

Winter 2014



# Inside Medicare Rights

## In Memory of Hannah Eilbott



This month we lost our dear friend and volunteer alumna, Hannah Eilbott. Ms. Eilbott was a counselor on our helpline until 2007, when she had to stop because of health reasons. “Hannah did not want to stop volunteering,” said Benjamin Eilbott, her husband of 61 years. “Despite the constant significant burden from arthritis, she never complained about anything and was always there as a resource for her friends and family.”

Ms. Eilbott discovered her adeptness of handling issues surrounding insurance while doing actuarial work and eventually working in a pediatrician’s office. She would later go on to work with unions and labor groups, serving as an administrator of benefits at a nurses’ fund. It was these connections that fueled her life’s dedication to helping people understand and access their health care benefits.

Medicare Rights staff and volunteers remember her as being exceptionally good with counseling and heroic in her empathy and caring for others. She was a great source of information and comfort to the people she counseled.

“She just loved helping others, and she loved coming to the Medicare Rights Center,” said her husband.

We are so grateful to Hannah’s family, who requested that donations in her memory be made to support our ongoing work to help seniors and people with disabilities.

# FROM THE DESK OF JOE BAKER



As we endure the last days of winter and look forward to warmer days, we at the Medicare Rights Center reflect on some of our accomplishments this season and prepare for the celebration of our 25th anniversary. Since its founding in June of 1989,

Medicare Rights has had a single mission—to ensure access to affordable health care for older adults and people with disabilities. At the core of this mission is the national consumer helpline, and in January we released a first-ever analysis of the helpline and the stories told by the people we serve.

Each year, Medicare Rights staff and volunteers on the helpline counsel thousands of people with Medicare, their caregivers and the professionals who assist them. Every day, we hear stories first hand from beneficiaries about the issues they face with their health coverage. Without our dedicated staff and volunteers, we would be unable to release this new report, which compiles the stories and data from the helpline into an analysis of the top issues faced by helpline callers and provides

policy recommendations to improve access to affordable health coverage for people with Medicare. An article summarizing this report appears later on in the newsletter.

The stories we hear inform our policy recommendations to strengthen Medicare, but they also help shape our educational message and the resources we provide to others who help people with Medicare. In February, we announced the launch of Medicare Rights University, an online tool to teach professionals the ins and outs of Medicare so they can assist their clients, patients, employees, retirees, and others with navigating their Medicare coverage. Using Medicare Rights' 25 years of experience providing Medicare counseling, MRU was developed to help ensure that other professionals have the relevant information needed to serve their clients and colleagues with Medicare.

As we look at these accomplishments and the many other accomplishments over the past 25 years, we also look forward to all of the victories and challenges that lie ahead. We would not have achieved as much without you, and we can't wait share in the celebration of our 25th anniversary.

## Medicare Rights in Washington DC



Client Services Director Fred Riccardi (pictured left) recently joined Federal Policy Director Stacy Sanders in Washington DC to share the experiences of thousands of people with Medicare and discuss the findings of Medicare Rights' latest helpline analysis with the Senate Special Committee on Aging and the Congressional House Seniors Task Force.

“It was so energizing to talk about the experiences of our helpline callers and what we have learned from them. There was a genuine desire to hear about the real life problems that people with Medicare and their families call us about.”

Fred Riccardi  
Director of Client Services

# Program Update: **An Analysis of the National Consumer Helpline**

In 2012, Medicare Rights' national consumer helpline answered more than 14,000 Medicare-related questions posed by people with Medicare and those who help them—family caregivers, social workers, physicians, and others. In Medicare Rights' first-ever report, *Medicare Trends and Recommendations: An Analysis of 2012 Call Data from the Medicare Rights Center's National Helpline*, the top concerns facing people with Medicare, told through the compelling stories heard on the helpline, are outlined and key recommendations are made to help beneficiaries attain the support they need.

Out of all of the questions posed on the helpline, three trends stood out:

- **Affording coverage and care:** Half of all Medicare beneficiaries live on less than \$23,500 a year, yet Medicare households devote 14 percent of their budgets to health care, compared with just 5 percent among non-Medicare households.

- **Transitioning into the Medicare program:** Insufficient or inaccurate information can lead to late enrollment penalties, gaps in coverage, strained finances and delayed treatment for many people who are newly eligible for Medicare.

- **Appealing denials of coverage:** The lack of clear information, inefficient appeals systems, and changing coverage rules from year to year present barriers to accessing needed medical care.

The report also includes a comprehensive set of policy recommendations intended to improve access to affordable health coverage for beneficiaries. Among these are:

- Expanded access and automatic enrollment in Medicare low-income assistance programs.
- More streamlined and accessible appeals processes.
- Improved communications for people transitioning into Medicare.

## Heard on the Helpline: **Stories from the Helpline Report**

During an appointment with her psychiatrist, Ms. E, a disabled Colorado woman, was suddenly unable to walk. The physician, not knowing whether his patient was having a stroke or reacting to a change in her medications, said Ms. E needed to go to the hospital immediately. He called Ms. E's primary care physician, and paramedics took Ms. E to the nearest emergency department. After three days of testing, doctors could not determine the cause of the problem, though they ruled out a stroke. Ms. E's mother was assured by the hospital and physicians that her daughter's Medicare Advantage plan would cover hospital costs, because Ms. E had been admitted on an emergency basis. However, the insurer determined that Ms. E's situation was not an emergency, and it would cover neither the cost of Ms. E's treatment at the out-of-network hospital, nor the skilled nursing care the hospital recommended. Fortunately, Ms. E's family contacted the Medicare Rights Center, which was able to help Ms. E pursue a successful appeal and secure Medicare coverage for her hospital costs.

Ms. O lives in New York and has a total monthly income of \$961.90. Despite her low income, Ms. O pays Part B and Part D premiums out of pocket, spending more than 10 percent of her monthly income on these costs. A social worker learned of her situation after Ms. O faced eviction and called Medicare Rights to help Ms. O apply for a Medicare Savings Program and Extra Help. With this assistance, Ms. O should be able to pay rent.

## Spotlight: Medicare Rights University

Medicare Rights recently announced the launch of Medicare Rights University (MRU), an online training resource designed to empower any professional to better help their own clients, patients, employees, retirees, and others navigate a multitude of Medicare questions. Building on Medicare Rights' 25 years of health care counseling and educational expertise, MRU offers a 17-course, video-based Core Curriculum complete with a self-assessment tool, in-depth and user-friendly Medicare content, quizzes to test knowledge, and downloadable materials.

Earned income from this new resource will help Medicare Rights continue its work to ensure access to affordable health care for older adults and people with disabilities through the free counseling and educational programs it provides to people with Medicare across the country. It will also expand the reach of Medicare Rights' information. By equipping professionals with our expert Medicare knowledge, the amount of people with Medicare we can effectively help increases exponentially.



Making you Medicare smart

Subscribers can use MRU to:

- Learn online, anytime, and review key concepts as needed. Stay up-to-date on the changing Medicare program.
- Gain access to exclusive materials developed by an expert consumer service nonprofit organization.
- Train staff without having to devote time to developing new content.

MRU is available today. To learn more, please visit [www.medicarerightsuniversity.org](http://www.medicarerightsuniversity.org).

### By the Numbers

Last year, Medicare Rights assisted over 23,000 people with Medicare and professionals through presentations, trainings and webinars.

### SUPPORT US

Our work is made possible by the support of people like you. To donate, visit [www.medicarerights.org/donate](http://www.medicarerights.org/donate)

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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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