

OUR NEWS LETTER



MEDICARE CATARACT SURGERY, EYEGLASSES/CONTACT LENSES

Cataracts often come with age and can affect your vision. In fact, by age 80, more than half of all Americans either have a cataract or have had cataract surgery. New eyeglasses, brighter lighting, anti-glare sunglasses, or magnifying lenses may help your symptoms. If not, you may need surgery.

If you have cataracts and need cataract surgery, Medicare can help. And after surgery, Medicare helps pay for cataract glasses, contact lenses, or intraocular lenses you get from an ophthalmologist.

Cataract surgery

Who's eligible?

Medicare covers many medically necessary surgical procedures, like cataract surgery.

Your costs in Original Medicare

For surgeries or procedures, it's hard to know the exact costs in advance. This is because no one knows exactly what services you'll need. If you need surgery or a procedure, you may be able to estimate how much you'll have to pay. You can:

1. Ask the doctor, hospital, or facility how much you'll have to pay for the surgery and any care afterward.
2. Find out if you're an inpatient or outpatient because what you pay may be different.
3. Check with any other insurance you may have to see what it will pay. If you belong to a Medicare health plan, contact your plan for more information. Other insurance might include:
 - o Medicare Supplement Insurance (Medigap) policy
 - o Medicaid
 - o Coverage from your or your spouse's employer
4. Log into MyMedicare.gov, or look at your last "Medicare Summary Notice" (MSN) to see if you've met your deductibles.
 - o Check your Part A deductible if you expect to be admitted to the hospital.
 - o Check your Part B deductible for a doctor's visit and other outpatient care.
 - o You'll need to pay the deductible amounts before Medicare will start to pay. After Medicare starts to pay, you may have copayments for the care you get.

Eyeglasses/contact lenses

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How often is it covered?

Generally, Medicare doesn't cover eyeglasses or contact lenses. However, following cataract surgery that implants an intraocular lens, Medicare Part B (Medical Insurance) helps pay for corrective lenses (one pair of eyeglasses with standard frames or one set of contact lenses). Medicare covers the surgery if it's done using traditional surgical techniques or using lasers.

Note

Medicare will only pay for contact lenses or eyeglasses provided by a supplier enrolled in Medicare. This is true no matter who submits the claim (you or your supplier).

Who's eligible?

All people with Part B are covered.

Your costs in Original Medicare

- You pay 20% of the Medicare-approved amount for one pair of eyeglasses or one set of contact lenses after each cataract surgery with an intraocular lens.
 - Medicare will only pay for contact lenses or eyeglasses from a supplier enrolled in Medicare, no matter who submits the claim (you or your supplier).
 - You pay any additional costs for upgraded frames.
 - You pay 100% for non-covered services, including most eyeglasses or contact lenses.
 - The Part B deductible applies.
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Watch out for scams

Medicare will never call you uninvited and ask you to give us personal or private information to get your new Medicare Number and card.

Scam artists may try to get personal information (like your current Medicare Number) by contacting you about your new card.

If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up and call us at 1-800-MEDICARE (1-800-633-4227).

TIPS FOR GARDENING SAFETY

Gardening this summer? Whether you're new to gardening or an expert, remember to keep your health and safety a priority.

Did you know that gardeners can be prone to tetanus infections? Tetanus lives in the soil and enters the body through breaks in the skin, especially when using sharp tools, digging in the dirt, or handling plants with sharp points.

Before you start gardening this season:

- **Make sure your tetanus, diphtheria, and pertussis (Tdap) vaccination is up-to-date.** Medicare prescription drug coverage (Part D) generally covers shots needed to prevent illness. Contact your Medicare drug plan for more information about coverage.
 - **Have a good set of gardening gloves,** which can help lower the risk for skin irritations and cuts.
 - **Tdap shot (tetanus, diphtheria, & pertussis shot)**
 - **How often is it covered?**
 - Tdap is the adolescent and adult booster shot for tetanus, diphtheria, and pertussis (also called whooping cough). The childhood shot is called DTaP. Both protect against tetanus, diphtheria and pertussis (whooping cough).
 - Generally, Medicare prescription drug coverage (Part D) covers all commercially available shots needed to prevent illness. Contact your Medicare drug plan for more information about coverage
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Finding Medicare forms

Searching for a Medicare form to file a claim, request an appeal, or for Medicare to give someone access to your personal health information?

To get the Medicare form you need, visit Medicare.gov and find the situation that applies to you.

Obamacare likely to stick on the books until 2020

by [Bethan Moorcraft](#) 24 Jul 2018

The Affordable Care Act (ACA), popularly known as Obamacare, is hanging on by the skin of its teeth. So far, the act has proven resilient against Republican efforts to repeal it and the Trump administration's attempts to defund it – but with premiums projected to soar by an average of 15% in 2019, the future of the ACA looks very dark.

Nothing drastic is likely to happen to the ACA before the midterm elections on November 06, according to Eric Wilson, principal of Wilson Associates, a company that specializes in healthcare insurance. Obamacare is likely to stick on the books until 2020 because “Congress needs time to get things done,” he said.

“Unfortunately, the plan is almost repealing itself in a lot of ways. Rates are increasing, deductibles are getting higher, and more and more people are opting out of the system. What's happening now is that healthy people are opting out, leaving primarily sick people in the pool, which means rates are reacting like crazy,” Wilson told *Insurance Business*.

Obamacare was flawed from the beginning, according to Wilson. One of the primary pain points with the act revolves around the idea and definition of pre-existing medical conditions. Under the ACA, insurance companies are required to provide insurance to everyone, even those with chronic illnesses or costly pre-existing conditions, whereas before they could deny coverage for the most high-risk applicants.

“The messaging around the definition of a pre-existing condition has been very poor,” Wilson said. “Everyone agrees people with pre-existing conditions should be covered, but there have been politically-charged arguments around what it exactly means.”

Another flaw with the ACA, according to Wilson, is the act's focus on preventative care. He said it's good for smaller expenses like a physical or a doctor appointment but “not helpful if you get hit by a bus” and have to pay \$15,000. There are a few “easy fixes” to the health insurance problem, but “not anything Congress wants to entertain” at the moment, Wilson added.

“Health insurance should be similar to home and auto insurance whereby it covers things you can't pay for,” he said. “Unfortunately, it has gone down the road of covering ‘wheel changes for your body,’ leaving policyholders to pay for bigger things. If policymakers would return to covering catastrophic incidents, where policyholders pay for anything under \$3,000 (or another fixed amount) and the insurance covers things they can't pay for, that would bring costs down.

“It would also make the healthcare system a little bit more selective and create competition in the marketplace for doctors to reduce their pricing,” Wilson added.

The future of the ACA relies heavily upon the results of the midterm elections. If the Republicans pick up a lot of seats, they can end Obamacare once and for all. The Trump administration seems aware of the financial burden people paying non-subsidized premiums are feeling, but so far the Republicans have struggled to agree on an alternative. On the other hand, if the Democrats take a lot of seats, they're likely to hold on to the Obama signature piece.

Senior websites

Access America for Seniors

www.seniors.govopens a new tabNew Window iconopens a new tab

The Access America for Seniors Website has information that will help seniors conduct business with federal agencies faster and easier.

Administration on Aging

www.aoa.govopens a new tabNew Window iconopens a new tab

The Administration on Aging website educates older people and their caregiver about benefits and services that can help them.

AARP

www.aarp.orgopens a new tabNew Window iconopens a new tab

This site has information, education, advocacy, and community information for people over 50.

Benefits Check Up

www.benefitscheckup.orgopens a new tabNew Window iconopens a new tab

Created by the National Council on the Aging (NCOA) this free, easy-to-use website helps older Americans identify their eligibility for a wide range of public assistance programs. It compares the information you give with eligibility requirements for Social Security, Medicaid, Food Stamps, Weatherization, in-home services, pharmacy programs, and state programs. A printable report of programs and enrollment information is available.

Healthy Aging for Older Adults

www.cdc.gov/aging/opens a new tabNew Window iconopens a new tab

The Healthy Aging for Older Adults Website sponsored by the National Center for Chronic Disease Prevention and Health Promotion provides information on a wide range of topics including: Health-Related Behaviors Chronic Diseases, Infectious Diseases, Immunizations for Adults, and Injuries Among Older Adults.

Medicare Interactive

www.MedicareInteractive.org/aarpopens a new tabNew Window iconopens a new tab

Medicare Interactive provides Medicare-related information on topics such as eligibility and enrollment, coverage, rights and protections, health plan options, prescription drugs, and programs for people with lower income.

NIH SeniorHealth

www.nihseniorhealth.gov opens a new tab [New Window icon](#) opens a new tab

The NIH SeniorHealth website containing information for older adults was developed by the National Institute on Aging and the National Library of Medicine, both part of the National Institutes of Health. This website contains a wide range of information on many health topics including: Alzheimer's Disease, Arthritis, Balance Problems, Breast Cancer, Colorectal Cancer, Diabetes, Exercise for Older Adults, Hearing Loss, Lung Cancer, Prostate Cancer, Taking Medicines, and many more.

STATE HEALTH INSURANCE ASSISTANCE PROGRAMS (SHIP)

You may have heard about SHIPs — [State Health Insurance Assistance Programs](#). SHIPs offer local, personalized counseling and assistance to people with Medicare and their caregivers.

SHIPs can help you with things like:

- Your Medicare questions, including your eligibility, enrollment, benefits, premiums, deductibles, and coinsurance
- Complaints and appeals
- Navigating your choices when it's time to enroll in Original Medicare (Medicare Part A and Part B), a Medicare Advantage Plan (like an HMO or PPO), or a Medicare drug plan

Did you know that each state may call its SHIP by a different name (such as HICAP in California, or APPRISE in Pennsylvania)? Visit [Medicare.gov](#) to find out what SHIP is called in your state, and get specific contact information.

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