

Christian Science, Medicare, Medicaid & Insurance

You have important choices to make. Today I am going to give you information to help you answer the following questions.

- How do you enroll in Medicare Part A which is usually no cost to the participant?
- Why would you want to pay for Part B?
- Why would you not want to enroll in Part C instead of Part A and B?
- Why might you want to pay for a Medigap policy or purchase a separate insurance policy?
- What are the consequences of switching back and forth between medical and Christian Science care?

Part A - Hospital Insurance

- Covers stays in a Religious Nonmedical Health Care Institution (RNHCI) or Hospital.
- Most people get premium-free Part A coverage. You can get premium-free Part A at 65 if:
 - You already get retirement benefits or are eligible for benefits from Social Security or the Railroad Retirement Board.
 - If you or your spouse work at least 40 quarters, you will receive Part A benefits premium-free.
 - You or your spouse had Medicare-covered government employment.
- If you have to buy Part A, you'll pay up to \$426 each month.
- If you're under 65, you may be eligible for Part A insurance if you are disabled or have other specific healthcare needs.
- www.medicare.gov explains the specific requirements.
- In most cases, if you choose to buy Part A, you must also have Medicare Part B (Medical Insurance) and pay monthly premiums for both.
- Some individuals will be automatically enrolled in Medicare Part A and B.
 - If you're automatically enrolled, you'll get your Medicare card in the mail 3 months before your 65th birthday.
- Some individuals will need to sign up for Part A and B Medicare.
 - For example, if you aren't getting social security benefits because you are working.
 - Call Social Security Administration or contact Social Security Office 3 months before 65th birthday.
- If you are or were still working and covered by your employer's insurance plan when you reached the age of 65 and you are now no longer working, you may want to contact the Medicare Coordinator of Benefits and let them know that you are no longer working so they can make Medicare your primary payer. Their phone number is 1-800-999-1118.
- How to Sign Up for Part A and B
 - Apply online at Social Security
 - Visit your local Social Security office
 - Call Social Security at 1-800-772-1213
 - If you worked for a railroad, call 1-877-772-5772

- You don't need to sign up each year. However each year you can review and change your benefits.

Part B

- Part B – Medical Insurance for medical procedures and doctors, equipment, ambulance – most people pay a monthly premium currently between \$104.90 to \$335.70 per month, based on income.
- Automatically enrolled in Part B, unless you specifically decline.
- Part B cannot be used at Christian Science Nursing Facilities.
- Medigap or Medicare Supplement Insurance may require that you have Part B coverage.
- Dropping Part B
 - If Medicare coverage hasn't started yet:
 - If you were automatically enrolled in both Part A and Part B and sent a Medicare card, follow the instructions that come with the card, and send the card back. If you keep the card, you keep Part B and will pay Part B premiums.
 - If you signed up for Medicare through Social Security, contact Social Security.
 - If Medicare coverage has already started:
 - Contact Social Security for instructions on how to submit a signed request. Your coverage will end the first of the month after Social Security gets your request.
 - If you drop Part B, you generally won't be able to enroll in Part B again until the next enrollment period (January 1 – March 31st) and you may have to pay a late enrollment penalty.

Part C

- Part C – Managed Care Organizations, including HMOs (health maintenance organization) and PPOs (preferred provider organization) – will not pay for stay at Christian Science nursing facility without prior written authorization.
- Prior authorization is difficult to obtain.
- Authorization must happen immediately upon or before admission.

Part D

- Part D – Prescription Drug Service – most people pay a monthly premium. Insurance through private companies.
- Part D cannot be used in a Christian Science Nursing Facility.

For Medicare to cover Christian Science Nursing Care at a RNHCI, the beneficiary (patient) must:

- Sign an election form
- Have a condition that would qualify him or her for inpatient care in a hospital or a skilled nursing facility
 - A skilled nursing facility is not the same as a nursing home

Medicare Elections

- Once an election is sent to Medicare it is in effect until it is revoked by the patient.

- Prior to the filing of an election form, a Christian Scientist can use Medicare for medical services or supplies and it won't impact the use of Medicare in a RNHCI.
- After an election is filed, there are consequences associated with using Medicare for medical services and supplies.
- Receiving medical care after an election is established
 - Once – no waiting period.
 - Twice – 1 year waiting period.
 - Three Times – 5 year waiting period.
- A revocation doesn't occur again until a new election is filed.
 - Example: a patient receives Christian Science Nursing Care and then medical care
 - Creates one revocation.
 - Patient can receive as much medical care as they need or want. So long as a new RNHCI election isn't filed another revocation doesn't happen.
 - Patient elects RNHCI care again and then uses Medicare to purchase a wheelchair.
 - A second revocation occurs and the patient must wait a year to be able to use Medicare again at a RNHCI.
- Medicare does not require a medical diagnosis for Christian Scientists receiving care in a RNHCI.
- Based on guidelines from Medicare, the RNHCI determines if a patient qualifies for Medicare.

Part A Includes:

- Christian Science Nursing Services
- Room and meals
- Most nursing supplies

Part A Does NOT Include:

- Christian Science Nursing Care that does not require a *Journal*-listed Christian Science nurse
- Christian Science Practitioner fees
- Health care equipment
- Personal items – hairdresser, etc.
- Rest and study
- Private duty or home nursing

What You Pay (2014 – changes annually):

- \$1,216 Deductible: Initial Period 60 Days
- \$304 Per Day: Co-insurance Period 30 Days
- \$608 Per Day: Lifetime Reserve 60 Days

Medicare Details

- Medicare Part A is not long-term coverage and does not cover custodial care.
- Christian Science nurses expect quick healing. This progress may result in nursing determining that the patient's condition no longer warrants Medicare coverage.

- Medicare coverage ends when the patient no longer has a condition that would qualify for Medicare coverage in a hospital or a skilled nursing facility.
- If the healing occurs in a few days, that's the length of the Medicare coverage – not 30, 60, 90 or 150 days.
- Although Medicare is a short-term program, it may be used more than once.
- If 60 days has passed between stays in a RNHCI, another deductible must be paid by the patient.
- If less than 60 days has passed between stays in a RNHCI and the patient's last stay wasn't in excess of 90 days, the Medicare days pick up where they left off.
- Medicare may be used again at a RNHCI if:
 - Patient is out of facility for 60 days and does not use Medicare anywhere.
 - Or, patient remains in a RNHCI facility but at a less intense level of care for 60 consecutive days.

Medicare vs. Medicaid

- Medicare
 - Age 65 or older
 - Short term
 - Skilled care
 - No financial requirements
- Medicaid
 - Age 65 or older
 - Short or long term
 - Includes custodial care
 - All levels of care, but Progressive Living at Glenmont, covered by Medicaid
 - Less than \$1,500 in financial assets (Ohio)
 - Two states with Christian Science Nursing Facilities offer Medicaid coverage to Christian Scientists
 - Ohio
 - California (MediCal)

Plan ahead if you are considering Medicaid

- Prepay for a funeral policy
- Do not transfer any money to friends or relatives (improper transfer)
- Liquidate life insurance policies with cash value
- Liquidate investments
- Sell assets, including home
 - Home doesn't have to be sold before applying for Medicaid
 - More complicated if home located in another state
- Declare residency in Ohio by admitting to nursing facility
- Bring assets to no more than \$1,500 – no exceptions
- Patient needs a personal representative
 - Consider helping your fellow church members by volunteering for this important role
- All but \$45 of monthly income paid to nursing facility

- Nursing facility is paid the same in total for all Medicaid patient regardless of patient's individual contribution
- Patient billed by nursing facility each month
- Neither Medicare or Medicaid cover 100% of the facility's costs to operate and provide care
 - Benevolence is given to all those who have Medicare or Medicaid as their payer

Insurance

Three major types of insurance:

- Medigap (Medicare Supplement)
 - This covers the Medicare deductible and coinsurance. It may also cover care after exhaustion of Medicare benefits.
- General Health Insurance Policies
- Long Term Care (LTC)
 - No diagnosis is usually required
 - Patient must need assistance with at least 2 Activities of Daily Living (ADLs)
 - Examples of ADLs are mobility, eating, dressing, etc...
 - Insurance companies generally only ask for proof that care is being provided
 - Benefits are usually significantly less than other Health Insurance coverage (\$100 - \$200 a day)
- Avoid Managed Care Organizations, including HMOs and PPOs
 - They can prohibit members from receiving Medicare Part A benefits at RNHCIs.
- Make sure Christian Science care is specifically mentioned in the policy.
- Don't just accept that the policy will pay because your agent says so.
- The following companies have paid for Christian Science nursing in the past:
 - UHC & AARP (Medicare Supplement)
 - SCS/Monumental (LTC)
 - SHIP (Senior Health Ins of PA) (LTC)
 - Tricare
 - Mutual of Omaha
 - MedAmerica
 - Some of these policies are no longer available for purchase but can be used if you already have a policy

Important Phone Numbers & Websites, Emails

- Medicare 1-800-633-4227 www.medicare.gov
- Social Security Administration 1-800-772-1213 www.socialsecurity.gov
- Ohio Medicaid 1-614-233-2000 www.co.franklin.oh.us/jafs
- Sara Thorndike 1-614-314-2260 sarathorndike@gmail.com