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*Governor*



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*Director*

State of Nevada  
**Department of Health and  
Human Services**

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Overview of Nevada Medicare Assistance Program

Aging & Disability Services Division

Presented by LaDonne Knighten, MAP Director



10/12/2022

*Helping people. It's who we are and what we do.*



# Agenda

- 1. Overview of MAP**
- 2. Overview of Medicare**
- 3. Referrals to MAP**
- 4. Additional Resources and Information**
- 5. Healthcare fraud, errors, abuse**
- 6. Questions/Answers**

# What is MAP?

The Medicare Assistance Program (MAP) is comprised of three Federally funded programs. Collaboration of these programs allow for enhanced outreach, education, and one on one assistance.

- **The State Health Insurance Assistance Program (SHIP)** provides unbiased and objective Medicare counseling and enrollment assistance to maximize individualized access to care and benefits;
- **Senior Medicare Patrol (SMP)** empowers Medicare beneficiaries to prevent, detect, and report healthcare fraud and abuse;
- **Medicare Improvements for Patients and Providers Act (MIPPA)** assists low-income Medicare beneficiaries with information and applications for cost savings programs.



# About MAP

**800-304-4444**

- **MAP services are under the direction of the Nevada Aging and Disability Services Division (ADSD), with funding from the Administration for Community Living (ACL).**
- **MAP services are free, unbiased, available to Medicare eligible individuals, pre-enrollees, their family members and caregivers statewide.**
- **MAP provides application assistance for cost savings programs such as Senior & Disability Rx (SRx/DRx), Low Income Subsidy/Extra Help, and Medicare Savings Programs.**

## **MAP services are administered by:**

- **Dignity Health (702-616-4926)**  
Clark, Esmeralda, Lincoln, Nye counties
- **Access to Healthcare Network (775-284-1892)**  
All other Nevada counties



# What is Medicare?



Federal health insurance program created in 1965



Not designed to pay 100% of medical bills



People ages 65 and older  
Some people with disabilities under 65



Covers over 61 million people



SSA handles  
Enrollments,  
Premiums, and  
Replacement  
Medicare Cards



Centers for Medicare &  
Medicaid Services  
(CMS) administers the  
Medicare Program



# Your Medicare Coverage Choices

## Option 1: Original Medicare

This includes Part A and/or Part B.



Part A

Hospital Insurance



Part B

Medical Insurance



Part D

Medicare prescription drug coverage



Medigap

Medicare Supplement Insurance

## Option 2: Medicare Advantage (Part C)

These plans are HMOs and PPOs and may include Part D.



Part A

Hospital Insurance



Part B

Medical Insurance



Part D

Medicare prescription drug coverage



# Medicare Supplement Insurance Policies (Medigap)



Part A



Part B

Hospital Insurance Medical Insurance



Part D

Medicare prescription drug coverage



Medigap

Medicare Supplement Insurance

- Medigap is private health insurance that supplements Original Medicare
- You must have Part A and Part B
- Medicare will pay its share of the Medicare-approved amounts for covered healthcare costs (A and B only) and your Medigap policy pays its share
- A Medigap policy covers one person
- You continue to pay your Medicare Part B premium
- You pay a separate monthly premium for the Medigap policy

# Medicare Savings Account Plans (MSA)

- New to Nevada in 2020
- Available statewide
- No additional monthly premium
- MSAs combine a high deductible with a medical savings account
- DOES NOT include drug coverage
- Must enroll in a stand-alone Medicare Prescription Drug Plan (PDP) to obtain drug coverage





# Applying for Medicare

Apply 3 months before age 65

- Don't have to be retired
- Contact the Social Security Administration

Enrollment is automatic if receiving -

- Social Security
- Railroad Retirement benefits
- Social Security Disability benefits for 24 months

If you are receiving health insurance through your or your spouse's employer, contact the Benefits Administrator



# Important Dates



- **Medicare Open Enrollment:**

October 15 – December 7

During this time, beneficiaries can review and compare Prescription Drug (Part D) and Medicare Advantage (Part C) plans to make sure their plan addresses their needs for the next year.

When changed during Medicare Open Enrollment, their new plan is effective January 1<sup>st</sup>.

- **Medicare Advantage Plan Open Enrollment:**

January 1 – March 31

During this time, beneficiaries enrolled in a Medicare Advantage Plan can change plans or change to Original Medicare.

The new plan becomes effective the 1<sup>st</sup> of the following month.





# Important Dates (cont.)

- Initial Enrollment Period (IEP)
  - 7-month period (surrounding your 65<sup>th</sup> birthday)
  - Coverage begins based on when you enroll
  
- General Enrollment Period (GEP)
  - If you do not sign up during your IEP, you can sign up during GEP
  - 3-month period to enroll in Part A & Part B (Jan 1<sup>st</sup> – March 31<sup>st</sup>)
  - Coverage begins 1<sup>st</sup> of following month





# When to Refer Individuals & Families to MAP

- Express a lack of understanding of how Medicare works
- Concerns about medication costs and/or need assistance paying medication costs
- Questions about items or services covered under Medicare
- Requests assistance with enrollment in or changes to Medicare Prescription Drug (Part D) or Medicare Advantage Plans (Part C)
- Suspects Medicare fraud, errors, and/or abuse
- Questions about how Medicare works with employer, retirement, or veterans' benefits
- Requests assistance with Medicare appeals/claims



# Contact Information

- We welcome referrals from agencies, partners, community organizations, individuals, everyone!
- Medicare beneficiaries, individuals who are eligible for Medicare, their advocates, family, and/or caregivers can contact MAP directly.

## Southern Nevada

Dignity Health

Clark, Nye, Lincoln & Esmeralda  
Counties

702-616-4926

## Northern Nevada

Access to Healthcare Network

All other Counties

775-284-1892

**Statewide Toll-Free 800-307-4444**

Email: NevadaMAP@adsd.nv.gov

<https://www.nevadacareconnection.org/care-options/types-of-services/medicare-assistance-program-map/>



# MAP Referrals

**MAP Medicare Assistance Program (MAP)**  
**Assistance Request Form**

Use this form to:

- 1) Request assistance from/refer to a MAP counselor regarding a Medicare issue; or
- 2) Present a complaint regarding a Medicare Health Plan and/or Drug Plan.

ITEMS in BOLD are minimum required for assistance

<b>Requested by</b>	Worker:	Agency:
<b>Worker Contact Info.</b>	Telephone:	E-mail:
<b>Referral Info.</b>	Date of Referral:	
<b>Beneficiary Mailing Zip</b>	Notes/Complaint/Medication Info	
<b>Beneficiary Medicare #</b>		
<b>Beneficiary Last Name</b>		
<b>Beneficiary First Name</b>		
<b>Beneficiary Contact #:</b>		
Beneficiary Email Address (if available)		
Effective Date Part A	M	Y
Effective Date Part B	M	Y
Date of Birth	M	D
Low Income Subsidy-LIS	YES	NO
Medicaid, QMB, SL, QI	YES	NO
SRx/Drx # (if applicable)	Attach additional page(s) if needed	

**NOTES:**

- The above information in bold type is the minimum required for assistance. **If available, a complete list of medications including Name, Dosage, and Number of doses per month should be added above and/or attached to this form.**
- MAP does not need to have the actual or copy of the Medicare card, just the information on it.
- Please be aware that if a beneficiary has a Medicare Advantage (HMO, PPO, PFFS) health plan, the beneficiary **still has** Medicare and should have a Medicare card.
- If the beneficiary does not have or has lost his/her Medicare card, please request and/or explain how to request a replacement card online. *It is very easy.* Go to SSA.gov, click on the Medicare tab and follow the directions.
- **Medicaid # and SRx/DRx # only needed to complete enrollment in a new plan.**
- MAP is able to assist with clarification of Medicare information and services; enrollment assistance (including cost savings programs); detection and reporting of Medicare/Medicaid fraud, errs, and abuse;

Additional Comments/Information (attach additional pages if needed):

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Referrals can be emailed to:  
[NevadaMAP@adsd.nv.gov](mailto:NevadaMAP@adsd.nv.gov)



# Resources

**New to Medicare** (Need to sign up for Part A or Part B) or questioning qualification for Medicare

- Call the Social Security Administration @ 800-772-1213
- Sign up Online @  
<https://www.ssa.gov/benefits/medicare/>
- Local Office Locator -  
<https://secure.ssa.gov/ICON/main.jsp>

**For assistance with Care Options** (including in-home services, long term care, caregiver and community supports for the aged and disabled)

- Visit <https://nevadacareconnection.org/>





# Resources (cont.)

## Nevada 2 1 1 (or 866-535-5654)

- <https://www.nevada211.org>

## Aging and Disability Services Division

- Visit <https://adsd.nv.gov>
- 888-729-0571 Statewide
- 702-486-3545 Clark County
- 775-687-0800 Reno





# Cost Savings Programs

There are programs that may be able to help with your Medicare and prescription drug costs.

Contact your local MAP office for application assistance.

<b>Medicare Savings Programs</b>	<b>Helps pay Part A and/or Part B premiums, deductibles, coinsurance, and copayments for people with limited income and resources. Apply at local welfare office.</b>
<b>Extra Help</b>	<b>Can help pay your Part D premium up to the benchmark limit and lower prescription costs. Apply at Social Security or online at <a href="https://ssa.gov">ssa.gov</a></b>
<b>Senior/Disability Rx Program</b>	<b>Can help pay your Part D premium up to \$37 in 2021/2022.</b> <ul style="list-style-type: none"><li>• Call 866-303-6323 option 2.</li><li>• Fax Applications or Referrals to 775-687-0576</li><li>• Email Applications or Referrals to <a href="mailto:nvrx@adsd.nv.gov">nvrx@adsd.nv.gov</a></li></ul>



# Quality Improvement Organization (QIO)

- Have a concern about your healthcare?
- Quality of healthcare services?
- Healthcare ending too soon?
- Did not get necessary healthcare?
- Other concern?

**Call Livanta**

**Toll-Free Helpline 1-877-588-1123**



# Don't be a target for Medicare/Medicaid fraud, errors, or abuse!

- Learn to Protect, Detect & Report.
- Educate others to do the same



**Protect**



**Detect**



**Report**

# Why is education on Healthcare Fraud, Errors, and Abuse Important?

## General Population

- Billions of taxpayer dollars lost to improper claims
- Medicare trust fund at risk

## Medicare Beneficiaries

- Higher premiums
- Less money for needed benefits
- Quality of treatment
- Impacts availability of services and/or needed equipment



# Consequences of Medicare Fraud, Errors, and Abuse



Medical identity theft

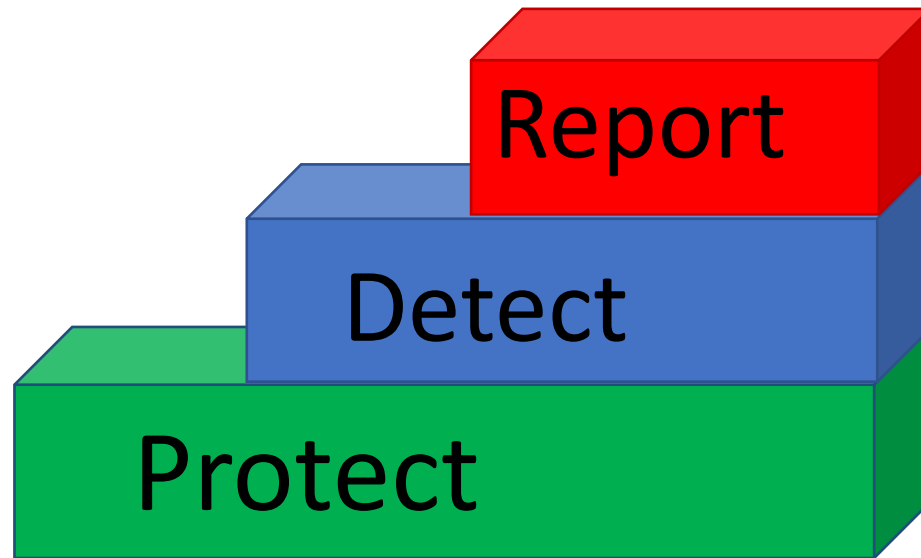


Health impact



Personal financial losses

# Three Steps to Prevent Healthcare Fraud



# Step 1: **Protect** Yourself from Medicare Fraud and Abuse



- ✓ Do treat your Medicare card and number like your credit cards.
  - ✓ Do watch out for identity theft.
  - ✓ Do be aware that Medicare doesn't call or visit to sell you anything.
- Don't give out your Medicare number except to your doctor or other Medicare provider.
  - Don't carry your Medicare card unless you will need it.



## Step 2: ***Detect*** Medicare Fraud and Abuse

- Use your **Personal Health Care Journal**
- Review **Medicare Summary Notices (MSNs)** and other statements:
  1. **Services you didn't get**
  2. **Double-billing**
  3. **Services not ordered by your doctor**
- Access your Medicare information at [www.Medicare.gov](http://www.Medicare.gov).



# Step 3: Report Suspected Fraud and Abuse



- Call the provider.
- Gather information and documentation.
- Contact MAP. This is a free and confidential service!



# Questions?

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**Access to Healthcare Network 775-284-1892**

All other Nevada counties

**Statewide Toll-Free 1-800-307-4444**





# Contact Information

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# Acronyms

- MAP – Medicare Assistance Program
- SHIP – State Health Insurance Assistance Program
- SMP – Senior Medicare Patrol
- MIPPA – Medicare Improvements for Patients and Providers Act
- SSA – Social Security Administration
- CMS – Centers for Medicare and Medicaid Services
- LIS – Low Income Subsidy
- also known as *Extra Help*
- MSP – Medicare Savings Program, also known as *MAABD* in Nevada
- HMO – Health Maintenance Organization, a type of Part C plan
- PPO – Preferred Provider Organization, a type of Part C plan
- MSA – Medicare Savings Account plans, a type of Part C plan
- PDP – Prescription Drug Plan

