



MedicareAdvocacy.org

7th Annual
*National Voices of Medicare Summit
and Senator Jay Rockefeller Lecture*

April 30, 2020

Center for Medicare Advocacy

**1025 Connecticut Avenue, NW
Suite 709
Washington, DC 20036**

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**11 Ledgebrook Drive
Mansfield, CT 06250**

Advancing Access to Medicare and Health Care

A Message from the Executive Director

Dear Friends –



As we prepared for this year's *Summit*, we considered many possible changes and challenges we would have to take into account. We knew the annual Medicare enrollment period had been difficult for many, the new Medicare plan finder website was deficient, enrollment in Medicare Advantage was encouraged, while MA consumer protections were relaxed. We continued to hear from beneficiaries who could not obtain the Medicare-covered care they needed, particularly for longer-term and chronic conditions. Access problems for necessary home health and skilled nursing facility care were exacerbated by new Medicare payment systems. Meanwhile, the news was replete with debate about various approaches to “Medicare for all.” We wanted the *Summit* to shed light on what Medicare really is, now, and how it could best respond to the needs of current and future beneficiaries.

What we never imagined was that we would not be able to meet at all. That became clear in mid-March, when the COVID crisis changed everything for everyone. So Plan B became Plan A. We adapted the in-person program to a “virtual” *Summit and Rockefeller Lecture*, and rearranged with presenters, sponsors, and participants. We are extremely grateful to everyone who helped us meet this unexpected challenge – to the speakers who agreed to continue in a web-based format, to presenters and awardees who agreed to postpone until we could be in-person again, to the sponsors and registrants who stuck with us, and to everyone at the Center and in the broader community who helped make this *Virtual Summit* possible.



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The COVID crisis shines a bright light on the importance of quality health coverage and care. We have seen the imperative for a system that meets real needs and can adapt to the unexpected. This year's *National Voices of Medicare Summit & Sen. Jay Rockefeller Lecture* will explore how Medicare is, and could be, meeting this imperative.

Thank you for joining us, for all you do, and for supporting the Center for Medicare Advocacy's efforts to advance access to comprehensive Medicare and quality health care. We hope you and yours are safe and well.

All best regards –

A handwritten signature in black ink, appearing to read "Jack Heintz". The signature is fluid and cursive, with a long, sweeping underline that extends to the left.



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The Center for Medicare Advocacy, established in 1986, is a national nonprofit, nonpartisan law organization that provides education, advocacy and assistance to help older people and people with disabilities obtain access to comprehensive Medicare coverage and quality health care. The Center is headquartered in Connecticut and Washington, DC with additional attorneys in CA, MA, and NJ.

The Center is staffed by attorneys, advocates, development, and information management specialists. The Center's work includes:

- Promoting access to quality health care and rehabilitation for people with long-term and chronic conditions.
- Advancing access to Medicare coverage and due process for individuals and all Medicare beneficiaries.
- Protecting a comprehensive Medicare program for all beneficiaries.
- Advocating in administrative, judicial, and legislative forums.
- Responding to thousands of telephone and email inquiries each year.
- Representing thousands of individuals in appeals of Medicare denials.
- Assisting State Medicaid agencies to resist unfair cost-shifting from Medicare to Medicaid.
- Producing a comprehensive website and a wide array of webinars, electronic and print educational materials.
- Providing analysis, training and support nationwide.
- Sponsoring an annual national conference in Washington, DC.

The Center's staff act as consultants and trainers for groups that are interested in learning about health care rights, Medicare coverage and appeals, home health coverage, nursing home resident rights, the interplay of Medicare, Medicaid, and the Affordable Care Act, and related matters.

Senator Jay Rockefeller served the people of West Virginia and the nation for nearly 50 years. Sen. Rockefeller first came to West Virginia in 1964 as a 27-year-old VISTA



volunteer serving in the small mining community of Emmons. Many of the lessons that Rockefeller learned in Emmons shaped his public service career and led to his life-long commitment to improving the lives of West Virginians and all Americans.



As a long-time advocate of accessible and quality healthcare and long-term services and support, Rockefeller is recognized as a champion for health care reform. He had an extensive and distinguished career of fighting to reduce the number of uninsured children and working families, protecting and improving seniors' and veterans' health care, and fighting for the promised health benefits of retired coal miners and steelworkers.

Rockefeller graduated from Harvard University in 1961 with a B.A. in Far Eastern Languages and History. In 1976, Rockefeller was elected Governor of West Virginia, and was re-elected in 1980. In 1984, he was elected to the United States Senate, and re-elected in 1990, 1996, 2002 and 2008. Senator Rockefeller retired from the Senate in 2015.



Senator Rockefeller and his wife, Sharon Percy Rockefeller have four children and six grandchildren.

2020 Senator Jay Rockefeller Lecture Presented by Wendell Potter



The Center for Medicare Advocacy is honored that **Wendell Potter** is presenting the 2020 Senator Jay Rockefeller Lecture.

Mr. Potter has more than four decades of experience as a communications professional, going back to his teenage years in Tennessee, where he served as a high school correspondent to his hometown paper, *The Kingsport Times-News*. His journalism career would later take him to Memphis, Nashville,

and finally Washington, D.C., where he covered Congress, the White House, and the Supreme Court for Scripps-Howard Newspapers.

Although best known for his career in corporate public relations, Mr. Potter has also served as press secretary to a Tennessee gubernatorial candidate, head of advertising and PR for a large integrated health care system in East Tennessee, a partner in an Atlanta public relations firm, and a state and federal lobbyist.

His first corporate job was at Humana Inc., where he headed the company's communications department in Louisville, Kentucky. From there he was recruited to Cigna Corporation, where he served in a variety of positions over nearly 15 years in the company's Bloomfield, Connecticut, and Philadelphia offices. His responsibilities included leading the company's corporate communications team and serving as chief corporate spokesperson. He also represented Cigna on several industry committees and task forces, including the strategic communications committee at the industry's largest PR and lobbying group, America's Health Insurance Plans.

After seeing firsthand how strategic PR and lobbying is used unfairly to tilt the scales toward corporate interests against the people's interests, Mr. Potter left his corporate career to advocate for meaningful health care reform. He made headlines in 2009 when he disclosed in Congressional testimony how insurance companies, as part of their efforts to boost profits, have contributed to spiraling health care costs and the growing number of Americans without health insurance. He also revealed how insurance companies use their customers' premiums to wage multi-million dollar PR and lobbying campaigns to influence public opinion and public policy. Since then, he has spoken at more than 200 public forums and authored the award-winning book, *Deadly Spin, An Insurance Company Insider Speaks Out on How Corporate PR Is Killing Health Care and Deceiving Americans*. His latest offering is an eBook entitled, *Obamacare: What's in for Me? What Everyone Needs to Know about the Affordable Care Act*.

In addition to serving as president of Wendell Potter Consulting, Mr. Potter is also a columnist for The Center for Public Integrity, a nonpartisan, nonprofit organization that produces original investigative journalism. He also writes for *The Huffington Post* and healthinsurance.org. His articles have appeared in many publications including *Newsweek*, *The Nation*, *The Guardian* (UK), CNN.com, NBC.com, *The Tampa Bay Times*, and *Democracy Journal*. Mr. Potter has been the subject of numerous articles in the U.S. and foreign media, including *The New York Times* and *The Washington Post*, and has appeared frequently as a guest on ABC, CBS, NBC, FOX News Channel, MSNBC, PBS, and NPR. He also has served as a consumer representative to the National Association of Insurance Commissioners.

**Thank you to all our prior
Sen. Rockefeller Lecturers**

Sen. Jay Rockefeller	2014
Judy Feder	2015
Tamera Luzzatto	2016
Sen. Sherrod Brown	2017
Sen. Chris Murphy	2018
Rep. John Lewis	2019

Fourth Annual

Alfred J. Chiplin, Jr. Social Justice & Advocacy Award



Alfred J. Chiplin, Jr. (Chip) was a beloved and admired leader in the elder law, disability, and health care rights communities. He was also the long-time Managing Attorney of the Center's Washington, DC office. To honor Chip's advocacy and commitment to civility and justice for all, the Center for Medicare Advocacy established an award in his honor. The *Alfred J. Chiplin, Jr. Social Justice & Advocacy Award* is given annually to an individual who works to

advance civility in society and social justice for all – as Chip did for decades.

Alfred J. Chiplin, Jr. Social Justice & Advocacy Award
2020 Recipient
Ashwani Jain



Ashwani Jain was born and raised in Maryland and a proud product of its public education system – including a graduate from a Title 1 elementary school. He is a son of immigrants who are now successful small business owners; husband to a social worker; Program Director at the National Kidney Foundation; Ambassador for the Make-A-Wish Foundation; a YMCA Youth Mentor; and former Presidential Appointee in the Obama White House.

And he is a 17-year survivor of childhood cancer.

Ashwani is a community organizer with 15 years of experience working in the public, private and non-profit sectors.

During his time with President Obama, Ashwani ran efforts to diversify the government (*in the Office of Presidential Personnel*); preserve affordable housing (*as Deputy White House Liaison to the U.S. Department of Housing and Urban Development*); ensure quality healthcare (*as Associate Director of External Affairs at the U.S. Department of Health and Human Services*); and create the first 50-state outreach strategy to accelerate the progress in cancer research (*as Director of Outreach for Vice President Biden's Cancer Moonshot Initiative*).

Ashwani is currently the Program Director for the National Kidney Foundation, where he helps DMV residents get access to primary care services and free preventative health screenings.



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He also serves his local community by volunteering for the Make-A-Wish Foundation (*as a former Wish Kid*); the Montgomery County Coalition for the Homeless (*where he organizes food drives*); the YMCA (*where he serves as a Youth Mentor*); and the Methodist Villages of Asbury and Oakdale (*where he helps seniors “age in place” by performing charity magic shows*).

Ashwani holds a Master’s in Political Management from the George Washington University, and dual B.S. degrees in Business Management and Political Science from the University of Maryland.

**Special Presentation by Amos Goodall on
behalf of the National Elder Law Foundation.**

Award of Excellence in Elder Law



Presented to **Judith Stein**,
Founder and Executive Director,
Center for Medicare Advocacy.

Several years ago, the Board, recognizing that there are lawyers who – because of the way they practice their profession – could not meet the experiential component for CELA certification, even though they had clearly demonstrated all the other qualifications to be recognized. This year, the Board noted that Judy Stein is such a lawyer. In addition, the Board unanimously concluded that Judy has made a significant and continuing contribution to the field of Elder Law, demonstrating exceptional knowledge and skill in this area, and determined to issue its lifetime achievement award to her this year.



Presenter: H. Amos Goodall, Jr., Esq. CELA has been practicing law in State College since 1976. He is certified as an elder law attorney by the National Elder Law Foundation (NELF). Mr. Goodall is a Fellow of the National Academy of Elder Law Attorneys and is also a fellow of the American College of Trust and Estate Counsel. He is President of the Board of Directors of the National Elder Law Foundation.

Agenda

12:30 PM

Web-Based Program Open for Login

1:00 – 1:05

Introduction and Technical Explanation – Matt Shepard

1:05 – 1:15

Welcome and Framing the Program – Judy Stein, Judy Feder

1:15 – 2:05

Medicare’s Promise and Challenges – From Inception, Expansion, Privatization, and Beyond – Cathy Hurwit, Tricia Neuman, Judy Stein

2:05 – 2:10

Special Presentation – Award of Excellence in Public Policy, National Elder Law Foundation – Amos Goodall

2:10 – 3:00

***Senator Jay Rockefeller Lecture* – Sen. Rockefeller, Judy Feder, Wendell Potter**

3:00 – 3:50

Media – Coverage and Concerns – David Lipschutz, Trudy Lieberman, Mark Miller, Susan Jaffe

3:50 – 4:00

Alfred J. Chiplin, Jr. Social Justice & Advocacy Award – Ashwani Jain, Judy Stein

4:00

Closing Remarks and Adjourn

Speakers



Judy Feder is a professor of public policy and, from 1999 to 2008, served as dean of what is now the McCourt School of Public Policy at Georgetown University. A nationally recognized leader in health policy, Ms. Feder has made her mark on the nation's health insurance system, through both scholarship and public service. A widely published scholar, Ms. Feder's health policy research began at the

Brookings Institution, continued at the Urban Institute, and, since 1984, flourished at Georgetown University.

In the late 1980s, Judy moved from policy research to policy leadership, actively promoting effective health reform as staff director, from 1989-90, of the congressional Pepper Commission (chaired by Sen. Jay Rockefeller); Principal Deputy Assistant Secretary for Planning and Evaluation at the Department of Health and Human Services in President Bill Clinton's first term; a senior fellow at the Center for American Progress (2008-2011) and, today, as an Institute Fellow at the Urban Institute.

Ms. Feder served as a Commissioner on the 2013 National Commission on Long Term Care. She is president of the Center for Medicare Advocacy's Board of Directors.



Cathy Hurwit served for 20 years as chief of staff to Representative Jan Schakowsky (D-IL), where she had responsibility for universal health care, senior and labor issues. She currently serves as a member on the Lower Drug Prices Now board, the Health Care for America Now board, and the Center for Medicare Advocacy’s advisory board.

Prior to joining Rep. Schakowsky's staff in January 1999, she was a legislative affairs specialist at the American Federation of State, County and Municipal Employees (AFSCME) and served as legislative director of Citizen Action for twelve years. With her particular focus on health care, Ms. Hurwit was the founder of the Campaign for Health Security and served as its chair from 1991 to 1998. She also co-chaired the health care task force of Jobs with Justice and served on its executive committee. She provided technical assistance on single-payer and state implementation issues to President Clinton's Health Care Task Force. Ms. Hurwit served as energy policy director for Representative Toby Moffett (1976-1979), adviser to the House Government Operations Committee's Subcommittee on Environment, Energy and Natural Resources (1979-1982), and legislative director for Representative Ed Markey (1987-1989).

She has co-authored “Insuring the Uninsured: Options for State Action,” “National Health Care: An American Priority,” and “The Managed Care Consumers’ Bill of Rights: A Health Policy Guide for Consumer Advocates.” Ms. Hurwit received a B.A. from Brown University in 1974.



Susan Jaffe, a Kaiser Health News regular contributor and *The Lancet's* Washington Correspondent, is an independent journalist specializing in aging issues and health care policy. Her stories have appeared in *The Washington Post*, *Health Affairs*, *The New York Times'* "New Old Age" blog, *USA Today*, the PBS NewsHour and

NPR websites, and elsewhere. Previously, she was the aging issues reporter and columnist at the Cleveland *Plain Dealer* and a staff writer at *The Tampa Tribune*. While at *The Plain Dealer*, she received the American Society on Aging's regional media award "for exceptional impact on public awareness of aging issues." Prior to entering journalism, she received a Revson Foundation fellowship to attend Columbia University, where she earned a master's degree from the School of Public Health. (Jaffe.KHN@gmail.com; [@susanjaffe](https://twitter.com/susanjaffe); www.susanjaffe.org)



Trudy Lieberman, a journalist for 52 years, is a past president of the Association of Health Care Journalists and is a contributing editor at the Center for Health Journalism Digital and a regular contributor to the Center’s Remaking Health Care blog. She also writes a bi-monthly column, “Thinking About Health,”

for the Community Health News Service. She was also a contributor to the Columbia Journalism Review for 25 years and blogged for CJR.org about media coverage of healthcare and retirement issues. She was also a contributing writer to Health News Review.

Lieberman had a long career at Consumer Reports specializing in insurance, healthcare financing, and long-term care and began her career as a consumer writer for the Detroit Free Press, one of the first full-time consumer reporters in the country.

She has won 27 national and regional awards including two National Magazine Awards, a James Beard Foundation Award and several National Press Club Awards. She has received five fellowships---three Fulbright scholar and specialist awards to study health care in Japan, England, and Canada---and Knight-Bagehot and Joan Shorenstein Fellowships. She was awarded an honorary doctorate of humane letters from the University of Nebraska. Ms. Lieberman is the author of five books including “Slanting the Story—the Forces That Shape the News” which chronicled the beginning of how conservative interests began to influence the news.



David Lipschutz is an Associate Director, Senior Policy Attorney, and Managing Attorney of the Center for Medicare Advocacy's Washington, DC office. Prior to joining the Center, Mr. Lipschutz worked as a staff attorney at California Health Advocates (CHA), a nonprofit organization that provides advocacy and education for Medicare beneficiaries in California. While at CHA, he engaged in Medicare policy work and provided technical assistance to Medicare counselors and advocates.

He also testified before Congress and the California state legislature, and was a frequent lecturer and trainer regarding various Medicare issues. From 2003 to 2010, Mr. Lipschutz co-authored a chapter on Medicare in California's Continuing Education of the Bar publication California Elder Law, Resources, Benefits, and Planning.

Before joining CHA, Mr. Lipschutz worked as a staff attorney at the Center for Health Care Rights, a non-profit agency that provides direct services to Medicare beneficiaries in Los Angeles County.



Mark Miller is a journalist, author and podcaster who is a nationally-recognized expert on trends in retirement and aging. His writing offers a holistic view of retirement security, including healthcare and Medicare, Social Security, retirement investing, midlife careers and housing. Mark contributes to The New York Times, Reuters, Morningstar and WealthManagement.com. He also hosts a weekly podcast on retirement that is distributed alongside his weekly subscription newsletter.

Mark is the author of two books - Jolt: Stories of Trauma and Transformation (2018, Post Hill Press), and The Hard Times Guide to Retirement Security. Reach Mark on Twitter @retirerevised or on the web at RetirementRevised.com.



Patricia Neuman is a senior vice president of the Henry J. Kaiser Family Foundation and is Director of the Kaiser Family Foundation's Program on Medicare Policy and Project on Medicare's Future. Dr. Neuman's work at the Foundation focuses on a broad range of issues pertaining to the Medicare program and the population it serves.

Dr. Neuman is widely regarded as a Medicare policy expert, with broad knowledge of issues associated with coverage, financing and care of elderly and disabled Americans. She has published numerous articles on topics related to health coverage and financing for the Medicare population, and has been invited several times to present expert testimony before Congressional committees and other key audiences. She has authored and co-authored several papers and reports related to Medicare proposals; recent examples include "Raising the Age of Medicare Eligibility: A Fresh Look Following Implementation of Health Reform," "Transforming Medicare into a Premium Support System: Implications for Beneficiary Premiums," and "Policy Options to Sustain Medicare for the Future."

Dr. Neuman has appeared as an independent expert on NPR, the NBC Nightly News, the CBS Evening News, the Today Show, the NewsHour, and other major, national media outlets. Before joining the Foundation in 1995, Dr. Neuman served on the professional staff of the Ways and Means Subcommittee on Health in the U.S. House of Representatives, and on the staff of the U.S. Senate Special Committee on Aging working on health and long-term care issues. Dr. Neuman received a Doctorate of Science degree in health policy and management and a Master of Science degree in health finance and management from the Johns Hopkins School of Hygiene and Public Health in Baltimore, Maryland.

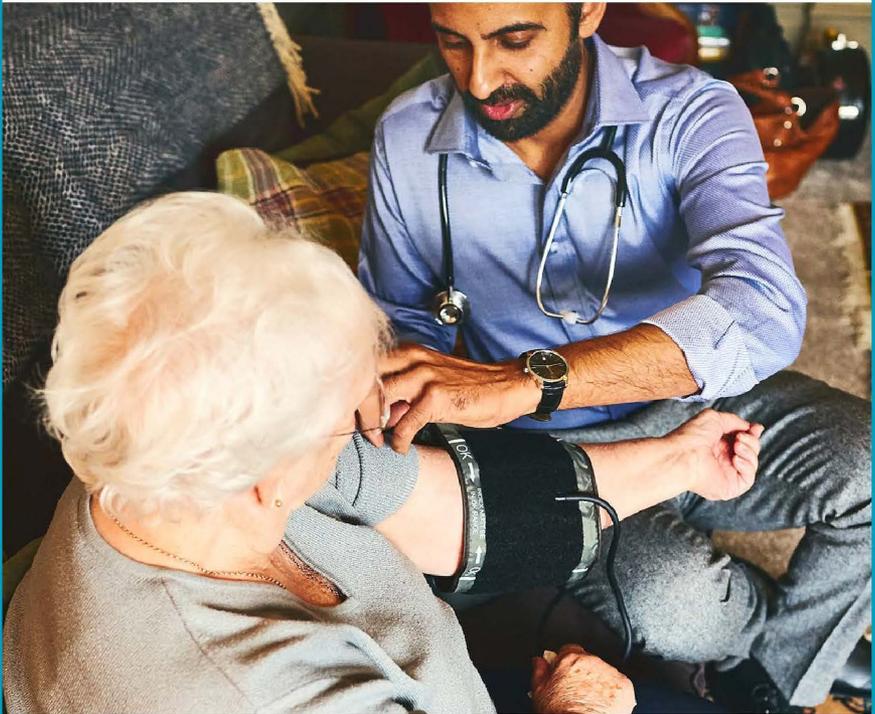


Judith Stein is Executive Director of the Center for Medicare Advocacy, which she founded in 1986. Ms. Stein has focused on legal representation of older and disabled people since beginning her legal career in 1975. From 1977 until 1986, Ms. Stein was the Co-Director of Legal Assistance to Medicare Patients (LAMP), where she managed the first Medicare advocacy program in the country. She has extensive experience in developing and administering advocacy projects, representing Medicare beneficiaries, producing educational materials, teaching and consulting. She has been lead or co-counsel in numerous federal class action and individual cases challenging improper Medicare policies and denials, most recently in *Jimmo v. Sebelius*.

Ms. Stein was a delegate to the 2015 and 2005 White House Conferences on Aging. In 2013 she was appointed to the National Commission on Long Term Care by (now) Speaker Nancy Pelosi. She is a past president and a Fellow of the National Academy of Elder Law Attorneys, a member of the National Academy of Social Insurance, and a former Commissioner of the ABA Commission on Law and Aging.

Ms. Stein graduated Cum Laude from Williams College and received a J.D. with honors from Catholic University School of Law.

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About the Editors

Judith A. Stein is the founder and executive director of the Center for Medicare Advocacy.

Alfred J. Chiplin was a Senior Policy Attorney in the Center for Medicare Advocacy's Washington, DC office and a brilliant advocate. This Handbook is dedicated to Mr. Chiplin who died in July 2017.

The Center for Medicare Advocacy is a national, non-profit organization that works to obtain access to comprehensive Medicare coverage and necessary health care for older people and people with disabilities.

Summary of Contents

- An Introduction to Medicare Coverage and Appeals
- Hospital Coverage
- Skilled Nursing Facility Coverage
- Home Health Coverage
- Hospice Coverage
- Medicare Part B Supplementary Medical Insurance Benefits for the Aged and Disabled
- Medicare Advantage: Coordinated care Plans, Private Fee-for-Service, and Other Delivery of Services Options
- Medigap Services
- Medicare's Relationship with Private Insurance
- Dual Eligibility: Issues for Medicare Beneficiaries Also Eligible for Medicaid
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With respect and appreciation to all this year's esteemed presenters. Thank you for the gift of your time, insights, and wisdom.

Judy Stein and all at the Center for Medicare Advocacy



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The Founder's Circle is made up of donors honoring the work and vision of the Center for Medicare Advocacy's founder, Judy Stein, by making financial contributions of \$1,000 or more to help build the long-term sustainability of the Center and its education, advocacy, policy initiatives and strategic litigation on behalf of older and disabled people.

Founder's Circle members recognize the importance of the Center's unique advocacy and education model and its role in keeping Medicare strong and responsive to the needs of families all over the country. This is especially important in these unprecedented times, when the very future of Medicare is in jeopardy.

We hope you will join us in honoring the dedication and passion of Judy Stein and the Center for Medicare Advocacy's vital mission.

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