

SAN LUIS OBISPO COUNTY COMMISSION ON AGING

www.slocounty.ca.gov/coa.htm

Meeting Date: Wednesday October 25, 2023

Time: 10:00 am - Noon

Location: **Empleo Building, 3563 Empleo Street, Conference Room 1, SLO**

- ✓ Call to Order
- ✓ Flag Salute (please stand if able)
- ✓ Check/announce meeting being recorded.
- ✓ Public Comment and Member/Agency Updates – *burning desires from members or guests about current concerns, issues, scams - 2 min. max*

Introductions: Members and Guests (please provide your name, Commission position, and brief agency description)

Member rollcall: Chair establish Quorum

Approve Minutes: September 27, 2023

Presentation: Medicare Plans, Changes, and Choices 2024 Open Enrollment NOW

Presenter: Buff Lawson, HICAP Registered Counselor and Community Educator

Break 10 minutes

Reports:

ASPC (5 min) – Jerry Mihaic

AAA (5 min) – Ron Torres

Legislation Report (5 min) – Anne McCracken

Unfinished Business:

Open Position – Alternate Member at Large

New Business:

Review of Officer and Member Terms 2024 – Maryanne Zarycka

Call for any other new business for next meeting?

Next Meeting: December 27, 2023

***Fall Location September through December 2023:
Empleo Building, 3563 Empleo Street, Conference Room 1, SLO***

***Please submit agenda and program items, ideas, and feedback to
slocommissiononaging@gmail.com***

SAN LUIS OBISPO COUNTY COMMISSION ON AGING
Department of Social Services Empleo Building, Conference Room 1
3563 Empleo Street, San Luis Obispo
October 25th, 2023 Minutes

Members Present: Maryanne Zarycka, Anita Shower, Ron Torres, Paige Anderson, Danielle Raiss, Jerry Mihaic, Paul Worsham, Dianna Votaw, Louise Justice, Sue Gibson, Kristin Allen, Paulina Flores Jimenez, Mike Bossenberry, Charmaine Petersen, Ron Torres

Members Absent: Frank Triggs, Mara Whitten, Bill Degnan, Nancy Puder, Aracely Maldonado, Anne McCracken, Alexis Okumura

Call to Order: 10:00 am

Flag Salute.

"Meeting is Being Recorded" Announcement

Public Comment:

Kristin Allen:

- Announced she is no longer a notary but can refer to someone who can assist with notary services.
- Is a quilling artist, will have her first holiday craft fair this upcoming Saturday 9am-1pm at the Paso Robles Senior Center, join!

Sue Gibson:

- Join the Alzheimer's walk November 4th.

Maryanne Zarycka

- Seniors Helping Seniors join the Alzheimer's walking team, for more information talk to Maryanne.

Charmaine Petersen:

- Senior Volunteer Services fundraiser November 5th 2pm at Camp San Luis Obispo at the Officers Club, \$50/person, join!

Mike Bossenberry:

- Collaboration between Santa Barbara and San Luis Obispo County Behavioral Health Department a virtual workshop with special topics on suicide with LGBTQ+ community and support for survivors of suicide loss held November 17th 9am-4:30pm.

Jerry Mihaic

- This Sunday is "Dia de los Muertos" 2pm-6pm at Mission Plaza in San Luis Obispo.

Guest

- Annual fundraiser November 4th 5pm, at Ambiance Clothing Boutique San Luis Obispo, 10% of all sales will go to non-profits.

Hospice SLO

- Hospice SLO and Veterans center have come together to provide services of grief and counseling to all Veterans and families of Veterans.

Introductions: Guests & Members

Members and guests introduced their role in the community and with the Commission.

Approval of September Minutes: Motion by Anita Shower was made to accept September minutes as written. Mike Bossenberry seconded the motion. All in favor – passed unanimously.

Presentation:

MEDICARE 2024 Open Enrollment (PowerPoint presentation available on SLOCOA Website)

HICAP

Health Insurance Counseling & Advocacy Program

- Part of the national State Health Insurance Program “SHIP” offering assistance to people with Medicare
- Publicly funded through the Older Californians Act and the Centers for Medicare and Medicaid Services
- Only agency authorized by the California Department of Aging to provide Medicare counseling
- Offers individual counseling and community education about Medicare, financial assistance programs, and long- term care insurance
- HICAP does not sell anything
- No affiliation with agents, brokers, insurance companies or HMOs
- Counseling is confidential and available by appointment
- Network of local volunteers
 - Trained by local Central Coast HICAP and the California Health Advocates organization
 - Registered by California Department of Aging

2024 Medicare Costs

| | |
|---|--|
| Part A - Hospital | |
| Monthly Premium | \$0 for most people – \$278 to \$505 if you buy it |
| In-hospital per Benefit Period | Deductible: \$1,632 Co-insurance days: 1 – 60: \$0 Days 61 – 90: \$408 Days 91 and up: \$816 |
| Skilled Nursing Facility (post-hospital) per Benefit Period | Co-insurance days 1 – 20: \$0 Days 21 – 100: \$204 |
| Part B - Medical | |
| Monthly Premium | \$174.70 standard |

| | |
|--------------------------------|--|
| | may be higher depending on your income |
| Annual Deductible | \$240 |
| Co-insurance for most services | 20% of approved Medicare rate |
| Parts C and D | costs vary by Plan |

Medicare Open Enrollment Choices

- October 15 – December 7
- Can join, switch, or drop Prescription Drug Plans (Part D) or Medicare Advantage (MA) plans for 2024
- Enrolling in new plan automatically disenrolls you from old plan at the end of 2023 and new plan starts Jan 1, 2024
 - *Plans can change ~ and so can you!*
 - This is the time to do a new PDP comparison
- To enroll in a new plan for 2024:
 - Call the plan you want to join, or
 - Enroll online at Medicare.gov or the new plan website

2024 Part D

Prescription Drug Plans

- Prescription drug insurance sold by private insurance companies
- Plans approved and monitored by Medicare to ensure strict guidelines are followed
- Voluntary (but subject to late enrollment penalty)
- Must have Medicare Part A or B to enroll in a stand-alone plan
- Two ways to enroll in a Part D plan:
 - **Prescription Drug Plans** – PDP – stand-alone plans offered by private health companies
 - **Medicare Advantage** – MA-PD – plans such as HMOs and PPOs that include prescription drug coverage

Note: the same coverage levels apply to both enrollment types

Inflation Protection Act of 2022 2024 & 2025 Medicare Part D Changes

- 2024
 - Eliminates 5% co-insurance during Part D catastrophic coverage level
 - Expands eligibility for full Low Income Subsidy to those with income up to 150% of FPL
- 2025
 - Caps Medicare Part D out-of-pocket costs for all beneficiaries at \$2,000
 - Gives option to break that amount into monthly payments

- Increases % of higher priced drugs paid by insurance companies and drug manufacturers

2024 Levels of Coverage

- **Deductible** – 0 to **\$545** – you pay full plan cost for drugs subject to the deductible
- **Initial Coverage** – after deductible plan pays on average 75% of drug cost – continues until member and plan have paid **\$5,030** for drugs under the plan
- **Coverage Gap** – from **\$5,030** to **\$11,477.39**
 - During the gap, beneficiary pays **25%** for Generics and **25%** (plus pharm dispensing fee) for Brand Name
 - Brand drug manufacturers provide a 70% discount on their drugs, which is applied toward your out-of-pocket costs
- **Catastrophic Coverage** – begins after beneficiary out-of-pocket spending reaches **\$8,000** – no co-pays

Note: No cost-sharing for Part D formulary drugs after you reach the out-of-pocket threshold of \$8,000

2024 California Prescription Drug Plans

- 23 stand alone plans in California (26 in 2023)
- Monthly premiums
 - lowest = \$ 0.40 *Wellcare Value Script* (\$8.30 in 2023)
 - highest = \$188.40 *Blue Shield Rx Enhanced* (\$172.50 in 2023)
- Deductibles on some or all drugs
 - range from \$145 to \$545
 - 5 plans have 0 deductible
 - lowest premium plan with 0 deductible:
 - *Wellcare Value Plus* - \$82.60 (\$71.30 in 2023)

2024 California Plan Changes

- National average premium \$55.50 (\$56.49)
- CA average premium \$81.38 (\$59.64)
- 2023 Plans Discontinued
- Elixir Rx Secure & Elixir Rx Plus
 - *if you do not enroll in a 2024 plan you will not have coverage*
 - *you have an extended Special Enrollment Period until Feb 29 2024*
- Clear Spring Premier Rx
 - *members reassigned to 2024 Clear Spring Value Rx*
- Premium changes returning plans
- Premium decrease 3 (change range \$0.90 to \$7.90)
- Premium increase 20 (change range \$3.10 to \$72.40)

Choosing a Prescription Drug Plan

- Prescription Drug Plan Finder tool at www.Medicare.gov gives drug plan cost information for stand alone Part D plans and MA-PD plans
- Complete your own online search at Medicare.gov:

- find and compare all plans in your area
- enroll in a plan
- view your current plan
- Have HICAP complete the search for you:
 - www.CentralCoastSeniors.org/hicap
 - complete the simple form online, or
 - mail a paper worksheet to HICAP
 - receive search results of the top 3 plans specific to your medications

Ways to Lower Drug Costs

- Consider Switching to Generic Drugs
- Use of Mail Order pharmacies
- Prescription Discount cards
- Pharmaceutical Assistance Programs
 - Alliance for Pharmaceutical Access
 - www.apameds.org
 - Office in Santa Maria - (805) 614-2040
 - Email - Advocates@apameds.org
- Apply for *Extra Help with Part D* Costs

Low Income Assistance Program Extra Help with Part D Costs

- Social Security program that provides assistance to Medicare beneficiaries
- Can help pay costs charged by Part D plan, including premium, deductible and co-pays for covered drugs
- To be eligible must:
 - have countable monthly income below 150% of the Federal Poverty Level:
 - \$1,843 Individuals - \$2,485 couples
 - have resources (excluding house & car) that are less than: \$16,660 for single people and \$33,240 for couples
 - Apply on-line at www.ssa.gov
 - Call Social Security at 1-800-772-1213
 - Call HICAP for assistance at 1-800-434-0222

2024 - Medicare Advantage Plans

- Alternative to fee-for-service delivery of Medicare Part A and Part B benefits - may have monthly premium and co-pays for services
 - Must have Medicare Parts A & B to enroll - still pay Part B Premium
 - Medicare sponsors MA plans and pays private insurance companies to provide health services to beneficiaries who have enrolled in plans
- Plans are geographic-specific and can change each year
- MA plans with Part D follow the same rules and coverage periods as stand-alone Part D
- MA plans are required to have **Maximum Out of Pocket** limit
 - After reach this amount, co-pays are waived for the rest of the year
- Can include benefits in addition to Medicare covered services

Medicare Advantage Plans San Luis Obispo County

- **12 - Health Maintenance Organizations (HMO)** - generally must get your care and services from doctors, other health care providers, and hospitals in the plan's network
- **4 - Preferred Provider Organization (PPO)** - include network health care providers with generally lower co-pays, but can also use out-of-network providers for covered services if the provider agrees to treat you and hasn't opted out of Medicare
- **8 - Special Needs Plans (SNP)** - are a type of Medicare Advantage Plan which limits membership to people with specific diseases or characteristics, and may tailor their benefits, provider choices, and drug formularies to best meet the specific needs of those groups

San Luis Obispo County Non-Renewing 2023 Medicare Advantage Plans

- 2023 SLO HMO
 - Alignment Health AVA - HMO
- 2023 SLO County SNP
 - Align Connect - HMO C-SNP \$0/mo
 - Align Thrive - HMO I-SNP \$0/mo
 - Align Premier - HMO I-SNP \$38.90

**Beneficiaries enrolled in a non-renewing plan without reassignment have SEP to enroll in another 2024 plan: through Feb 29, 2024*

2024 Medicare Advantage Plans San Luis Obispo County

- Blue Shield 65 Plus - HMO - \$52.50/mo (was \$39)
 - Maximum Out of Pocket Costs \$3,200
- AARP Medicare Advantage from UHC- HMO - \$29/mo
 - Maximum Out of Pocket Costs \$3,400
 - *was 2023 AARP MA Secure Horizons Plan 2 HMO - \$25/mo*
- AARP MA Patriot - HMO - \$0/mo - No Part D
 - Maximum Out of Pocket Costs \$4,900
- Humana Gold Plus - HMO (119) \$0
 - Maximum Out of Pocket Costs \$1,000 (was \$799)
- Humana Gold Plus - HMO (148) - \$25/mo (was \$24)
 - Maximum Out of Pocket Costs \$3,200
- Humana Gold Plus - HMO (150) \$0
 - Maximum Out of Pocket Costs \$5,000 - Part D deductible \$200
 - Alignment Health My Choice - HMO - \$0
 - Maximum Out of Pocket Costs \$698 (was \$1,000)
- Alignment Health CalPlus + Veterans - HMO - \$0/mo
 - Maximum Out of Pocket Costs \$5,900 - Part D Deductible \$545
- Imperial Traditional- HMO - \$0
 - Maximum Out of Pocket Costs \$1,349 (was \$2,999)
- Imperial Dynamic Plan - HMO - \$0

- Maximum Out of Pocket Costs \$298 (was \$899)
- Imperial Strong - HMO \$0
 - Maximum Out of Pocket Costs \$8,850 (was \$8,300)
- Imperial Courage - HMO - \$0/mo - No Part D
 - Maximum Out of Pocket Costs \$2,900

2024 Medicare Advantage Plans San Luis Obispo County - PPO

- NEW AARP Medicare Advantage from UHC - PPO - \$48/mo
 - Maximum Out of Pocket Costs - In network \$4,900 - In + Out \$9,550
- Aetna Medicare Elite Plan - PPO - \$27/mo - \$250 deductible
 - Maximum Out of Pocket Costs - In network \$5,500 - In + Out \$8,950
- NEW Aetna Medicare Core Plan - PPO - \$0/mo
 - Maximum Out of Pocket Costs - In network \$5,900 - In + Out \$8,950
- Aetna Medicare Eagle Plus Plan - PPO - \$0/mo - No Part D
 - Maximum Out of Pocket Costs - In network \$6,700 - In + Out \$9,500

San Luis Obispo County 2024 MA Special Needs Plans (SNP)

- Alignment Health Heart & Diabetes - HMO C-SNP - \$0
- Alignment Health CalPlus Duals - HMO D-SNP - \$1.60 (was \$14.80)
- NEW Alignment Health Heart & Diabetes - HMO C-SNP - \$8.50
- Anthem Kidney Care - PPO C-SNP - \$37.10
 - Was 2023 Anthem MediBlue ESRD Care - PPO C-SNP - \$29.30
- Humana Gold Plus - HMO D-SNP - \$25.20/mo (was \$14.40)
- Imperial Senior Value - HMO C-SNP - \$0
- NEW UHC Complete Care (CA -036P) - HMO-POS C-SNP - \$19.00
- NEW UHC Completed Care (CA-07AP) - HMO C-SNP - \$23.90

Medicare Advantage Open Enrollment Period

January 1 to March 31, 2024

If you *are enrolled in an MA plan on January 1*

- You can switch to another MA plan
- You can disenroll from your MA plan and return to Original Medicare and if you choose enroll in a Part D plan
- You can only make one change during this period, and any change will be effective the first of the month after making the change
- During this period you *cannot*
 - Switch from Original Medicare to an MA Plan
 - Join a Part D Plan if you're in Original Medicare
 - Switch from one PDP to another of you're in Original Medicare

Senior Medicare Patrol *How the Senior Medicare Patrol (SMP) Can Help*

- The local SMP is ready to provide beneficiaries and others with the information they need to PROTECT themselves from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT concerns.
- To locate the state Senior Medicare Patrol (SMP):
 - Visit www.smpresource.org or call 1-877-808-2468
 - Or call your local HICAP for assistance

Questions?

- HICAP 1-800-434-0222 or 805-928-5663
- Senior Connection 1-800-510-2020
- Medicare 1-800-633-4227
- Social Security 1-800-772-1213
 - San Luis Obispo 855-207-4865
 - Santa Maria 866-331-2316
 - Santa Barbara 866-695-6285
- *For further information and upcoming HICAP seminars go to www.CentralCoastSeniors.org*

Reports:

ASPC – Jerry Mihaic

- Master Plan on Aging presentation from Ventura County

AAA - Ron Torres

- Report from HICAP meeting and exceeding their goals!

Chair Report - Maryanne Zarycka

- Open Position – Alternate Member at Large

New Business:

Review of Officer and Member Terms 2024

- Co-Chairs, Members and Alternate members at large, and Senior Service Provider positions will be open for election in 2024
- March 2024 will begin a recruitment.
- April 2024 nominations
- May 2024 introduce slate of potential candidates
- June 2024 voting and finalize
- July 2024 beginning of new term

Next Meeting: December 27, 2023 - Bring a Senior!

Location: Empleo Building, Conference Room 1, 3563 Empleo Street, San Luis Obispo, CA 93401

Minutes submitted by Gabriela Garcia. Reviewed by Co-Chairs