

Spring 2013



Inside Medicare Rights

FROM THE DESK OF **JOE BAKER**



In the months before Election Day, Medicare was squarely in the spotlight, as some presidential, senatorial, and congressional candidates voiced their plans to reduce the federal deficit by targeting Medicare. During these discussions about the

national debt, the Medicare Rights Center has remained committed to protecting the promise of the Medicare program—ensuring that 49 million older adults and people with disabilities have access to comprehensive and affordable health care.

Medicare Rights continues to speak out against proposals that would shift costs to people with Medicare or cut needed benefits while failing to address the underlying problem: rising costs in the health care sector overall. Backed by the stories of the thousands of beneficiaries it serves each year, Medicare Rights works tirelessly to ensure that older adults and people with disabilities can continue to rely on Medicare.

To inform the deficit-reduction debate and to help consumers, in addition to policymakers, understand the implications of various deficit-reduction proposals, Medicare Rights has developed a series of fact sheets, “Paying More for Less.”

The fact sheets discuss the impact of these proposals on older adults, people with disabilities, and their families—including increased costs that would affect the sickest and most vulnerable. The fact sheets are part of Medicare Rights’ “Medicare and Deficit Reduction” webpage, which also features videos from experts, including board members Ted Marmor and Bruce C. Vladeck, commenting about the debate and the best ways to find savings in Medicare. Visit the “Medicare and Deficit Reduction” webpage to learn more: <http://ow.ly/hRwxd>.

With all of the changes taking place in health care systems in individual states and the nation as a whole, recognizing Medicare as the source of health and financial security for 49 million Americans is more important than ever. Medicare Rights will continue to be the voice of older adults and people with disabilities, and strive, as always, to get Medicare right.

Save the Date

2013 Awards Dinner • Wednesday, October 9 • Mandarin Oriental, NYC

Honoring

Steven M. Safyer, M.D.,
Montefiore President and CEO

Elizabeth J. Fowler, Ph.D., J.D.,
Vice President, Global Health Policy,
Johnson & Johnson

Program Update: Community Partners

With support from the Altman Foundation, the Jean and Louis Dreyfus Foundation, the New York Community Trust, and the Fan Fox and Leslie R. Samuels Foundation, the Medicare Rights Center is developing and expanding its Community Partners program. Over the past two years, Medicare Rights has worked with our partners to institutionalize Medicare training and low-income enrollment work at diverse partner organizations throughout New York City. Through the Community Partners program, led by Heather Bates, LMSW, Vice President of Client Services & Program Management, and Fred Riccardi, MSW, Director of Programs & Outreach, Medicare Rights trains professionals to provide Medicare counseling and low-income enrollment assistance to their own clients. The Community Partners program empowers organizations serving older adults and people with disabilities to better serve their own communities, and extends the reach of Medicare Rights' services to a greater number of Medicare beneficiaries.

“Before the Medicare Rights Center came here to help clients with Medicare and Medicaid issues, we were a center that provided information and referrals, not benefits. But people were coming in with their mail, and we had to get trained.”

Carol Ban, Manager of the Isabella Senior Resource Center

Medicare Rights' past and present Community Partners include Isabella Senior Resource Center, Hamilton Madison House, Hospital for Special Surgery, Goddard Riverside Settlement House, and the Center for Urban Community Services, the latter two of which came to us through a partnership with Single Stop USA. Medicare Rights has trained 50 professionals at its Community Partners to provide assistance and counseling around topics including Medicare supplemental coverage options, low-income programs such as the Medicare Savings Programs and Extra Help prescription drug subsidy, the impact of the

By the Numbers

Last year, Medicare Rights served **24,000 beneficiaries and professionals** through presentations, trainings and webinars.

Affordable Care Act on Medicare beneficiaries, how Medicare coordinates with other types of health insurance, and the appeals process. In the past year, Community Partners helped roughly 100 beneficiaries enroll in low-income benefits providing an estimated benefit to these individuals of \$5,000 and provided more than 1,000 independent counseling sessions to their own clients, assisting them in navigating the Medicare program and making good health care decisions. Medicare Rights has promoted independent and sustainable counseling capacity at each of the Community Partners, working with sites to tailor counseling and enrollment assistance to local staffing and client needs.

“[Medicare Rights'] help has been invaluable in terms of Medicare, the basics, Medicare Savings Programs, and Extra Help. We look to you to guide us, especially the one-on-one support and advice we get from staff.”

Megan Sergi, CUCS' East Harlem Single Stop Coordinator

Today, Medicare Rights continues to develop the Community Partners program with input from partners. In the next year, we will engage additional organizations as Community Partners—possibly beyond New York City—and provide existing, advanced Community Partners with resources that will help them reach a greater number of low-income Medicare beneficiaries. Medicare Rights also plans to host roundtable events for current Community Partners to share counseling and enrollment lessons and discuss ways to expand and improve the program.

The Helpline Volunteer Experience at Medicare Rights

Volunteers are an integral part of the work done on the Medicare Rights Center's national Helpline. Over 65 volunteers contribute their time and energy in our New York City offices helping Medicare beneficiaries, their caregivers, and professionals all across the country to navigate the complexities of the Medicare system, enroll in programs for people with limited incomes, and empower them to serve as their own advocates in the future. Volunteers provide counseling, in both English and Spanish, to nearly half of the over 12,000 people that the Helpline counsels each year.

One of our volunteers, a publisher by day, recently shared a story of her time on the Helpline. She received a phone call from a woman, Janet, who is self-employed and turning 65. Janet explained that she knew nothing about the Medicare program and had not received any information from the government or any other entity; she was in need of health care and overwhelmed and uncertain about what to do next. She began the call by expressing gratitude for the simple fact that a live person had answered her call and greeted her with a friendly voice. The volunteer was able to explain the basics of the Medicare program including when and how to enroll, costs and coverage, and resources that Janet can consult in the future. Janet said that she did not know what she would have done without this information and assistance, and the volunteer was thrilled that

she could communicate a great deal of complex information in a way that was concise and clear.

This story is typical of the mutually rewarding conversations and connections that occur on the Helpline daily.

Our volunteers are retirees and students, lawyers and nurses, artists and computer programmers. Despite their diverse backgrounds, they are all dynamic, creative, passionate, committed, and caring individuals. Providing counseling on the sensitive, complex, and at times emotional, topics of personal health and finances is not an easy feat. It requires patience, problem-solving, and perhaps most importantly a strong underlying commitment to ensuring access to affordable health care for Medicare beneficiaries. Our volunteers embrace the shifting and nuanced nature of the Medicare program and exemplify consistency, curiosity, and a willingness to perpetually learn.

Medicare Rights would like to welcome our newest volunteers, and thank them for their efforts to improve health care access for all Medicare beneficiaries:

Meet Our New Volunteers

Vickie Gomez
Debby Berman
Quwana Wright
Irv Weitzman
Neville Mur

Sara Martin
Jennie Kaufman
Eileen O'Toole
Bill Gordon
Beth Abbott

Letter From a Grateful Caller

Casey Schwarz, Client Services Counsel at the Medicare Rights Center, recently received the following letter:

Dear Ms. Schwarz,

I am sorry for the delay in sending this small gift. It is in appreciation of the help you and your agency provided in taking care of a problem with my husband's Medicare. Had you not intervened I have no doubt I would still be fruitlessly trying to solve the problem.

Thank you so very much,
Ms. S

Staff Spotlight: **Delores Bowman**



Meet Delores Bowman, one of the Medicare Rights Center's most experienced helpline counselors. Delores, who has worked at Medicare Rights for 13 years, has helped countless callers understand their Medicare benefits, appeal denials of coverage, and get the health care they need.

Q: So what is a typical day at Medicare Rights like for you?

A: I know I'll get all types of different callers. People can be afraid and troubled by health care issues. I just do what I can to help, so I make a lot of callbacks to people who have left messages for us. I get updates from the people I'm currently working with. And I get calls from friends of people I've worked with in the past. One woman has sent six of her friends directly to me with questions about their Medicare. I was able to help her resolve a tough case.

Q: You've dealt with some notoriously tough cases. What's the worst case you've ever had? And what's the best?

A: The worst case is the one I can't win, no matter what it's about. The best... I can't say, but I think it would be when I can help a cancer patient access care. I feel that way about any chronic illness, but cancer especially. I used to get calls from cancer hospitals around the country, who would directly refer patients to me, and I heard the worst. One client with lung cancer in a Medicare private health plan was being denied access to treatment at the one hospital that could provide her with the care she needed. The plan manager said she couldn't disenroll the client into Original Medicare to get treatment at the hospital, but I wouldn't accept that. Many letters and calls to various entities and individuals later, I was able to help the client disenroll, and she received her surgery. I still get calls from her from time to time, asking how I am.

Q: Delores, what keeps you going when you're trying to resolve especially difficult cases like the one you just mentioned?

A: The fact that I may win, even though I don't know that I will.

Breakfast Conversation

On December 5 in New York City, Medicare Rights held a breakfast conversation titled "Whither Medicare: A Lame Duck Congress, the 'Fiscal Cliff' and 2013." Board members Bruce C. Vladeck, Ph.D., and Theodore Marmor, Ph.D., and President Joe Baker led the conversation, which described the major Medicare proposals being discussed, critically analyzed their economic and policy rationales, suggested alternatives that are not being seriously discussed and assessed the political realities of possible compromises or endgames.



Left to right: Bruce C. Vladeck, Theodore Marmor and Joe Baker

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The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs and public policy initiatives.

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