

Understanding Government Health Plan Options

This brochure does not include a complete list or explanation of government health plans. Please visit HHS.gov for more information.



Important Considerations

To learn more about your government health plan options

Social Security Disability Insurance (SSDI):

Visit a local Social Security Administration office, visit <u>ssa.gov/disabilityssi</u> or call 1-800-772-1213 (TTY: 1-800-325-0778).

Medicare: Visit Medicare.gov/plan-compare or call

1-800-MEDICARE (1-800-633-4227).

Medicaid: Visit medicaid.gov/state-overviews

If you or your loved one has been diagnosed with amyotrophic lateral sclerosis (ALS), there may be government health plan options to consider.

Regardless of age, people diagnosed with ALS can apply for Social Security Disability Insurance (SSDI) benefits, and subsequently can apply for Medicare and/or Medicaid coverage.^{1,2}

About Social Security Disability Insurance

- Apply as soon as possible to avoid a gap between commercial insurance and Medicare coverage¹
- If you qualify, SSDI can pay monthly benefits if you are disabled with a long-term medical condition and are unable to work before retirement age^{1,2}
- SSDI requires an application be completed.
 For more information visit <u>ssa.gov/disabilityssi</u> or call 1-800-772-1213 (TTY: 1-800-325-0778).^{1,2}

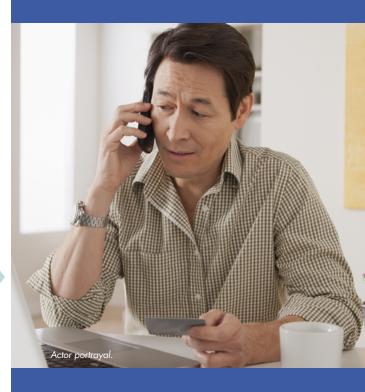
See <u>chart</u> on pages 4-5 for an overview of government health plan options

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Helping you understand information about government health plan options.

For more information, be sure to speak with your doctor or health insurance representative. You can also visit the websites found in this brochure and CMS.gov



See glossary for helpful health insurance terms.

Know Your Options

Use this chart to understand your government health plan options.

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Government Health Plan Options	Coverage and Costs
Medicare Part B See page 6	 Typically covers 80% of the cost for: Medications given by a healthcare professional Medication administration, such as infusion services³ A Medicare Supplement (Medigap) plan may help with out-of-pocket costs not covered by Medicare Part B³
Medicare Part C (Medicare Advantage) If you are treated at home, may cover the cost of medication and the cost of medication administration when required, such as IV infusion See page 6	 May be available as an alternative to Original Medicare coverage³ Coverage benefits and cost of monthly premiums vary by health insurance plan³ If enrolled in a Medicare Advantage plan, you cannot enroll in a Medigap plan³
Medicare Part D If you are treated at home, may cover the cost of medication only See page 7	 Coverage applies to the medication cost only, not to any related services, equipment, or supplies⁴ Coverage for remaining out-of-pocket costs varies by health insurance plan³
Medicaid See page 7	 May cover the cost for medication and related services⁵ Coverage for out-of-pocket costs varies by state⁵
Medicare and Medicaid Dual Eligibility See page 8	 May cover the cost for medication and related services⁶ Coverage for out-of-pocket costs varies by state⁶

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Medicare Part B

20%

After your deductible is met, you typically pay 20% of the cost of medication and its administration when required, such as IV infusion.

Medicare Part B covers 80% of the cost of medication and its administration when

Supplemental coverage and plans may be available to help with premiums and the 20% of costs for treatment not covered by Medicare Part B.3

Medicare Supplement (Medigap) plans may be available to help with monthly premiums and some or all of the 20% of costs not covered by Original Medicare. Medigap plans vary in coverage benefits and cost of monthly premiums.3

Visit medicare.gov or your State Health Insurance Assistance Program (SHIP) at ShipTACenter.org for help with additional Medicare-related questions.

Medicare Part C (Medicare Advantage)

May be available as an alternative to Original Medicare coverage and typically covers healthcare professional services related to a medication given by a healthcare professional, such as IV infusion services. May include prescription drug coverage. Some limitations apply. If you enroll in a Medicare Advantage plan, you cannot enroll in a Medigap plan. Medicare Advantage plans vary in coverage benefits and cost of monthly premiums.³

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Medicare Part D

Typically covers the cost of the prescription medication prescribed by your doctor. It is important to note that this coverage applies only to the medication cost, and not to any services related to the medication, such as IV infusion services, or equipment or supplies.^{3,4*} You are eligible for Part D only after you apply for Part A and Part B.3,4

After your deductible, you pay a percentage of prescription medication costs and Medicare Part D pays the rest.⁷⁻⁹

Learn more about Medicare eligibility requirements and available coverage options. Visit Medicare.gov/plan-compare or call 1-800-MEDICARE (1-800-633-4227).

Medicaid

May provide free or low-cost health insurance coverage to eligible people. It may also be available to people with disabilities such as ALS and cover the cost for services related to the medication, such as IV infusion services. Medicaid eligibility and benefits vary by state.^{5,6}

Learn about Medicaid eligibility requirements and coverage options in your state at medicaid.gov/state-overviews

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^{*}Coverage may be different for Medicare beneficiaries who are homebound.

Medicare and Medicaid Dual Eligibility

Other Options

If eligible, Medicare pays for covered medical services first, and Medicaid may then cover some of the out-of-pocket costs that Medicare does not cover.⁶

- Dual eligible benefits vary by state⁶
- A Dual Eligible Special Needs Plan (D-SNP)
 may be available to coordinate care for people
 enrolled in both Medicare and Medicaid¹⁰

The information above is a summary of Dual Eligibility. Be sure to talk with your provider about dual eligible benefits and requirements in your state.

Learn about Dual Eligibility requirements and coverage options at Medicaid.gov

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TRICARE/DoD/Veterans Administration

Veterans with ALS who spent at least 90 continuous days in the military are eligible for 100% disability* compensation benefits.^{11,12}

Alternative resources for government health plan cost support and coverage

- Patients with limited income and resources may qualify for a Medicare Savings Program.
 Visit medicare.gov for more information³
- Extra Help Low-Income Subsidy may be available to help pay Medicare Part D drug plan costs¹³

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^{*}The Department of Veterans Affairs (VA) assigns benefits based on a percentage of the disability that can be associated with your military service.



What can you do now?

Speak with your doctor or health insurance representative to better understand your coverage options. Or visit <u>CMS.gov</u>

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Glossary

Co-insurance: A percentage of the cost of your medications and healthcare services that you are responsible for paying. Typically, this is a lower percentage amount than what your health plan pays.^{1,2}

Co-pay: A set amount, determined by your health plan, that you pay for medications and healthcare services at the time of service.^{1,2}

Deductible: The out-of-pocket amount you must pay before your health plan begins to pay.^{1,2}

Dual Eligible Special Needs Plans (D-SNP): Provides dual coverage for those who qualify for both Medicare and Medicaid. Medicaid requirements and coverage vary by state.³⁻⁵

Medicaid: A joint federal and state program that helps with medical costs for some people with limited income and resources.¹

Medicare Advantage (Medicare Part C): Health plans approved by Medicare but offered by private insurance companies. Covers all the services that Original Medicare covers.¹

Medicare "Extra Help" Low-Income Subsidy (LIS): A Medicare program to help people with limited income and resources pay for prescription drug plan costs, including deductibles and out-of-pocket expenses. Offered at full and partial levels. ^{1,6}

Medicare Savings Programs: State programs that help eligible low-income Medicare beneficiaries with their out-of-pocket costs. These may include premiums for Medicare Part A and Medicare Part B, deductibles, co-insurance, and co-pays.¹

Medigap (Medicare Supplement): A supplemental policy sold by private insurance companies that may cover some healthcare costs that Original Medicare doesn't cover, like co-pays, co-insurance, and deductibles.¹

Original Medicare: Federal health insurance coverage that includes Medicare Part A (hospital costs) and Part B (outpatient and doctor fees).¹

Premium: The periodic payment to Medicare or a health insurance company for healthcare or prescription drug coverage.¹

Social Security Disability Insurance (SSDI): A program that can pay monthly benefits if you become disabled with a long-term medical condition, before you reach retirement age, and aren't able to work.^{7,8}

Glossary (continued)

References: 1. Medicare & You 2021. Centers for Medicare & Medicaid Services. Accessed June 21, 2021. medicare.gov/pubs/ pdf/10050-Medicare-and-You.pdf 2. Glossary. Blue Cross Blue Shield Association. Accessed June 21, 2021. bcbs.com/learn/ glossary 3. Dual Eligible Special Needs Plans (D-SNPs). Centers for Medicare & Medicaid Services. Accessed June 21, 2021. cms.gov/ Medicare/Health-Plans/SpecialNeedsPlans/D-SNPs 4. Dually Eligible Beneficiaries under Medicare and Medicaid. MLN Booklet. Centers for Medicare & Medicaid Services. Accessed June 21, 2021. cms. gov/Outreach-and-Education/Medicare-Learning-Network-MLN/ MLNProducts/downloads/Medicare Beneficiaries Dual Eligibles At a Glance.pdf 5. Benefits. Medicaid.gov. Accessed June 21, 2021. medicaid.gov/medicaid/benefits/index.html. 6. If You Get Extra Help, Make Sure You're Paying the Right Amount. Centers for Medicare & Medicaid Services. Accessed June 21, 2021. medicare.gov/Pubs/ pdf/11324-If-You-Get-Extra-Help.pdf 7. Disability Benefits. Social Security Administration. Accessed June 21, 2021. ssa.gov/pubs/ EN-05-10029.pdf 8. What You Need to Know When You Get Social Security Disability Benefits. Social Security Administration. Accessed June 21, 2021. ssa.gov/pubs/EN-05-10153.pdf

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