



State of Wisconsin Board on Aging and Long Term Care

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The State of Wisconsin **Medigap Helpline and Medigap Part D & Prescription Drug Helpline** are a part of the Wisconsin State Health Insurance Assistance Program (SHIP). The Medigap Helpline Programs are statutorily authorized and provide free telephone counseling services, public education, and training for professionals regarding Medicare-related insurance and Long Term Care insurance for individuals in Wisconsin. Please see below for a list of some of the insurance products available to beneficiaries and long-term care consumers.

Original Medicare

Medicare is a federally sponsored health insurance program for individuals aged 65 and older; individuals younger than 65 with a disability, and those with end-stage renal disease (ESRD). Medicare provides coverage for hospital care (Part A) and medical services (Part B).

Medicare Supplement Policies

While Medicare pays a significant portion of a beneficiary's medical bills, Medicare does not cover all health care related services that may be needed. Private Insurance companies sell policies which cover some of the out-of-pocket costs for beneficiaries enrolled in both Parts A & B of Medicare. These policies are referred to as "Medicare supplement" or "Medigap" policies which provide coverage to fill the "gaps" left after Medicare covers its share. Medicare Supplement or Medigap policies pay secondary to (after) Medicare Parts A and B.

Medicare Advantage Plans

Medicare Advantage Plans (Part C) are private insurance plans which replace Original Medicare (Part A & B). These plans are offered by private insurance companies and pay for the same healthcare services as Original Medicare. They are designed to offer comprehensive coverage under one private company. Medicare Advantage plans may or may not include drug coverage. Enrollment in a Medicare Advantage plan is not mandatory, and beneficiaries may choose to stay enrolled in Original Medicare without enrolling in a Medicare Advantage plan.

With any Medicare Advantage plan, a beneficiary needs to understand the costs associated with the private health plan. There may be copays for every medical service (i.e. doctor visits, hospital stays, durable medical equipment, lab work, chemotherapy, etc). Every plan has a maximum out-of-pocket amount for copays and coinsurance with most if not all services included. There are specific enrollment periods when a beneficiary may elect to enroll in or change Medicare Advantage Plans.

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Employer-Sponsored Plans

Individuals may also have the option to have employer-sponsored health plans, whether from "Active" work, retirement, or Cobra/continuation coverage from loss of employer coverage. As with any health insurance coverage, understanding the costs and benefits of an employer-sponsored health insurance plan is important in determining which coverage is best for each beneficiary's needs.

Military or Veteran Coverage

There may be coverage for veterans or military retirees and/or their dependents which coordinates with Medicare. The most common examples of this type of coverage are:

- Veteran's Benefits
- Tricare for Life
- Civilian Health and Medical Program of VA (ChampVA)

Limited Resource Programs

Individuals with limited income or resources may be eligible for programs offered through Wisconsin Medicaid and Extra Help with your drug costs from the Social Security Administration. These programs can help with paying Medicare premiums or the out-of-pocket coinsurance left after Medicare pays. Some programs can also assist with the costs of health care before an individual becomes eligible for Medicare.

Wisconsin SeniorCare

SeniorCare is Wisconsin's State Pharmaceutical Assistance Program (SPAP) which is designed to help members cover the costs of prescription drugs and some vaccines. Anyone who is age 65 or older, resident of WI, U.S. Citizen (or have qualifying immigrant status) can enroll in SeniorCare. There is no monthly premium, rather, an annual, per person, enrollment fee.

There are four levels of coverage within the SeniorCare program (Levels 1, 2A, 2B, and 3). A person's annual income determines which level of coverage they would have, including deductible and/or spend down requirements, what drugs SeniorCare will cover, and what out-of-pocket expenses enrollees may incur. Generally, the lower an individual's income the more benefits they will receive.

Long-Term Care Insurance

Long-term care insurance is a type of insurance developed specifically to cover the costs of long-term care services, most of which are not covered by traditional health insurance or Medicare. These include services in your home such as assistance with activities of daily living as well as care in a variety of facility and community settings.

More Information

For information on insurance options contact the **Medigap Helpline 1-800-242-1060** or email us at BOALTCMedigap@Wisconsin.Gov . Please also feel free to visit our website at www.longtermcare.wi.gov for additional resources.