What You Missed: A recap of RESDC's webinars with Elder Law & Advocacy and My Senior Health Plan.

Authored by: Rosita Haro, Office Manager

If you were unable to attend our recent webinars presented with Elder Law & Advocacy and My Senior Health, the staff at RESDC is happy to provide you with a recap of what we learned.
In recent weeks, we first heard from Attorney David Schwartz with Elder Law & Advocacy where he dove into the details of ensuring you have the correct documents ready for your needs.
Then we met with the team at My Senior Health Plan, where they explained the nuanced differences in healthcare coverages with Medicare and supplemental options.

Who Is Elder Law & Advocacy?

Elder Law & Advocacy is a nonprofit organization serving residents of San Diego and Imperial Counties. Their goal is to help older adults understand their rights, navigate legal concerns, and access important resources.

What Services Do They Offer?

Through their Legal Services for Older Adults program, ELA provides free legal advice and counsel to San Diego and Imperial County residents age 60 and older, regardless of income.

Their legal team can provide guidance on a variety of issues, including:

- Advance Healthcare Directives
- Powers of Attorney
- Wills and Trusts, including general advice and guidance
- Landlord/Tenant matters
- Debt-related legal issues
- Other civil legal concerns affecting older adults

ELA can also assist with preparing certain documents, including Advance Healthcare Directives and Powers of Attorney. While they can provide advice regarding wills and trusts, they do not prepare wills or trusts.

Additional Programs

ELA also offers a Caregiver Legal Services program for individuals helping someone who is age 60 or older, or someone living with dementia or a dementia-related condition.

They are also home to HICAP, the Health Insurance Counseling & Advocacy Program, which provides free, unbiased assistance with Medicare. HICAP can help individuals understand their Medicare options, compare coverage, and, in some circumstances, assist with Medicare appeals.

How to Contact Elder Law & Advocacy

If you think you could benefit from their services or would like to learn more, you can contact Elder Law & Advocacy directly:

Website: www.elaca.org
Legal Services: (858) 565-1392

When reaching out, their recommendation is to make initial contact by phone or through their website.

We encourage RESDC members to take advantage of this valuable community resource and to share this information with other older adults who may benefit from their services.
Please note: Services and eligibility may vary by program, and legal assistance is subject to the scope and availability of Elder Law & Advocacy.

Understanding the Parts of Medicare

Original Medicare consists of:

- Part A: Primarily covers inpatient hospital care and certain related services.
- Part B: Covers medical services such as doctor visits, preventive care, outpatient services, diagnostic testing, and certain medical equipment.
- Part C, or Medicare Advantage: Offered through private insurance companies and combines Part A and Part B benefits. Many plans also include prescription drug coverage and additional benefits.
- Part D: Prescription drug coverage offered by private insurance companies.

One of the important reminders from the presentation was that Original Medicare does not cover all healthcare expenses, which is why many individuals consider additional coverage.

Medicare Supplement vs. Medicare Advantage

The presenters explained two common ways beneficiaries may supplement their Original Medicare coverage.

Medicare Supplement (Medigap) plans work alongside Original Medicare and can help pay some of the expenses Original Medicare does not cover. These plans generally provide greater flexibility

when selecting providers who accept Medicare. Prescription drug coverage is not included, so a separate Part D plan may also be needed.

Medicare Advantage plans are offered through private insurance companies and generally operate through provider networks, such as HMOs or PPOs. Many include Part D prescription drug coverage and may offer additional benefits such as dental, vision, hearing, fitness, transportation, and over-the-counter benefits.

The right choice can vary from person to person depending on healthcare needs, preferred doctors and specialists, medications, budget, location, and other existing coverage.

Pay Attention to Enrollment Periods

Timing is an important part of Medicare.

For those approaching age 65, the Initial Enrollment Period generally provides a seven-month window surrounding your 65th birthday.

The presenters also discussed Special Enrollment Periods, which may become available following certain life events, such as losing employer coverage or moving to another service area.

For those already enrolled in Medicare, the Annual Enrollment Period, October 15 through December 7, provides an opportunity to review certain coverage and make changes for the following year.

Members were encouraged to review their Annual Notice of Change (ANOC) carefully each year. Changes to premiums, benefits, prescription drug coverage, provider networks, or other plan features could mean that a plan that worked well this year may not necessarily be the best fit next year.

Your Doctors and Prescriptions Matter

One of the strongest messages from the webinar was the importance of looking beyond premiums when comparing Medicare plans.

Before choosing or changing coverage, consider:

- Are your preferred doctors and specialists in the plan's network?
- Are your prescription medications covered?
- What will your copays, coinsurance, deductibles, and other out-of-pocket costs look like?
- Are the benefits you regularly use included?
- Will your coverage meet your needs if you move or travel?

This is particularly important with Medicare Advantage plans because networks and plan availability can vary by location.

Already Have Medicare? It Still Pays to Review Your Coverage

Even members who have been on Medicare for years may benefit from periodically reviewing their coverage.

Plans, provider networks, prescriptions, premiums, and personal healthcare needs can change. MSHP encouraged members to ask questions and review their options rather than assuming their current plan will always remain the best fit.

How My Senior Health Plan Can Help

MSHP explained that their Medicare advisors can provide one-on-one guidance at no cost to the individual. They work with major insurance carriers and can help members:

- Understand Medicare and enrollment timelines
- Determine when they need to enroll in Medicare Parts A and B
- Navigate the enrollment process
- Compare Medicare Supplement, Medicare Advantage, and Part D plans
- Review doctors, specialists, and prescription medications
- Understand plan networks and benefits
- Review coverage during Annual Enrollment
- Explore options following a move, retirement, loss of coverage, or other life change
- Provide ongoing assistance after enrollment

Their team emphasized that Medicare decisions are highly individual. What works well for a spouse, friend, or neighbor may not necessarily be the best option for you.

Have Medicare Questions?

RESDC members do not have to navigate Medicare alone. My Senior Health Plan has been an RESDC affiliate partner for approximately 10 years and is available to help members better understand their options.

My Senior Health Plan
Website: myseniorhealthplan.com
Phone: 866-210-1544
Email: info@myseniorhealthplan.com

Please note: Medicare and insurance decisions depend on individual circumstances. This recap is intended for general educational purposes and should not be considered personalized insurance, financial, or legal advice.

We truly enjoyed having so many RESDC members join us in learning from these two great affiliate organizations and be sure to keep an eye out for more to come!