



**Pennsylvania Healthcare
Benefit Solutions Program**

Presents to you...

**LUNCH
- and -
LEARN**



Join us for our monthly Lunch and Learn education sessions!

When: 2nd Wednesday of each month

Time: 1:00 pm – 3:00 pm

Where: Online via Zoom

How can I join? Contact us and we will email you a zoom link.

Phone: 412-266-8322

Email: wehelp@phbsp.org

Lunch and Learn Topics!



February 8th

Let's Talk About Medicare

When it was first imagined in the 1960s, Medicare was supposed to be easy to access and simple to use. Unfortunately, the Medicare system of delivering healthcare coverage (for over 60 million people now) has evolved into a worrisome thing that's led many to sing the blues in the night.

This presentation, then, will examine the characteristics of the Medicare system. It's a basic primer for individuals taking a long, serious look at Medicare for the first time (probably because they're finally on the verge of entering Medicare themselves). It's designed to be simple, functional, and easy to understand. We'll break down and examine the concepts and vocabulary of Medicare and the steps necessary to acquire and use this coverage. In the end, you'll have a fundamental grasp of how Medicare works. And just as important, you'll be able to explain to others how it works - amaze your friends and family with your newly acquired knowledge and be the center of any social gathering. All that, and a bag of chips for this lunch and learn (you bring the chips).

March 8th

Entering Medicare – Not as Simple as You Think

Often, the most challenging and most important decisions regarding the utilization of the Medicare system arise at the point when individuals first become eligible to enter Medicare. It might appear to be relatively straightforward, but “when to enter Medicare” and “how to use the system effectively” is, in fact, quite complex (and confusing and frustrating).

This presentation examines health care planning as an essential part of retirement planning (or “transition planning”) for individuals 65 or older – what options are available, how to access them, and how to evaluate which options will work best. We will look at the rules governing enrollment into Medicare, why individuals may wish to delay enrollment, and how that delay will affect later entry into the Medicare system. We will also look at the various parts of the Medicare system, what each part covers, and how they coordinate with each other (and with health coverage components outside the Medicare system) to create an effective coverage strategy.

April 12th

Private Insurance Coverage under the Medicare System: Medigaps

Shortly after the introduction of Medicare in 1966, private health insurance products also appeared, designed to cover the cost-sharing that ‘basic’ Medicare (Parts A and B) did not. Since then, Medicare has evolved to the point where private insurance products are an essential characteristic of the system, keeping healthcare costs more affordable (*somewhat*), but profoundly changing the original expectations and dynamics of the Medicare benefit.

This presentation will examine one of the private insurance options in the Medicare system - Medigaps. We will look at how Medigaps work and how they coordinate with Medicare’s Parts A and B. We will also look at how to compare and evaluate the Medigap options to determine which products will work best for your individual needs and how to shop for them effectively.

May 10th

Private Insurance Coverage under the Medicare System: So, What’s Wrong with Medicare Advantage Plans?

This presentation will examine another of the private insurance options in the Medicare system – Advantage Plans. In Medicare’s world, Advantage plans definitely have their champions and their detractors and represent a litmus test for an individual’s view of how Medicare (and the American healthcare system in general) should operate. We will look at how Advantage plans work, how they differ from Medigaps, *why* someone might choose an Advantage Plan over a Medigap, and *when* someone should choose an Advantage plan over the other coverage options in the Medicare system. We will also look at how to compare and evaluate different Advantage plans to determine which will work best for an individual’s needs and how to shop for them effectively.

June 14th

Accessing Prescription Drugs under the Medicare System

This presentation is about the issues individuals face as they try to maintain their prescription medication regimen – from their daily maintenance medications, to complex chemotherapies, to the medications taken while in the hospital. The most significant concern expressed by the majority of Americans enrolled in Medicare is being able to obtain their prescription drugs at an affordable price. Unfortunately, the current process (of accessing medications under the Medicare system) has significant problems. And recognizing these problems is essential to understanding and anticipating Medicare's limitations. We will examine the characteristics of Medicare's prescription drug coverage: how it works, how it's failing and why it's failing, and how that failure impacts Medicare beneficiaries in obvious and not-so-obvious ways.

July 12th

Coordinating Medicare and Medicaid Benefits

Millions of Americans are enrolled in the Medicare *and* Medicaid programs – they are called “dual eligible.” This presentation will examine the characteristics of dual eligibility: the benefits each program (Medicare and Medicaid) provides, how each program coordinates with the other, and the special problems that dual eligibility generates. We will also look at two other support programs for people in Medicare: the Medicare Savings Program (helping with the cost of Part B premiums) and the Extra Help program (helping with the costs of prescription drugs).

August 9th

The MAWD Program – Medical Assistance for Workers with Disabilities

MAWD is a medical assistance program for people with disabilities who continue to work. Through MAWD, individuals are eligible for Medical Assistance (Medicaid) even with income and assets well above the standard eligibility criteria for Medicaid. MAWD can be a life changer and a life saver for individuals who would otherwise not be eligible for Medicaid. This presentation will examine the characteristics and function of the MAWD program – how it works, its eligibility criteria, the enrollment process, and how it coordinates with other healthcare programs (like Medicare).

September 13th

Crisis Planning for Healthcare Utilization

The premise of this presentation is: If a medical crisis happens, are you prepared, and how do you prepare? In these critical situations, things can happen quickly, unexpectedly, and be overwhelming, especially when you are unprepared and have no one to turn to for help.

Here's an example: An older individual (in their 70's), relatively healthy and completely independent, has a sudden and unexpected medical crisis (think heart attack or severe fall at home). The event may not be fatal, but it's

undoubtedly critical and life-changing (at least temporarily). And let's say that this person is single, with no easy access to any support system from family or friends (sound like someone you know?). How does that person immediately navigate the healthcare system now: getting to the emergency room, gathering all the things needed for an extended stay in a healthcare facility? Who can the person rely on to help them navigate this crisis – who is looking out for their interest? (Spoiler alert, it's not the healthcare system or their healthcare insurer.) What happens as the person transitions through the various stages of the healthcare system – intensive care, acute care, rehabilitative care, and eventually back home? And what happens if their health insurance denies coverage (suddenly, unexpectedly) for essential care services throughout this transition - how will the person cover the cost of thousands of dollars a month for their care over an extended time period?

This presentation will look at the process of accessing and utilizing care in extended critical situations and how a person can prepare (as much as possible) for the onset of such an event. We'll examine how our healthcare system functions in dealing with extended patient care and the transition of the patient through the various stages of care. We'll also look at the relationship between the healthcare provider and the healthcare insurer (including Medicare and Medicaid) and the impact of health insurance on the access to quality and quantity of healthcare services. And we'll examine the steps individuals can take to anticipate these critical events and take some control of the process to maximize the quality of care they receive.

October 11th

Using the [MEDICARE.GOV](https://www.medicare.gov) Plan Finder

One of the most effective tools for finding and comparing insurance coverage under the Medicare system is the online information at [medicare.gov](https://www.medicare.gov). In this presentation, we'll navigate through the website using a handful of case scenarios to demonstrate how relatively easy it is to use. A timely and appropriate presentation in anticipation of Medicare's Annual Open Enrollment Season.

November 8th

What New for Medicare in 2024

A PHBSP tradition (in the making), for the year's final lunch-and-learn presentation, we'll look at what's on the horizon for the new year for Medicare, Medicaid, and the American healthcare system in general. Hopefully, lots to unpack and hopefully some good news for the future year.