

Medicare & You 2010 Big Review

Name	Component/ Organization	Page #	Location	Comment	DCD Action
Georgia Burke and Kevin Prindiville	National Senior Citizens Law Center	Throughout		We note with appreciation that the Handbook is significantly improved, making it much more valuable to beneficiaries. It is easier for consumers to navigate and also presents options in a more objective manner. We particularly appreciate the many places in the document where beneficiaries are directed to SHIPs for assistance. Our comments below suggest additional improvements.	
		Back cover, p. 41, p. 104		We urge CMS to use the Handbook to increase the accessibility of important information about Medicare to individuals with limited English proficiency (LEP). Data provided by CMS to the GAO in response to the GAO's recent report on LEP access to 1-800-MEDICARE show that very few beneficiaries ask for assistance in languages other than English and Spanish, yet we know from Census data and from the experience of the Social Security Administration that large numbers of beneficiaries could benefit from language assistance. It is our belief that the low usage is because beneficiaries do not know that language assistance is available and, for those who have tried to access assistance, their experiences have been less than optimal. Changes in the Handbook could partially address these concerns.	

Name	Component/ Organization	Page #	Location	Comment	DCD Action
				Cont'd-- First, we urge CMS to translate the Handbook into additional languages besides Spanish. The Handbook is a vital and complex document; LEP beneficiaries need this written reference if they are to understand their options and rights under Medicare. In addition, we ask that CMS use the Handbook to alert beneficiaries to the availability of translation services at 1-800-Medicare. Specifically, we ask that on the back cover and on p. 41 (as a fourth numbered point under "Need Help Deciding") , a sentence be added encouraging LEP beneficiaries to ask for language assistance and giving them an easy prompt to use. For example: "If you need help in another language, call 1-800-MEDICARE and say 'language.' An interpreter will assist you."	
				Cont'd--On the back cover, the sentence would be most effective if printed in several languages in addition to English. On p. 104, in the "If you are calling about " boxes, there should a box for "Assistance in Spanish" (written both in English and Spanish) and another box for "assistance in other languages" with appropriate prompts provided. The prompts, of course, should not be the only way to access language services, but would speed service and minimize wait times and frustration for those who use them.	
		Throughout		Capitalize "Extra Help" throughout so readers understand that it is a defined term and refers to a specific program.	
			58 Third bullet in second set	Add a page reference to the LIS section after "If you qualify for Extra Help." In addition, every time Extra Help is mentioned, we suggest adding a reference to the Extra Help chapter. Every effort should be made to encourage qualifying individuals to apply for the benefit and to make it easy for them to do so.	
			63 Bullets in section "When you can join"	Add a fourth bullet: "Anytime if you receive Extra Help." Because almost 40% of beneficiaries receive Extra Help, this SEP should be highlighted rather than buried in the next paragraph.	
			67 "What is Part D Late Enrollment Penalty"	After the first three bullets, add: "NOTE: If you receive Extra Help, you will not have to pay the Late Enrollment Penalty."	

Name	Component/ Organization	Page #	Location	Comment	DCD Action
			77 Second last bullet	Change to: "You generally pay all costs for drugs that aren't on your plan's formulary (unless you are granted an exception, see p. 89)."	
			79 Third from last paragraph, last sentence.	Add a last sentence before the next to last paragraph: "If you are already in a Medicare drug plan and are waiting to hear if your application for Extra Help is approved, save all your receipts. If you are approved you may be able to get reimbursement for some of your drug costs." We note that there is a similar sentence on p. 80 but believe it is important to give applicants specific directions since they may not understand that their qualification is retroactive to the date of application.	
			80	We consistently hear from advocates that plans and 1-800-MEDICARE do not recognize BAE problems unless the beneficiary uses the words, "Best Available Evidence." It seems important to include the term in this section. The section is also missing a clear statement that plans must accept BAE and use it as proof of LIS status. We recommend adding something like, "These documents are called "Best Available Evidence" and your plan must accept them as proof that you qualify for Extra Help." And add to the end of the paragraph below the box, " they are required to provide you with assistance."	
			115 MA Chart	Also, the general intro to the charts as well as the intro at the top of the charts should include a reminder that you do not need to join a MA plan. The monthly premium column should have an asterisk similar to the co-pay one: "If you qualify for Extra Help, your premium will be lower. Contact the plan for information."	
		120 ? (not numbered)	PDP Chart	The PDP chart should include a column that identifies benchmark plans.	
		Throughout		NSCLC adopts and endorses the extensive comments on the Handbook submitted by the Medicare Rights Center.	