



## **Medicare for Individuals Under Age 65 Webinar Series**

# **Best Practices and Tips for Education, Resources and Community Collaboration to Assist Medicare Individuals Under Age 65**

January 19, 2017

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## **Presenters:**

- Kathy Holt, Associate Director/Attorney,  
Center for Medicare Advocacy
- Michael Murray, Chief Operating Officer,  
American Association of People with Disabilities
- Ben Belton, Senior Advisor to the Commissioner,  
Social Security Administration
- Robert Pfaff, Deputy Associate Commissioner in the Office of  
Research, Demonstration, and Employment Support,  
Social Security Administration

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## **The Under Age 65 Project**

An innovative, model project funded by the Administration for Community Living for the Center for Medicare Advocacy to assist State Health Insurance Assistance Programs (SHIPs) and Senior Medicare Patrol Programs (SMPs) to reach and serve Medicare Beneficiaries under 65 years old.

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## **Today's Program**

- **PART 1:** Describes resources for SHIPs, SMPs and younger Medicare beneficiaries developed by the Center for Medicare Advocacy and the Center's Partners through the course of the ACL grant (Kathy).
- **PART 2:** Provides insights from the disability community about where younger Medicare beneficiaries look for information and find resources (Michael).
- **PART 3:** Examines innovative programs and resources developed by the Social Security Administration to improve access to services and quality of life for younger Medicare beneficiaries (Ben and Robert).

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## Who Are Medicare Beneficiaries Under Age 65?

- Comprise approximately 16% of total Medicare beneficiaries.
- Often have lower incomes, require more health care, and find it more difficult to pay for and obtain care compared to Medicare beneficiaries over 65 years of age.
- Also, more likely to have cognitive impairments, report themselves in poor health, and have limitations in one or more activities of daily living.

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## What Are The Primary Impairments of Medicare Beneficiaries Under Age 65?

Qualified for disability due to:

- Mental disorders – 34%
- Musculoskeletal/Connective Tissue Disease Disorders – 28%
- Injuries – 4%
- Cancer – 3%
- Other Diseases and Conditions – 30%

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## Medicare Beneficiaries Under Age 65 Greatest Barriers to Care

- Access to care is often limited by cost (3 times less likely to see a doctor)
- Higher rates of health problems require multiple provider sources
- Relatively low incomes
- Lower use of office visits, higher use of ER visits

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### **PART 1**

Resources for SHIPs, SMPs, and younger  
Medicare beneficiaries developed by the  
Center for Medicare Advocacy and the  
Center's Partners

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**Under Age 65 Webinar Topics Available in the SHIP and SMP Resource Libraries and on MedicareAdvocacy.org:**

- Transitioning into (and out of) Medicare
- Enrollment, Eligibility and Who Pays First
- Medicare Part A, Part B, and Medigap Coverage
- A Road Map to Choosing Traditional Medicare or an MA Plan
- Medicare Part D Coverage and Issues
- Considerations for Individuals Covered by Medicaid
- Home Health Coverage and Improvement Standard Myths
- Durable Medical Equipment, Prosthetics/Orthotics and Supplies
- Connecting By Social Media, Outreach and Education
- Resources, Collaborations and Assistance (Federal and State)

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**Other Resources Available in Resource Libraries and at MedicareAdvocacy.org:**

- Spanish Translation of Webinar #1 – Medicare Enrollment, Eligibility and Payment Information for Individuals Under Age 65
- Links to Resources for younger Medicare beneficiaries available from:
  - The Centers for Disease Control and Prevention
  - Disability.gov
  - The Kaiser Family Foundation
  - Medicare
  - Social Security Administration
- A Compilation of Articles and Publications relevant to younger Medicare beneficiaries
- Medicare Fraud Quiz

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**Resources Soon-to-be-Available in Resource Libraries and at MedicareAdvocacy.org:**

Brief Instructional Videos (3 to 8 minutes) on specific substantive topics relevant to younger Medicare beneficiaries, including the following:

- Eligibility
- Enrollment
- Benefits after a disability ends (return to work)
- What to consider when choosing traditional Medicare or an MA plan
- Transitions to Medicare
- Which payer pays first?
- DME/Competitive Bidding
- Home Health coverage for people with chronic conditions
- Jimmo (Medicare coverage available for conditions not expected to improve)

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**Resources Soon-to-be-Available in Resource Libraries and at MedicareAdvocacy.org:**

- Online brochures with an overview of Medicare information for younger Medicare beneficiaries.
- Toolkits for SHIPs and SMPs to recruit additional counselors from disability advocacy communities in local geographic areas.
- Survey results from the efforts of this grant work and from the disability community that provided feedback on the best ways to reach and serve them.

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# Engaging the Disability Community

Michael Murray

COO

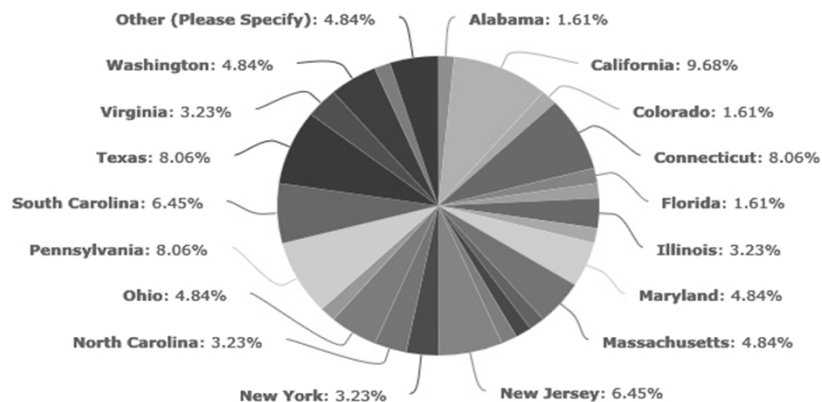
American Association of  
People with Disabilities



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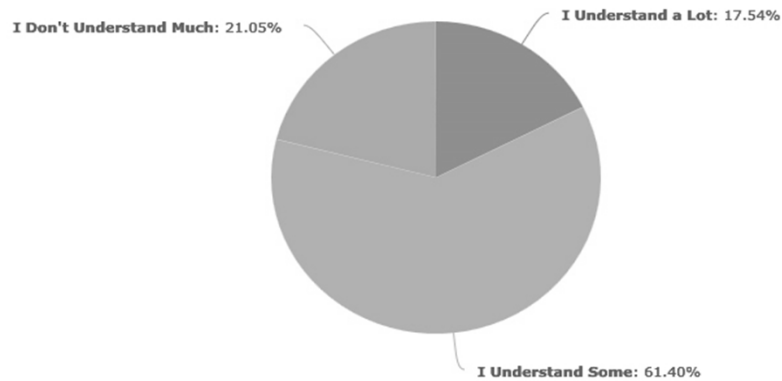
## Survey

- AAPD and CMA conducted an informal survey.



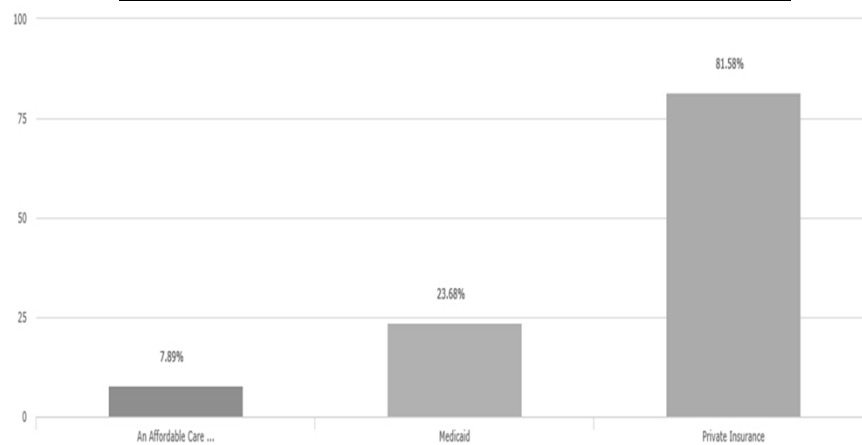
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## Understanding of Medicare



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## Coverage before Medicare eligibility

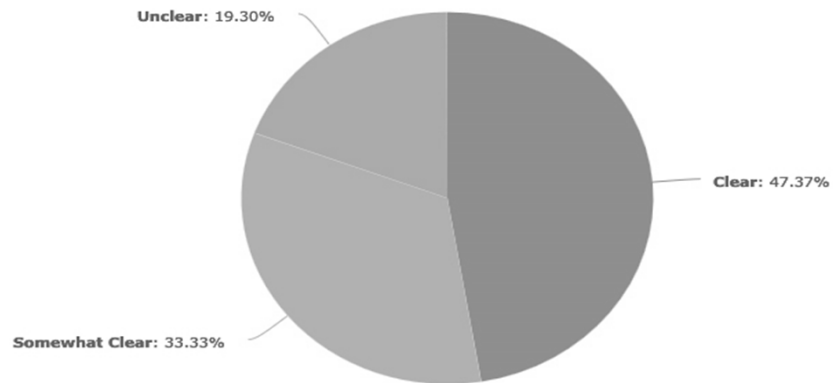


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## Medicare Eligibility

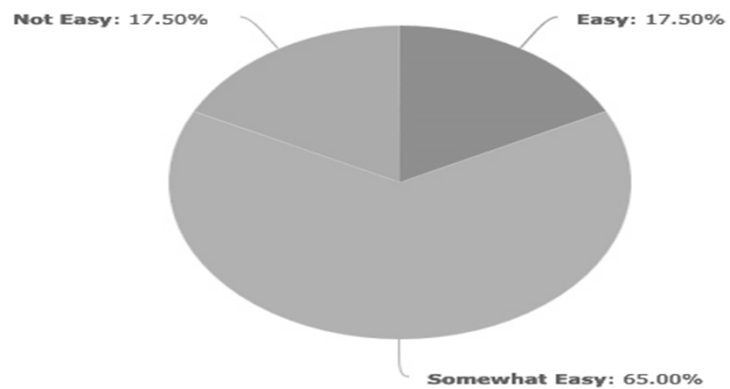
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## Medicare enrollment process

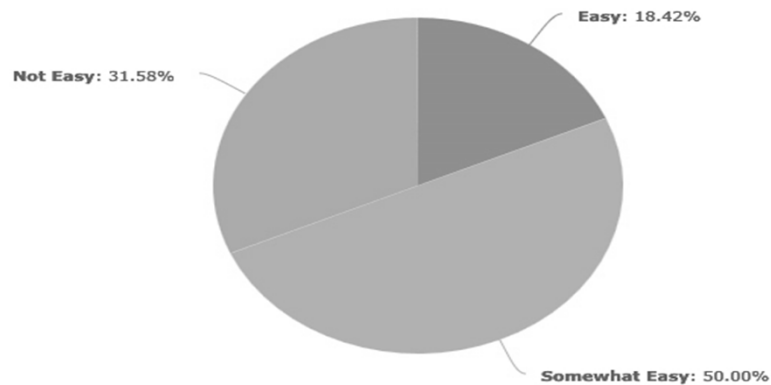
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## Easy of Transition to Medicare

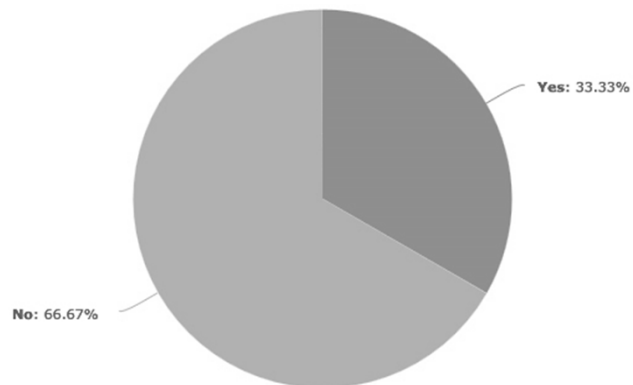
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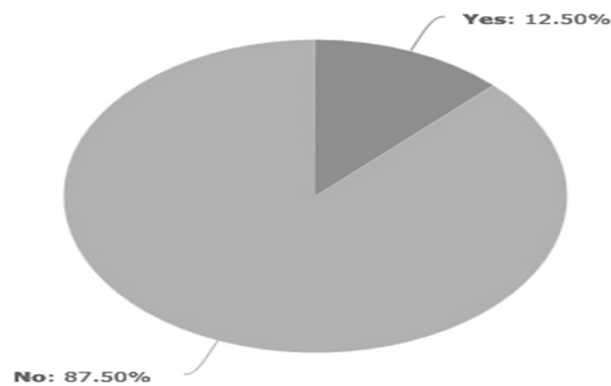
## Awareness of State Health Insurance and Assistance Program

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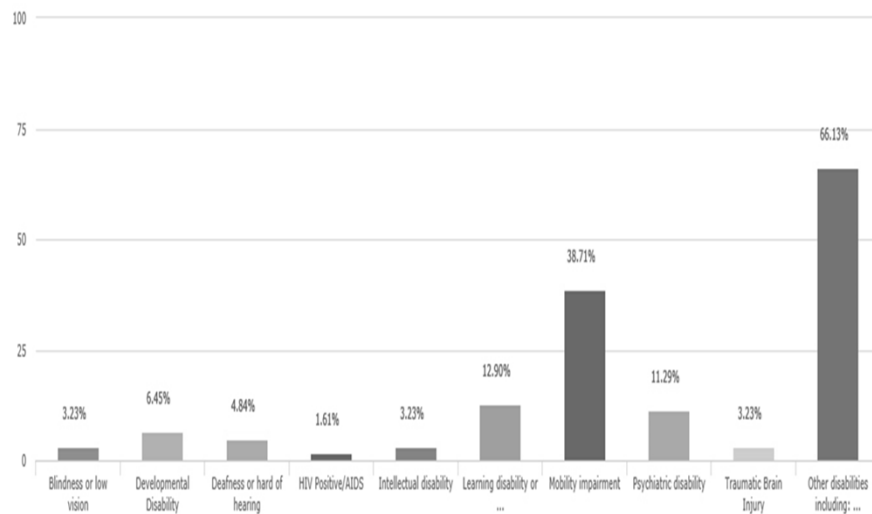
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## Awareness of Senior Medicare Patrol



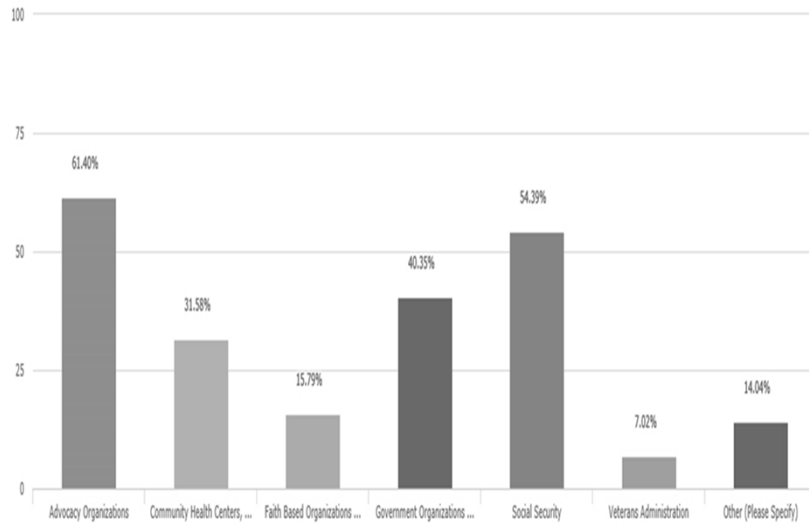
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## Disability is Diversity!



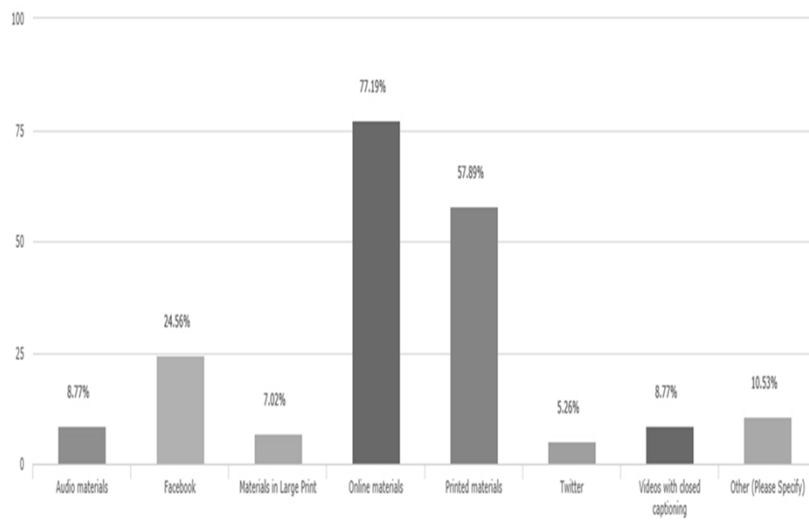
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## Avenues for Engagement



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## Avenues for Engagement



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**Ben F. Belton**

Senior Advisor to the Acting Commissioner  
Social Security Administration

Thursday, January 19, 2017

## Social Security Prevents Poverty

- Benefits keep 21 million people out of poverty, including:
  - 1 million children
  - 14 million seniors
  - 6 million adults under 65
- Benefits also reduce the depth of poverty for millions more people
- Benefits are modest: average of \$1,350/month (May 2016), yet Social Security is the main income for most seniors

## Vital Financial Protection

- Social Security and SSI provide basic financial support for the elderly and disabled.
- Medicare (with DI) and Medicaid (with SSI) provide essential coverage.
- After a 2-year waiting period, DI beneficiaries are eligible for Medicare.



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## SSI: An Important Trigger for Other Benefits

SOCIAL SECURITY ADMINISTRATION <input type="checkbox"/> TEL		Form Approved OMB No. 0960-0229	
APPLICATION FOR SUPPLEMENTAL SECURITY INCOME (SSI)		Do Not Write in This Space DATE STAMP	
<p>Note: Social Security Administration staff or others who help people apply for SSI will fill out this form for you.</p> <p>I am/We are applying for Supplemental Security Income and any federally administered state supplementation under Title XVI of the Social Security Act, for benefits under the other programs administered by the Social Security Administration, and where applicable, for medical assistance under Title XIX of the Social Security Act.</p>		<p>Filing Date (month, day, year)</p> <p><input type="checkbox"/> Receipt <input type="checkbox"/> Protective</p> <p><input type="checkbox"/> FS-SSA/APP <input type="checkbox"/> FS-REFERRED</p> <p>Preferred Language: Written: Spoken:</p>	
TYPE OF CLAIM <input type="checkbox"/> Individual <input type="checkbox"/> Individual with Ineligible Spouse <input type="checkbox"/> Couple <input type="checkbox"/> Child <input type="checkbox"/> Child with Parents			

Medicaid

SNAP\*

Other social services

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### An Agency Priority:

#### **Increase Access to Benefits for the Most Vulnerable**

- Benefit Eligibility Screening Tool (BEST)
- Targeted Outreach
- Collaborations & Innovations



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### **Medicare LIS Outreach**


- Extra Help is available for beneficiaries with limited resources and income to help pay for costs related to a prescription drug plan.
- Extra Help is estimated to be worth about \$4,000 per year.
- NCOA has created a visualization tool based on SSA data to reflect the number of letters mailed to each zip code.
- Community-based organizations, state and local agencies, and AAA's can more effectively target outreach this year with the tool.

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY			
JANE DOE		SEX	
MEDICARE CLAIM NUMBER		FEMALE	
000-00-0000-A		EFFECTIVE DATE	
IS ENTITLED TO:		07-01-1986	
HOSPITAL (PART A)		07-01-1986	
MEDICAL (PART B)			
SIGN HERE			

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## Social Security Express Desktop Icon



- Easy Access to Online Services
- Streamlined Menu
- Easy Installation 
- Over 700 partners in VAs, Senior Centers, Libraries, Tribal Sites, Social Services, Govt. Agencies



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## Applying Behavioral Science Insights

- Collaboration with White House Social and Behavioral Sciences Team (SBST)
- Linkage of policy goals and actions of individuals to improve outcomes
- Projects at a glance:
  - Disability Notices
  - SSI Uptake & Reporting Requirements
  - Support for Low-Income Medicare Beneficiaries

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## » Financial Exploitation

The illegal or improper use of a vulnerable adult's funds, property, or assets

(National Center on Elder Abuse [NCEA])



## A Multidisciplinary Network



## What You Can Do

- Recognize the Signs of Financial Exploitation
- Ask
- Report or Refer

(NCEA)



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## Representative Payee Program

- More than 8 million people who get Social Security or Supplemental Security Income (SSI) benefits need help managing their money.
- For these people, Social Security appoints a relative, friend, institution, or other interested party to serve as a “representative payee.”
- The organizational or individual representative payee receives the person’s benefits and uses them on his or her behalf.



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## Representative Payee Interdisciplinary Training

### ■ Training Modules

- Representative Payee Technical Training
- Recognizing the Signs of Abuse and Financial Exploitation
- Effective Strategies for Interacting with the Banking Community
- Changes in Decisional Capability



[https://www.ssa.gov/payee/rp\\_training2.html](https://www.ssa.gov/payee/rp_training2.html)



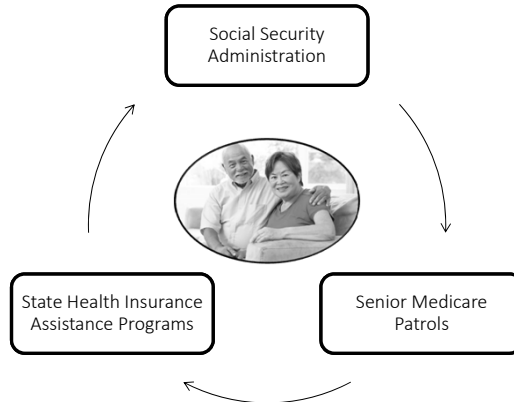
## Connect With Us

- National Public Affairs Team
- Under certain circumstances, Social Security can provide a speaker to discuss our programs, benefits, and services. We provide speakers free of charge, and they are generally available during business hours only.

[ssa.gov/agency/ask-for-a-speaker.html](https://ssa.gov/agency/ask-for-a-speaker.html)



## Joining Forces: SSA, SHIPs, and SMPs



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## my Social Security

Your Online Account ... Your Control...  
[socialsecurity.gov/myaccount](https://socialsecurity.gov/myaccount)



*my Social Security* is an easy-to-access, easy-to-use portal to view and update some of your own Social Security information.

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For more information,  
visit our website at  
[www.socialsecurity.gov](http://www.socialsecurity.gov)



Securing today  
and tomorrow

or call 1-800-772-1213  
TTY 1-800-325-0778

(This presentation produced at U.S. taxpayer expense.)



## SSA's Ticket to Work and Work Incentives



**Robert Pfaff**  
**Deputy Associate Commissioner**  
**Office of Research, Demonstration,**  
**and Employment Support (ORDES)**



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## SSA's Employment Support Programs

- The Ticket to Work Program
- Vocational Rehabilitation (VR) Cost Reimbursement
- Work Incentives Planning and Assistance (WIPA)
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)



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### Social Security Act The Ticket to Work and Self-Sufficiency Program

Sections 1148. [42 U.S.C. 1320b–19](a) and (d)(1):

- authorizes the establishment of the Ticket program.
- Beneficiaries may use a Ticket to obtain employment services, vocational rehabilitation services, or other supports services from an employment network.
- SSA selects an organization to serve as the Ticket program manager.



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## What is the Ticket to Work Program?

- Created by the Ticket to Work and Work Incentives Improvement Act of 1999.
- The Ticket program supports career development for beneficiaries who want to work.
- The Ticket program is free and voluntary.
- Ticket holders have opportunities to obtain services and supports to enter and maintain employment.



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## How does the Ticket to Work Program work?

- All individuals aged 18 to 64 and who are receiving disability benefits (beneficiaries) may participate in the Ticket to Work Program. (13.8 M eligible)
- SSA provides the following services to assist beneficiaries return to work at NO CHARGE –
  - Legal Advocacy and advice
  - Benefits Counseling Services (How work impacts benefits)
  - Employment Support Services (resume writing, links to jobs, etc.)
  - Vocational Rehabilitation Services (more intensive training)



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## How does the Ticket to Work Program work? (Cont.)

- Beneficiaries are notified of the eligibility to participate in the Ticket to Work Program through an automated call and notification letters (“Good News” notices)
- The letters and call directs the beneficiary to SSA’s Ticket Call Center where they can speak to a live Ticket Program expert and directs them to information on the Choosework Website:  
<https://www.chooseworkttw.net/>
- Once informed, beneficiaries (Ticket holders) may choose to assign their ticket to an EN or a state Vocational Rehabilitation agency to receive employment support services at any time



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## What is an Employment Network?

- Employment Networks (ENs) are for profit or non-profit organizations that provide employment support services to assist disabled individuals return to work
- ENs participate in the Ticket Program through a contract agreement where they are required to provide specific services and supports
- There are approximately 600 ENs in the United States
  - Some are small and provide services to a local area
  - Some are large and service beneficiaries nationally



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## What are Vocational Rehabilitation Agencies? (VRs)

- VRs are state government agencies that provide employment services to individuals with disabilities.
- VRs service SSA beneficiaries and those who do not receive SSA benefits
- VR services are generally more specialized than EN services and include such things as specialized job training, tuition support for classes, assistive technology, etc.



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## WORK INCENTIVES

Special rules that make it possible for beneficiaries receiving Social Security disability benefits to work and still receive monthly payments along with Medicare or Medicaid

- Details regarding SSA's Work Incentives may be located at:  
<https://www.ssa.gov/redbook/>
- For SSDI disabled beneficiaries who have Medicare and are working at above substantial gainful activity but not medically improved, Medicare coverage:
  - Continues 93 consecutive months of Hospital Insurance (Part A)
  - Supplemental Medical Insurance (Part B), if enrolled, and
  - Prescription Drug coverage (Part D), if enrolled after the 9 month Trial Work Period



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## WORK INCENTIVES – Cont'd.

- SSDI recipients can buy continued Medicare coverage after premium free Medicare coverage ends due to work if they remain medically disabled
- For beneficiaries under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A because of work, they may be eligible for help in paying their Medicare Part A monthly premium (Help for Medicare A Premiums)
- For SSI Recipients who return to work -
  - May continue with their Medicaid coverage if earnings become too high for an SSI cash payment (Medicaid While Working-Section 1619(b))
  - May buy Medicaid if they are disabled and no longer entitled to free Medicaid because they returned to work



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## Work Incentives Planning and Assistance (WIPA)

- 83 WIPA programs, covering all 50 states and the US territories.
- Collaborate with community partners to deliver benefits counseling and other work-related services to Ticket holders.
- Educate Ticket holders about their benefits, the impact of work on those benefits, and connections to the local service providers that can help them reach their employment goals.



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## Protection and Advocacy for Beneficiaries of Social Security (P&A)

- Consist of a nationwide network of congressionally mandated, legally-based disability rights agencies.
- Provide legal representation, counsel, litigation services, and other advocacy services under federal and state laws to all people with disabilities.
- Monitor, investigate, and attempt to remedy adverse conditions for individuals with disabilities.
- [www.yourtickettowork.com/res\\_advocacy](http://www.yourtickettowork.com/res_advocacy)



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## Ticket Program Challenges

- While all beneficiaries receiving disability benefits are eligible to participate in the Ticket Program, only a small percentage are physically or mentally able to return to work (SSA's Definition of Disability)
- Beneficiaries fear losing their benefits and/or that returning to work will result in an overpayment of their benefits that they will have to repay
- Employment Networks (ENs) receive payment only after the beneficiary returns to work and begins receiving earnings, thus making it difficult to recruit organizations to become ENs



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## Ticket Program Challenges (Continued)

- Participation is voluntary – many choose to return to work using traditional means – family, friends, former employers, etc.
- Program is relatively new (1999) and public familiarity of Ticket to Work is limited
- Coordination with SSA field operations to promote work and educate the public about the Program is challenged by the many competing work demands and limited financial resources faced by SSA field components



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## Ticket Program Statistics at a Glance

3 year period – March 2014 through April 2016

\* 13.8 M beneficiaries receiving disability

				3 YR
	<u>3/31/2014</u>	<u>3/31/2015</u>	<u>3/31/2016</u>	<u>CHG.</u>
# of beneficiaries receiving employment services	323,383	314,890	343,909	+6%
# Tickets assigned to ENs	43,729	47,186	54,799	+25%
# Tickets in Use under VR Cost Reimbursement	251,737	238,900	257,917	+2%
# of beneficiaries working with EN assistance	27,702	35,864	45,298	+62%



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## **§ 1140**

### ***A Modern Approach to Consumer Protection***

**Alex Rzasa**  
***Attorney, CISSP***

**Office of the Counsel to the  
Inspector General**

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## **The SSA OIG § 1140 Team**

### ***Enhancing Public Trust***



- What is the basis for § 1140 consumer protection?
- How does § 1140 benefit both the public *and* the government?
- Why is § 1140 a model for anti-fraud initiatives?

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## The Challenge

### *Protect the Public, Protect the Agency*

➤ **SSA-Related Fraud**

- Bad: Sale of SSA's free products/services
- Worse: Sale of non-SSA products/services
- Worst: Obtaining PII for identity theft

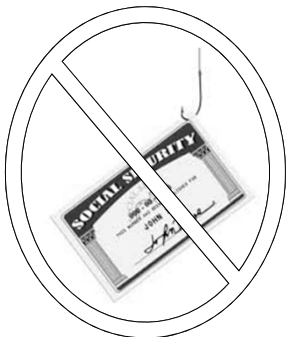
*A 'Captive' and  
Vulnerable Audience*



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## The Statute

### *§ 1140 of the Social Security Act*



➤ **Broad and Flexible Definitions**

- "Unauthorized sales"
- "Misleading use"

➤ **Strong Penalties**

- \$ 9,893 per violation
- \$ 49,467 per telecast/broadcast
- Inflation adjustments
- No cap on number of instances

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**OIG** Office of the Inspector General  
SOCIAL SECURITY ADMINISTRATION



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**OIG** Office of the Inspector General  
SOCIAL SECURITY ADMINISTRATION

GovSSNRecords.org

21 THIS NUMBER HAS LILY MIN

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**Search SSN & Find Out:**

- Owner's Name, DOB & Age
- Current & Previous Addresses
- Birth County, City & State
- Marital Status, Spouses Names
- Property Ownership & Value
- Average Household Income
- E-mails & Phone Numbers
- Possible Criminal Records
- Arrest Records & Warrants

**Investigate People & Receive:**

- Complete Background Report
- List of Relatives & Associates
- List of Roommates & Neighbors
- Civil & Criminal Court Records
- Misdemeanor & Felony Records
- Conviction & Inmate Records
- Birth & Death Records
- Marriage & Divorce Records
- Reverse Phone Records
- Reverse Address Records

**Search By Name**

\* First Name:

Middle Name:

\* Last Name:

City:

\* State:

**Submit**

**Search By Phone Number**

Phone Number

EX: 555 555 5555

**Submit**

**WARNING:**  
Under The Freedom of Information Act (FOIA), Title 5 of the United States Code, section 552, any person has the right to request access to ssn verification & public records.

**Search By Social Security Number.**

Social Security:    Last name:

**Submit**

**About GovSSNRecords.org**

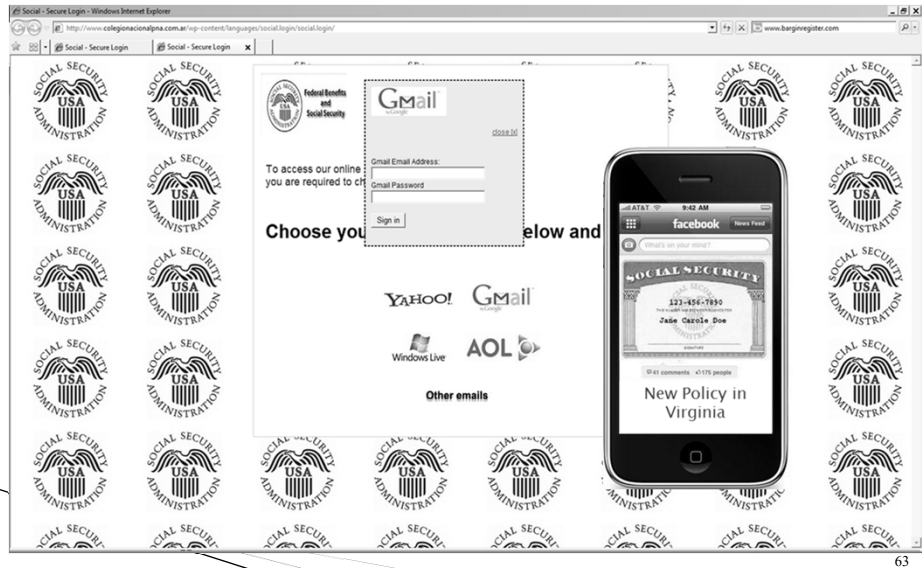
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# OIG Office of the Inspector General

SOCIAL SECURITY ADMINISTRATION



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# OIG Office of the Inspector General

SOCIAL SECURITY ADMINISTRATION

## The § 1140 Proactive Approach

### *An Ounce of Outreach...*

- ✓ Domain Registrars
- ✓ Search Engine Companies
- ✓ Financial Institutions
- ✓ Consumer Groups
- ✓ Government Entities



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## **The Next Step** *Joining Forces for the Future*



Learn More: <https://oig.ssa.gov/section-1140>

Report Fraud: <https://oig.ssa.gov/report>

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## **Interactive Fraud Quiz**

<http://www.medicareadvocacy.org/old-site/webinars/SMP%20Fraud%20Quiz/index.html>

Please use your control to electronically “raise your hand”  
if you want to answer!

Please note: we will likely not have time for  
detailed discussion of answers, but are happy to take  
questions by email after the presentation.

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Thank you to the partners and advisors to the Center for Medicare Advocacy in this Under Age 65 Project. Your contributions have helped us to better understand, and better serve, younger Medicare beneficiaries:

- Administration for Community Living (HHS ACL)
- American Association of People with Disabilities
- Christopher and Dana Reeve Foundation
- Center for Medicare & Medicaid Services
- Justice in Aging
- State of Connecticut SHIP (CHOICES)
- Social Security Administration
- Team Gleason/The Gleason Initiative Foundation

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### **With Gratitude**

- To the U.S. Department of Health and Human Services, Administration for Community Living for the funding, counsel, and support to make this work possible.
- To all the SHIP and SMP counselors across the country, and to everyone else who helps Medicare beneficiaries better understand fair access to Medicare and health care.

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Thank you for participating,  
We are happy to take questions as time permits.

If you have questions or comments after the webinar concludes, please  
submit them, with applicable slide number, to:

**[Webinar@MedicareAdvocacy.org](mailto:Webinar@MedicareAdvocacy.org)**

We will respond, and post answers to frequently asked  
questions on the CMA Under 65 Webpage.

*Advancing access to Medicare and health care*

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