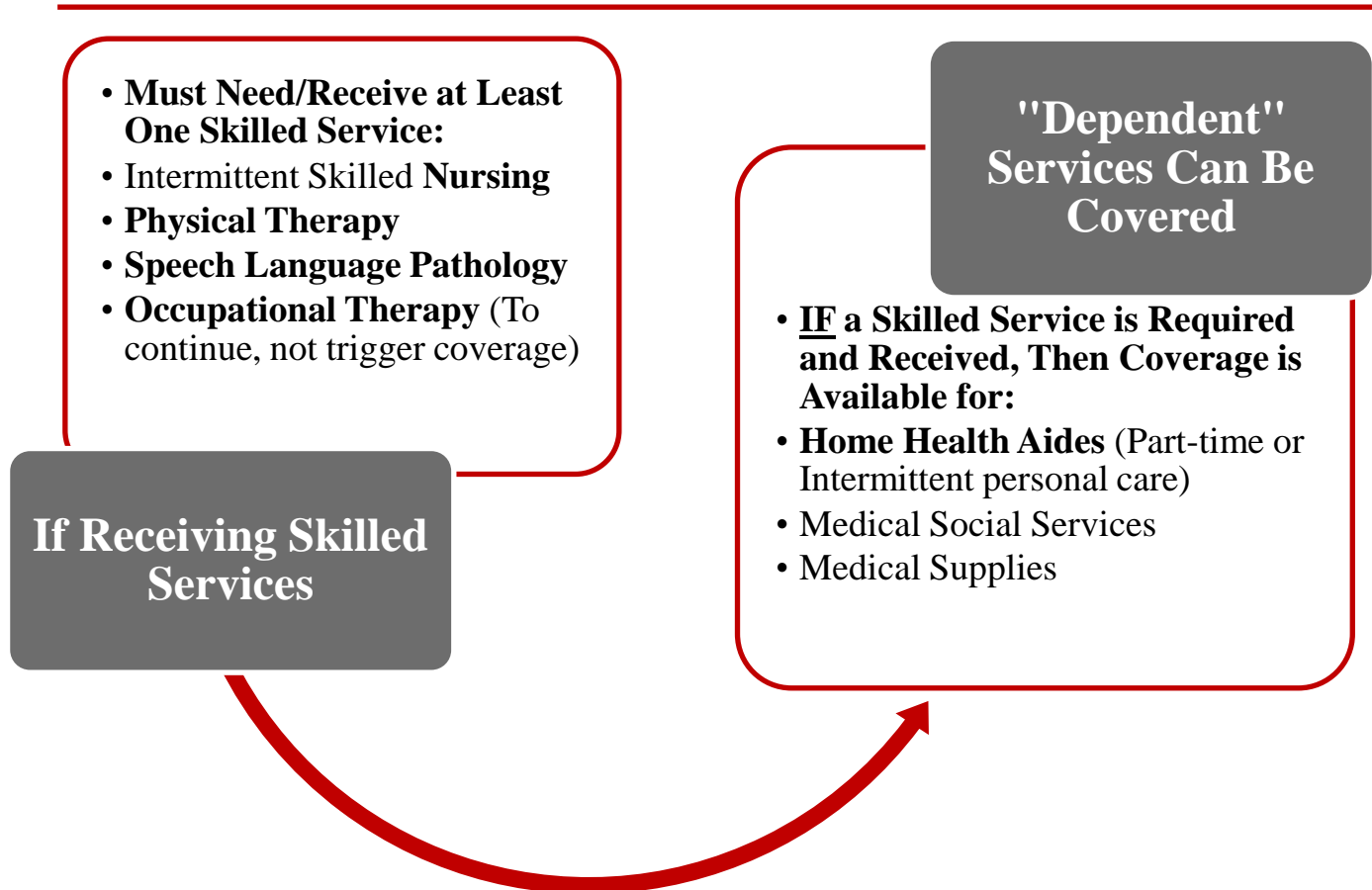
**A Focus on
Medicare Home Health Care &
Obstacles to Accessing
Medicare-Covered Health Care**

Home Health Coverage Criteria



42 C.F.R. § 409.40 et seq

Medicare Covered Home Health Services



Medicare-Covered Home Health Aides

How much can be covered – under the law?

- Combined with skilled nursing, can be provided up to 28 hours per week and any number of days per week as long as they are provided less than 8 hours each day
 - Subject to review on case by case basis, they may be available up to 35 hours per week
- Separately if the skilled service is therapy

42 U.S.C. § 1395x(m)(7)(b); 42 CFR §409.45(b)

Other Medicare Issues And Concerns

- Hospital “outpatient Observation Status”
- Improvement Standard Myth – *Jimmo* Case –
 - Coverage is available to maintain condition or slow decline
 - SNF, HH, & Outpatient Therapy
- Skilled Nursing Facility (SNF)
 - Coverage – Keep daily skilled care in place (5days/wk therapy; 7days/wk nursing and/or therapy combined)
 - Resident rights – including visitation
- Coverage Denials or Concerns?
 - Contact CMA for Case Review

Help Paying Medicare Costs: The Medicare Savings Program (MSP)

**For CT Residents with incomes under
\$2,660/month (\$3,591/couple) - 2021***

(*Rates change each March)

**Call Connecticut CHOICES at
1-800-994-9422**



At no cost, CHOICES Counselors can review qualifications and help individuals apply for one of three **Medicare Savings Programs** available in CT to help pay some or all Medicare costs.



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CMA Connecticut Specific Resources Webpage:

<https://MedicareAdvocacy.org/medicare-info/connecticut-consumers-guide/>

CT Section on MedicareAdvocacy.org

Other CMA Services (free of charge for CT Residents, with gratitude to CT Department of Aging & Disability Services and CT Legislature):

- **For Connecticut Medicare beneficiaries:**
 - Evaluation, legal assistance, advocacy for rightful Medicare coverage
 - Appeals of inappropriate Medicare denials
- **For Connecticut Lawmakers:**
 - Expertise, participation in Town Halls/health fairs, presentations, legal support, education materials
 - Constituent services, referrals to CMA for Medicare-related issues

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Links to Medicare Savings Program (MSP) Resources:

- [Medicare Savings Program Factsheet, February 2021](#)
 - Medicare Savings Program Factsheet – Spanish – [Los Programas de Ahorros de Medicare](#)
- [Basic MSP Flyer, February 2021](#)
 - Basic MSP Flyer – Spanish – [¿Necesita ayuda con los gastos de Medicare?](#)
- **Recorded Webinar:** [*Medicare Savings Programs for Connecticut Medicare Beneficiaries*](#)
- MSP Application: <https://portal.ct.gov/DSS/Health-And-Home-Care/Medicare-Savings-Program/Medicare-Savings-Program>
- **Links to Medicare Covered Home Health Resources:**
- [Infographic – the Road to Medicare Covered Home Health Care](#) (English)
- [Infographic – the Road to Medicare Covered Home Health Care](#) (Spanish)
- [Home Health Checklist](#) (English)
- [Home Health Checklist](#) (Spanish)
- [Home Health Coverage](#) (English)
- [Home Health Coverage](#) (Spanish)
- **Link to Durable Medical Equipment Resources:**
- [Beneficiary Guide to Medicare Coverage for Durable Medical Equipment \(DME\)](#)

Connecticut LTC Ombudsman Program & Center for Medicare Advocacy Partnership

- Optimize the value of each organization's expertise and resources on behalf of CT's long term care facility residents, families and helpers.
- Share resources to maximize impact
- Participate in joint education efforts
- Provide information and referrals as appropriate for services available from each program



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For further information, to receive the Center's free weekly electronic newsletter, *CMA Alert*, update emails and webinar announcements, contact:

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