

MaineHealth

Testimony of Annette Fournier, LMSW

MaineHealth

In Support of LD 1228

“Resolve, Requiring the Department of Health and Human Services to Create a Limited Benefit MaineCare Card for Individuals Eligible for the Medicare Savings Program”

Friday, May 3, 2019

MaineHealth Member Organizations:

Franklin Community Health Network
LincolnHealth
MaineHealth Care At Home
Maine Behavioral Healthcare Memorial Hospital
Maine Medical Center
NorDx
Pen Bay Medical Center
Southern Maine Health Care
Synernet
Waldo County General Hospital
Western Maine Health

Part of the MaineHealth Family:

MaineHealth Accountable Care Organization

MaineHealth Affiliates:

MaineGeneral Health
Mid Coast-Parkview Health
New England Rehabilitation Hospital of Portland
St. Mary's Health System

Senator Gratwick, Representative Hymanson, and distinguished members of the Joint Standing Committee on Health and Human Services, I am Annette Fournier, Case Manager for the MaineHealth Access to Care Coverage Team, and I am here to testify in support of LD 1228, “Resolve, Requiring the Department of Health and Human Services to Create a Limited Benefit MaineCare Card for Individuals Eligible for the Medicare Savings Program.”

MaineHealth is Maine’s largest integrated non-profit health care system that provides the full continuum of health care services to the residents of eleven counties in Maine and one in New Hampshire. As part of our mission of “Working Together So Maine’s Communities are the Healthiest in America,” MaineHealth is committed to caring for all patients, regardless of their ability to pay. Our MaineHealth Access to Care Coverage Team assists Maine’s uninsured and underinsured individuals with the process of applying for various MaineCare and Affordable Care Act programs. We also assist patients with underutilized MaineCare benefits, including the Medicare Savings Program.

The Medicare Savings Program, also known as the “Medicare Buy-In Program,” is a limited benefit MaineCare program available to low-income elderly and disabled individuals who are insured by Medicare. In addition to being a Medicare beneficiary, applicants must have an income below \$ 22,764 per year for a family of one to be eligible for the program. The Medicare Savings Program can help pay for Medicare co-pays, coinsurances, deductibles, and premiums. For example, the program pays for the Medicare Part B premium, saving a person \$136 each month. In addition, once deemed eligible for the Medicare Savings Program, a person is automatically enrolled for the Federal Low-Income Subsidy (LIS) which greatly reduces the cost of prescription medications.

Currently, Medicare Savings Program beneficiaries receive only a letter from the Department of Health and Human Services once approved for the program. This single letter must be kept and shown prior to all medical services and each time the individual goes to the pharmacy for medications.

MaineHealth’s Access to Care Team began assisting individuals with Medicare Savings Program enrollment in June, 2017. Since then, we have helped 230 Mainers apply for the program. During this time – and in my past experiences – it has become apparent that these beneficiaries are at a disadvantage when it comes

to understanding what their coverage entails. For many, it is their first time ever receiving benefits from the State, and the letter does not equate to having health insurance coverage. Others simply do not understand the eligibility letter. We believe that providing Medicare Savings Program beneficiaries with a Medicare Savings Program card – similar to an individual's Medicare card – would greatly improve access to medical care and prescription medications.

The Medicare Savings Program is an important and vital supplement to a person's Medicare coverage and deserves to be treated as insurance coverage. Providing a Medicare Saving Program identification card is a simple and easy way to inform individuals of their existing coverage, and serves to limit confusion between patients and their healthcare providers.

For these reasons, I urge the Committee to vote Ought to Pass on LD 1228, "Resolve, Requiring the Department of Health and Human Services to Create a Limited Benefit MaineCare Card for Individuals Eligible for the Medicare Savings Program." Thank you and I would be happy to answer any questions you may have.

Dept. of Health & Human Services
Office for Family Independence
208 Graham St.
Biddeford, ME 04005



State of Maine

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286-2430 Local
TTY call Maine relay 711
Re:
ID:
Next Review: July 2019
Date: September 22, 2018
LE-CME099 04/2016

102723

MAINE HEALTH ACCESS TO CARE
ACCESS TO CARE MAINE HEALTH
241 OXFORD
PORTLAND, ME 04101

Maine Care will close effective November 1, 2018 for the people listed below:

Your income is over the limit to get benefits. The income you told us about is \$1,090.00. After deductions, the monthly income we used to determine eligibility was \$1,015.00 The maximum income limit to get benefits is \$1,012.00. Income is over the program limit.

This decision was based on:

- Maine Food Supplement Program Manual; 555-5
- Maine Public Assistance Manual: Chapter III, IV, V, VII, VIII, IX, X
- MaineCare Eligibility Manual: Part 4, Sections 2 and 3; Part 5, Sections 5 and 6; Part 7, Sections 2 - 6; Part 8; Part 9, Sections 1 and 3; Part 11, Section 2; Part 12, Section 4; Part 13, Section 5; Part 14, Sections 5 and 6; Part 17; State Funded Service Eligibility Manual: Chapter 333, Section 2.2; Chapter 334, Section 2.2; Charts 2 - 6
- Child Care Subsidy Rules, 11.01.4, 11.01.5

Low Cost Drugs for the Elderly and Disabled (DEL) and Maine Rx Plus have been approved for the people listed below:

. starting November 2018

A DEL / Maine Rx Plus card will be mailed to you as part of a separate letter. Show the pharmacist the DEL / Maine Rx Plus card when you get your medicine.

If you have any questions about the DEL and Maine Rx Plus programs you may call 1-866-796-2463 (TDD 1-800-423-4331).

This is about the Medicare Buy-In benefit for:

Starting September 2018, MaineCare will pay for your Medicare Part A and B premiums, co-insurance and deductibles. If you get Social Security benefits, these premiums will no longer be taken out of your Social Security checks. It may take a few months before you see this change. In the next few days, we will send you a Medicare Buy-In ID letter. Show this letter each time you use your Medicare card.

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Office for Family Independence

An Office of the
Department of Health and Human Services

Paul R. LePage, Governor

Ricker Hamilton, Commissioner

Regional Office Address
208 GRAHAM ST.
BIDDEFORD, ME 04005

LE-QMB001
Rev. 08/29/2016

201285

March 15, 2018

Medicare Savings Program, Qualified Medicare Beneficiary – Important Information

Why Am I Getting This Letter?

People listed below are Qualified Medicare Beneficiaries (QMB). Show this letter to your health care provider (example: doctor, hospital, pharmacy, etc.) when you use your Medicare card.

Who Does This Letter Cover?

MEMBER NAME	ID NUMBER	BIRTH DATE	PROGRAM
			QMB

How Does The Program Work?

1. MaineCare will pay your Medicare Part A (if needed) and B monthly premiums.
2. MaineCare will pay your Medicare coinsurances and/or deductibles.
3. You will have lower co-payments for your Medicare Part D drug coverage when you use this letter. You do not have to pay a premium, a deductible, or the doughnut hole for your drug coverage.

What Else Do I Need To Know?

Make sure that your provider takes MaineCare. Your Medicare coinsurance and deductible will not be paid by MaineCare if you see a health care provider who is not enrolled in MaineCare.

We will not collect any QMB benefits from your estate.

Make sure you keep this letter.



Questions? Call 855-797-4357 (TTY call Maine relay 711)
You can call Monday - Friday, 8am to 5pm
To receive your notices electronically, go to www.maine.gov/mymaineconnection
Please mail your documents or inquiries to the following address:

Department of Health and Human Services
Office for Family Independence
114 Corn Shop Lane
Farmington, ME 04938

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