

CHATLOG - Recorded Webinar | Navigating Medicare Open Enrollment: Insights for Patients & Caregivers
(10-01-2025)

14:02:59 From Ella M VILLASIN to Everyone:

Greetings and top of the day from NYC!!!

14:03:23 From Wendy Purcell to Everyone:

Hello from Denver, CO

14:03:28 From Angela Harris to Everyone:

hello from Texas

14:03:29 From Beatrice Real to Everyone:

Will the recording have the captions as well? Thank you

14:03:35 From Mary Bernhardt to Everyone:

Hello from Salina, Ks

14:03:38 From Kate Acquah to Everyone:

Hi everyone. Kate from Suitland, Maryland.

14:03:38 From Jeff Wiseman to Everyone:

Welcome, everyone! This is Jeff from the Center for Medicare Advocacy in Maryland. We're so grateful for all of you joining us today. Special thanks to our participating partner organizations with the Cures Collective.

14:03:38 From M Jones to Everyone:

Hello from California!!

14:03:40 From Ella M VILLASIN to Everyone:

Thank you for the advanced email on the slides!

14:03:41 From Lisa Readinger to Everyone:

Hi, from Norther NJ

14:03:46 From Patrick Carrigan to Everyone:

Hi from Utah

14:03:46 From Tammy Villaluz BSW to Everyone:

Good Afternoon from Derby, CT

14:03:47 From Nineka Pryor to Everyone:

Hello from Chicago IL

14:03:47 From Sang Pak to Everyone:

Hello from Catholic Charities Hawaii

14:03:48 From Pamela DeCamp to Everyone:

Hello from Virginia!

14:03:48 From Monica Free to Everyone:

Hello from AL

14:03:49 From ellen NAGLE to Everyone:

Hello from Massachusetts!

14:03:49 From Audrey Grove to Everyone:

hello from CT!

14:03:50 From Cindy Carr to Everyone:

Hi Matt! From Missouri

14:03:51 From Scott Perkins to Everyone:

Welcome everyone! Glad you can all join us today!

14:03:52 From Consuelo Collard to Everyone:

Hello from California

14:03:52 From Teresa Donelson to Everyone:

Indiana is represented!

14:03:53 From Andrea Brett to Everyone:
Hello from Vermont

14:03:53 From Dana Padilla to Everyone:
Hello from New Mexico!

14:03:53 From Lori Burrows to Everyone:
hello from Florida

14:03:54 From Kisha Roches-Busano to Everyone:
hello from palm springs ca

14:03:55 From Kristin Booth to Everyone:
Hi from Cincinnati, OH

14:03:55 From Ellen Pimentel to Everyone:
Representing Wisconsin tribal nations.

14:03:56 From Christian Gibson to Everyone:
Joining from the DMV area

14:03:56 From Sharon O'Neill to Everyone:
Vermont

14:03:57 From Lisa Lisa to Everyone:
Lisa Miller - Central PA

14:03:58 From Brenda Williams to Everyone:
Hello from Maryland

14:03:58 From Autumn Ellis to Everyone:
Hi from Gloucester, MA

14:03:59 From Patricia Hunter to Everyone:
Hello from Washington State!

14:03:59 From Jeff Deckerd to Everyone:
Greetings from Dover, Ohio!

14:04:01 From Catherine Chavez to Everyone:
Hi from Phoenix!

14:04:02 From dana savage to Everyone:
Tampa Bay

14:04:02 From Elaine Divita Knies to Everyone:
Hello Elaine from FL

14:04:02 From Jennifer Schwirtz to Everyone:
hello from Wisconsin!!

14:04:03 From Sherraye Curtis to Everyone:
Sherraye Curtis Detroit michigan

14:04:03 From Antoinette Sherrod to Everyone:
Hello from Connecticut

14:04:03 From Saleh Talukdar to Everyone:
Hi from New York, NY

14:04:03 From Wendy Oliveri to Everyone:
Hello from Paris, IL

14:04:03 From Joyce Schulz-Killian to Everyone:
Joyce Schulz Killian Sarasota Nurse advocate here

14:04:04 From Lee Rachel Jurman to Everyone:
Boston

14:04:04 From Nona Crowe to Everyone:
Bad River Tribe in Northern Wisconsin

14:04:04 From Rebecca Doubek to Everyone:

HELLO FROM ELGIN IL.

- 14:04:04 From Lisa Duffy to Everyone:
Hello from Vermont :)
- 14:04:05 From Michele Foster to Everyone:
Michele in NC
- 14:04:05 From Beatrice Real to Everyone:
Hello, Bea Real, HICAP volunteer, Yucca Valley, CA
- 14:04:05 From Shelia Harris to Everyone:
Im from Indiana
- 14:04:05 From Lily Cola to Everyone:
Hello from North Carolina!!
- 14:04:05 From Anne Berry to Everyone:
Anne Berry from Maine
- 14:04:05 From Ana Lilia Guereca to Everyone:
Hello from Texas
- 14:04:05 From Julie Eastland to Everyone:
from Buffalo
- 14:04:06 From Alyssa Kulpa to Everyone:
Hello from Wisconsin 😊
- 14:04:07 From Linda Titus to Everyone:
Hello from California
- 14:04:08 From Sue Coyle to Everyone:
Hello from Wisconsin!
- 14:04:08 From Annette Ramsdell to Everyone:
Hello from Somers CT
- 14:04:08 From Maria Perez to Everyone:
Maria from Chicago!
- 14:04:09 From Kaylee Berger to Everyone:
Hello from St. Louis Missouri!
- 14:04:09 From Rose Marie Maduro to Everyone:
Hi from the Virgin Islands vi
- 14:04:09 From Richard Concannon to Everyone:
Hello from Klamath Falls Oregon, SHIBA
- 14:04:09 From Danielle HORTON to Everyone:
Hello from Helena Montana
- 14:04:11 From Rick Linsk to Everyone:
St. Paul, MN!
- 14:04:11 From Jasmine Wilson to Everyone:
Hello from North Carolina
- 14:04:11 From Thuy Nguyen to Everyone:
Good afternoon from New Orleans
- 14:04:11 From Lou Anne Cahalan to Everyone:
Hello from michigan
- 14:04:11 From Crystal Lewis to Everyone:
Hello from Marin, California
- 14:04:12 From Nancy C Parker to Everyone:
Nancy TN SHIP Nashville, TN
- 14:04:12 From JACQUELINE MCDANIELS to Everyone:

Hello from Washington, DC

14:04:12 From Joan Schmiedeknecht to Everyone:
Hello from Muskegon Michigan!

14:04:12 From Donna Jurich to Everyone:
---Hi from Tucson Arizona. Congrats on the turn out!

14:04:12 From Susan Sanders to Everyone:
Hello from Laurinburg, NC

14:04:12 From Kendra Blythin to Everyone:
Glad to be here today! Coming to you from Washington State.

14:04:12 From Trisha Tataryn to Everyone:
Hello from Weston MO

14:04:13 From Dee Edwards to Everyone:
Hello from Senior Medicare Patrol in Arkansas

14:04:14 From Peggy Darling to Everyone:
Hello from Wyoming

14:04:14 From Dawn Glascock to Everyone:
Hello from Alabama

14:04:14 From Clarence Ames to Everyone:
Hello Pastor Clarence Ames From Arizona

14:04:15 From Angela Futch to Everyone:
Hi, Angela Futch from New Mexico

14:04:16 From Patrick Shannon to Everyone:
Denver

14:04:16 From Annamarie Robinson to Everyone:
Annamarie from Oregon/Washington

14:04:17 From Deborah Snyder to Everyone:
Greetings from Interior Alaska

14:04:17 From Catherine Harbour to Everyone:
Hello from Coeur d'Alene Tribe

14:04:17 From Patricia Hodges to Everyone:
Pat H. from Maryland

14:04:17 From Robert Ripstra to Everyone:
Bob, Troy, Mi

14:04:18 From Chris Kulikowski to Everyone:
Hello from the Calvert County Health Department in Maryland

14:04:18 From Sheana Dunn to Everyone:
Good Afternoon from Oregon

14:04:18 From Jacqueline McCann to Everyone:
Hello from Sacramento

14:04:19 From Christie Rexford to Everyone:
Hello from Avon, MA

14:04:19 From Dee Gboviyea to Everyone:
Hello from Colorado

14:04:19 From Melani Best to Everyone:
Hello from Seeley Lake, Montana

14:04:20 From Dustin Perchal to Everyone:
Arlington, Virginia

14:04:21 From john fitzgerald to Everyone:
johnFitzgerald present

14:04:21 From Jennie sullivan to Everyone:
Hello form KIPDA on Louisville, KY

14:04:22 From Fonda Green to Everyone:
Hello from Burlington, CT

14:04:24 From Dieesha HICKS to Everyone:
Hello from South Carolina

14:04:24 From Katy Votava to Everyone:
Rochester NY

14:04:25 From Tam Hynes to Everyone:
Hello from Bay City, MI Disability Network of Mid MI

14:04:26 From Samantha Manuel to Everyone:
Michigan

14:04:26 From Shantrece Belmar to Everyone:
Hello from Louisville, KY

14:04:27 From Paul Sturgul to Everyone:
Good afternoon from Hurley, WI

14:04:27 From Linda Higgins to Everyone:
Hello from New Jersey

14:04:29 From Carmen Cerbone to Everyone:
Hello from Indiana!!

14:04:29 From Jorge Flores to Everyone:
Hello from Kansas

14:04:30 From Ruth Anderson-Cole to Everyone:
Ruth Anderson-Cole, Southern Maryland

14:04:30 From Margot Escott to Everyone:
Margot Escott Naples Fl

14:04:30 From Beth Gibbs to Everyone:
Hello ! Beth from Florida

14:04:30 From rebecca Moriarty to Everyone:
Becky from Branford, CT

14:04:31 From Scott Gayne to Everyone:
Good afternoon.

14:04:32 From Pat Blaisdell to Everyone:
Greetings from California

14:04:32 From Sherri Rodrigues to Everyone:
Hello from California

14:04:35 From Paulette Souza to Everyone:
Paulette Wampanoag Tribe of Gay Head Aquinnah Martha's Vineyard HI!!!

14:04:36 From Greta Ingle to Everyone:
Hello from KS

14:04:36 From Maria Molina to Everyone:
Hello Mari from BVADRC-Bryan,TX

14:04:36 From Paul Davis to Everyone:
Hello Paul Davis Medicare health plan insurance agent from California

14:04:37 From Shara Bastian to Everyone:
Hi there, I'm Shara Bastian's Meeting Agent. You can follow my live transcript of this meeting here:
https://otter.ai/u/F4-x7e31lhPZgW0zceRYOwRKAqU?utm_source=va_chat_link_1

Tip: You can talk to me too! Just say "Hey Otter" to begin asking a question or giving me a task. Try "Hey Otter, what can you do."

14:04:38 From Patricia Myers to Everyone:

Hi All from Boston MA!

14:04:39 From Kelly Morris to Everyone:

Kelly Morris and Tracey Leonard from District Three Gov Coop - Marion, VA

14:04:39 From Diane Reilly to Everyone:

Hello from Lancaster, MA

14:04:39 From Anupma Dixit to Everyone:

Hi from St.Louis, MO

14:04:40 From Stefanie Theroux to Everyone:

Stefanie Theroux- Cheshire, CT Senior Services

14:04:41 From Jeane Gibbons to Everyone:

Huntsville, AL.

14:04:42 From William Devereux to Everyone:

hello from San Jose CA

14:04:42 From Edward Hawkins to Everyone:

Santa Maria, CA

14:04:42 From Viviana Mogrovejo to Everyone:

Hello from Catholic Charities Joliet, Illinois

14:04:43 From Marna Schirmer to Everyone:

Hi from Norwalk CT

14:04:44 From Roslyn Leon Guerrero to Everyone:

Hafa adai! Roz Leon Guerrero (She/Her), Pierce County, Tacoma, WA

14:04:45 From Jeff Menashe to Everyone:

Hello from "war torn" Portland!

14:04:47 From William St George to Everyone:

Will St George Ct SHIP

14:04:48 From LeQuitta Gaskin to Everyone:

Greetings from Alabama - LeQuitta

14:04:50 From Dawn Brewster to Everyone:

Good afternoon from Dallas, Texas 🙌

14:04:51 From Peg Metzger to Everyone:

Hello from Maine!

14:04:51 From Sarah Askew to Everyone:

Hello from NYC :)

14:04:53 From Macy Mills to Everyone:

Hello from the Virgin Islands

14:04:59 From sara falconer to Everyone:

Tucson, az

14:04:59 From Linda Collins to Everyone:

Linda Collins hello from Berkeley, CA

14:05:02 From Kathryn Ostini to Everyone:

Hello from colorado

14:05:04 From Casey Jones to Everyone:

Hello from Tulsa, OK

14:05:04 From Deann Saint to Everyone:

Good afternoon from Alabama!

14:05:11 From Samaria Bryant to Everyone:

Hey from Seattle!

14:05:18 From Lauren Webb to Everyone:

Hi! Chicago--Les Turner ALS Foundation

14:05:20 From Matthew Sharp to Everyone:

Philadelphia - Go Birds

14:05:24 From Heidi Tapley to Everyone:

Hello from Northeast Georgia

14:05:29 From Olivia Crossland to Everyone:

Olivia Crossland, KIPDA, Louisville, KY

14:05:29 From Mary Swinford to Everyone:

Hello from Indianapolis!

14:05:35 From Sandy Goodman to Everyone:

Hey from Wyoming!

14:05:37 From Elia Pardo to Everyone:

Hello from San Antonio Texas

14:05:38 From Kayla Lachance to Everyone:

Hello from Queensbury NY, SAIL :)

14:05:38 From Olivia Roth to Everyone:

Hello from Wisconsin!

14:05:45 From Rodney Ratchford to Everyone:

Hello from South Carolina!

14:05:45 From Rita Wallinga to Everyone:

Hi from Missouri

14:05:51 From Matt Shepard (CMA) to Everyone:

Welcome all! Here is a link to today's slides for those who haven't gotten them:

<https://medicareadvocacy.org/wp-content/uploads/2025/10/CMA-CURES-AEP-Webinar.pdf>

14:05:52 From Marcia Jodah to Everyone:

Greetings from Tampa FL. Thanks for this webinar

14:05:57 From Sonia Curcio to Everyone:

Hello from Chase Manor II in Norwich CT

14:06:03 From Luz Jacobs to Everyone:

Luz Jacobs -Tucson, AZ

14:06:06 From Judy Finn to Everyone:

Seattle WA

14:06:09 From jan mori to Everyone:

Aloha from Hawaii 🌴

14:06:11 From Liz Chapoton to Everyone:

Hi. Liz - Team Gleason. New Orleans.

14:06:16 From Will Lipe to Everyone:

hi

14:06:18 From Nancy DeLew to Everyone:

Hello from Virginia

14:06:26 From Chuck Fattore to Everyone:

Chuck Fattore Greetings from Texas

14:06:27 From Jennifer Toailoa to Everyone:

Hello! From Tacoma WA

14:06:29 From Susan Grundstrom to Everyone:

Hi from South Windsor, CT

14:06:36 From Esther Schwartz to Everyone:

Lake Oswego Oregon

14:06:39 From Zoom user to Hosts and panelists:

Hello from South Carolina

14:06:41 From Sheryl Morgan to Everyone:

Hi from Piggott Arkansas

14:06:43 From CYNTHIA SIMPSON to Everyone:

Good Afternoon. Cynthia Simpson from Divine Providence in Springfield, PA

14:06:54 From Christine McMillan to Everyone:

Hello to everyone from Inverness, FL!

14:07:01 From Kathleen Hennessey to Everyone:

Kathy Hennessey from Rockfall, CT

14:07:03 From Scott Perkins to Everyone:

Really great to see folks from all around the country joining us today! Thank you!

14:07:04 From Clairia Dieda to Everyone:

Hello from Storrs Connecticut

14:07:05 From Cassy Adams to Everyone:

Hello- Calling in from Oregon today!

14:07:14 From Michael Harrington to Everyone:

hi! Wilton CT

14:07:18 From Anna Koegler to Everyone:

Hello from Wheeling WV

14:07:45 From Aditi Narayan Minkoff to Everyone:

My email is aditi@iamals.org, and here is the link to the Cures Collective webpage:

<https://www.iamals.org/cures-collective/>

14:07:51 From Susan Raimondo to Everyone:

Hi there, National MS Society, Connecticut/Rhode Island Chapter. - Rocky Hill CT

14:08:10 From Ella M VILLASIN to Everyone:

My email is montvillny@gmail.com

14:08:17 From Lynne Gomez to Everyone:

Lynne Gomez, Director, Sherman CT Social Services

14:08:29 From Kaitlin Dirkx to Hosts and panelists:

Hi from Rothkoff Law Group in the Philly area!

14:08:46 From Lisa Perrone to Everyone:

Lisa Perrone - Congressman John Larson CT-01

14:08:49 From Katheryne Lay to Everyone:

Katheryne Lay SHIP from Roswell New Mexico

aka alien city 🧐

14:09:12 From Sophie Charron to Hosts and panelists:

Sophie Charron Quinebaug Valley Senior Ctr

14:09:23 From Fonda Green to Everyone:

I encourage all retired Connecticut teachers to join RTHA - Retired Teachers Healthcare Advocates

14:09:27 From Jeff Wiseman to Everyone:

So wonderful to see all of you joining us today from all over the country. Thank you!

14:09:47 From ROBERT Foyder to Everyone:

Medicare Recipient ..over the course of three years ,each my provided leaves the my county (Pennsylvania) I am forced to find a new Medicare Advantage Plan.Prior Humana PPO, Independence Blue Cross & I must meet with my Broker to find a New PPO Advantage Plan for 2026 .The search is to ensure all my Physicians are in a Network.This is my Challenge.

14:10:15 From Marissa McMullin to Everyone:

Good morning from Pascua Yaqui Tribe in Guadalupe, Arizona!

14:10:34 From Catrina Collins-Moye to Everyone:

Catrina Collins-Moye Service Coordinator, CSI Support & Development, Southgate, MI

14:10:47 From Tessa Walters to Everyone:

Hi! I'm Tessa from Holland Management twalters@hollandmngmt.com

14:11:24 From Beth Eisenbud to Everyone:

Hi from Beth with the Christopher & Dana Reeve Foundation!

14:11:36 From Evangeline Redsteer to Everyone:

Hello from the Farmington New Mexico. My Vangie Redsteer, NW SHIP Coordinator.

Evangeline.redsteer@altsd.nm.gov

14:11:38 From Cindy Thompson to Everyone:

Hello from Kirksville MO

14:11:42 From McKinley Rouse to Everyone:

McKinley Rouse, Pennsylvania Developmental Disabilities Council.

14:11:51 From Rachel Gershon to Everyone:

Hi - Rachel Gershon from Massachusetts, with Justice in Aging.

14:12:00 From Lynn Cooper to Everyone:

Lynn Cooper, Behavioral Health Policy Specialist, PA Association of Area Agencies on Aging, PA

14:12:16 From Matt Shepard (CMA) to Rachel Gershon, Hosts and panelists:

Hey Rachel!

14:12:27 From Matt Shepard (CMA) to Beth Eisenbud, Hosts and panelists:

Hi Beth!

14:12:34 From sara falconer to Everyone:

Hi Sara Falconer Aging Life Care Association, Tucson, AZ

14:12:37 From John Robinson to Everyone:

Good afternoon. Paige McGee and Ms. Debbie Roark from Central MS Planning & Development District (CMPDD) Pearl, MS

14:13:04 From Cynthiana Bishop to Everyone:

Cynthiana Bishop- Jefferson Franklin Community Action Corporation, SHIP counselor

14:13:11 From Rachel Gershon to Everyone:

Hi Matt!

14:13:15 From Ann Shea to Everyone:

Ann Shea, Eastern Area Agency on Aging (Maine)

14:13:39 From Elizabeth Hartigan to Everyone:

Elizabeth Hartigan, CHW Academy, Charles R. Drew University of Medicine and Science

14:13:46 From Anthony Romero to Everyone:

Good afternoon, -- Anthony Romero- New Mexico-SHIP/SMP

14:13:58 From Martha Yates-MS to Everyone:

Good afternoon from North MS-SHIP

14:14:01 From Courtney Malburg to Everyone:

Courtney Malburg, CurePSP

14:14:12 From Christine Huberty to Everyone:

Hello Ellen and Alyssa!

14:14:28 From Angel Reyes to Everyone:

Hello, Angel from CALIF an Independent Living Center! areyes@calif-ilc.org

14:14:55 From Pam Souther to Everyone:

Pam Souther SETAAAD

14:15:03 From Terri Doyle to Everyone:

Terri Doyle -SHIP Counselor from Oakland, CA

14:15:05 From alyse Bergersen to Everyone:
Alyse Bergersen, Independence Northwest CIL in Naugatuck, CT. HELLO 😊

14:15:14 From Marion Gottlieb to Everyone:
Hello, Marion Gottlieb from New Jersey (Monmouth County) SHIP

14:15:34 From Chelsea Lang to Everyone:
Hello Everyone Chelsea Lang from Dallas AAA, SHIP Counselor

14:15:39 From pamela Williams to Everyone:
Pam Williams, Washington State ombuds

14:16:06 From Mary Ann Kelly to Everyone:
Mary Ann Kelly-MAP/SHIP Nevada

14:16:08 From Amanda McMahan to Everyone:
Good afternoon! Amanda, American Liver Foundation, Washington DC

14:16:34 From Mary Shapiro to Everyone:
Good afternoon - Mary Shapiro, Senior Resource Specialist, Archer Law Office; elder law and estate planning. www.jerseyelderlaw.com.

14:16:49 From Paul Davis to Everyone:
Medicare and You is now calling the time period 10/15 to 12/7 the OPEN ENROLLMENT PERIOD

14:17:21 From Laura Robinson to Everyone:
Laura Robinson, SHIP from Fresno, CA

14:17:31 From Matt Shepard (CMA) to Paul Davis, Hosts and panelists:
because why have ONE name for anything...

14:17:33 From Margaret Valenzuela to Everyone:
How can I find out if my insulin pump supplies will be covered under Medicare? I need to know before I sign up.

14:17:38 From Victoria Doyle to Everyone:
Hello from Washington State SHIBA program

14:17:49 From Carolyn Lucke to Everyone:
Greetings from Jo Lucke, GA, LNHA-C

14:18:21 From Andrea Labor to Everyone:
Hello from SHIP in Northeast VT

14:18:45 From Paul Davis to Everyone:
Margaret: Wait until 10/15 then go to mymedicare.gov and make sure all of your drugs are there. you can shop Part D and MAPD plans. Be sure to drill down into the drug restrictions

14:18:54 From Aruna Bhuta to Everyone:
Greetings from Spokane, WA Aruna and Prakash Bhuta- SHIBA volunteers

14:19:47 From Lynda Young to Hosts and panelists:
If MA plan leaves for 2026 how long to they have to replace it? 12/7, 2/28 or 3/31?

14:20:16 From James Wheeler to Everyone:
James Wheeler One HEALTH SHIP Counselor, Community Resource Specialist

14:20:20 From Sharon O'Neill to Everyone:
Hello from Chittenden, Grand Isle, Addison and Franklin Vermont SHIP

14:20:25 From ROBERT Foyder to Everyone:
Notified already that Current Advantage Plan has left my area market (no Roll-over options)I must chose a new advantage Plan PPO

14:21:45 From Emily Hall to Everyone:
As a Social Worker - i totally agree!!

14:21:50 From Margaret Valenzuela to Everyone:
Paul, it's actually durable medical equipment I need to know about. Specificall6y, the type of Continuous Glucose monitor and Insulin pu,mp I use.

14:21:55 From Tatiana Fassieux to Everyone:

If anyone needs personalized help, call your local SHIP. The phone # is on the back of the Medicare & You handbook.

14:22:15 From Ella M VILLASIN to Everyone:

In case of a retirement in June 2025 is this a qualifier for Special Enrollment Plan or one has to wait for October 15?

14:22:37 From Marcia Jodah to Everyone:

traditional medicare is great unless you don't qualify by age..example my husband is medicare eligible due to disability but there is no supplement he can afford b/c he is not 65+

14:22:51 From Mary Swinford to Everyone:

I've tried calling and emailing our SHIP staff and have gotten no response here in Indiana.

14:22:55 From Paul Davis to Everyone:

Margaret: That would be covered under Part B. If you have original Medicare likely not an issue. Check with your prescribing physician. For Medicare Advantage plans, you'd need to check with the carrier.

14:23:00 From Rodrigo Ferrer to Everyone:

many people on a fixed income can't afford a supplement or part d that's the main reason people go to Medicare Advantage I would say

14:23:26 From Ella M VILLASIN to Everyone:

Is Traditional Medicare considered PPO vs MA as HMO?

14:23:46 From Becky Rostron - NH to Hosts and panelists:

Why does the MPF display cost information for some medications that are only covered by part B (ie: nebulizer medication or insulin that is administered through a surgically implanted pump)? This causes great confusion and angry beneficiaries when they discover that their part D does not in fact cover these medications, although the MPF indicated it was covered. I have been told by a few that this is now happening because if one does not have Medicare part B, that the part D plan must provide this coverage??? I have not seen anything related to this in any official guidance anywhere. Thank you

14:23:48 From Patrick Lanius to Everyone:

No

14:24:08 From Kaylie Magner to Everyone:

Medicare Advantage is more tricky in rural areas because of the networks and contracting with hospitals.

14:24:12 From Paul Davis to Everyone:

If anyone needs help you can look for a local insurance agent. go to NABIP.org, our professional organization and search for agents that have Medicare as a practice area.

14:24:41 From michael gamino to Everyone:

Ghost Networks?

14:24:56 From Sam Stones to Everyone:

Ella, yes. When you retire from your job and lose your employer coverage, that would initiate a Special Enrollment Period into Medicare. Medicare Open Enrollment is for people already enrolled in Medicare to switch plans if they want to for next year.

14:25:06 From Jodi Kautzer to Hosts and panelists:

I am an Elder Benefit Specialist and put on an ABC'D of Medicare presentation, wondering if I would be able to use some of information for my presentation.

14:25:13 From Sheryl Dougherty to Everyone:

CHOICES/SHIP counselors are way better than insurance agents. Unbiased and free

14:25:20 From Robert Ripstra to Everyone:

What do Medicare Advantage Plans Cover?

2024 Medicare Handbook, page 61, “Medicare Advantage Plans provide all of your Part A & B Benefits”

2025, page 62, “Medicare Advantage Plans provide almost all of your Part A & B benefits”

2026, page 62, “Medicare Advantage Plans provide almost all medically necessary services Original Medicare covers”

This is a gift to insurance companies, AVOID MEDICARE ADVANTAGE PLANS based on our own miserable experience.

14:25:22 From Lynda Young to Hosts and panelists:

What is recourse if MediMedi is in facility that only uses pharmacy that is not in network but for 2 Pt D plans that have (w/ LIS discount) \$70/mo premium?

14:25:25 From Paul Davis to Everyone:

Traditional Medicare gets you access to anyone contracted with Medicare assuming they are taking new patients.

14:25:29 From Priscilla Valadez to Everyone:

Good Day All, Benefits Coordination/SHIP Priscilla Valadez from WACOG Area Agency on Aging Dept of Yuma, AZ.

14:25:44 From Tatiana Fassieux to Everyone:

If a person is still working and plans to retire, they have an 8 mos. Special Enrollment period.. Go to <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods>

14:25:55 From Monica Free to Everyone:

Medicare.gov has a banner now: Due to the government shutdown, updates to information on this website may be limited or delayed. Your Medicare benefits and coverage will continue as before, and you can go to your doctor and access the health care services you need.

14:26:03 From Rick Linsk to Everyone:

<https://www.propublica.org/article/ambetter-ghost-network-consequences>

14:26:06 From Ella M VILLASIN to Everyone:

Sam, how & where to validate the approval of transition to Medicare Part B

14:26:10 From Belinda Guzman to Everyone:

A lot of providers may be listed as contracted but are not open to new patients, very important to know that they are actually open to new pt's if you need to establish care.

14:26:17 From Patty Buchanan to Hosts and panelists:

participants would benefit from just listening to presentation instead of trying to have a personal counselling session. It seems a bit rude and selfish!

14:26:22 From Joan Adler to Everyone:

And now they are trying to add Prior Authorization in Traditional Medicare!

14:26:28 From Ann Shea to Everyone:

Advise all consumers to talk w/ their providers' offices to confirm network status prior to MA enrollment.

14:26:31 From Scott Gayne to Everyone:

Good afternoon. Scott Gayne. SHIP volunteer. Waterville, Me.

14:26:36 From Taylor Seitz to Everyone:

And the prior authorizations are completely inappropriate and unrelated to the services being provided....

14:27:10 From Kaylie Magner to Everyone:

I'm interested to see how the prior authorizations for Supplements/Medigap plan changes in selected states is going to work this next year.

14:27:33 From Sam Stones to Everyone:

Ella, you have to apply to Part A and B with social security. If you already have Part A, you can apply for Part B only. There is an option to apply for just part B on the SSA.gov website. SSA handles all Medicare A and B applications.

14:28:12 From anamarie cunningham to Everyone:

Individuals need to let their providers know when they change plans. Many providers opt out of MA plans because they don't get paid due to patients not informing them of changes, then claims are denied for being out of network or needing auth.

14:28:19 From Jerzy Rub to Hosts and panelists:

Is there a more recent set of data for the financial background?

14:29:21 From ROBERT Foyder to Everyone:

Not a healthy Senior & have Secondary Progressive Multiple Sclerosis & use Numerous Specialists (Chronic Conditions for over 20+ years) Not unusual for I must find a new Specialist who leaves my area network .. I need to find new Specialists.

14:29:21 From Sam Stones to Everyone:

Ella, I would recommend reaching out to your local SHIP program on how to get started on Medicare. They do one on one counseling as well as put on public presentations on how to get started. It is a free and unbiased resource.

14:29:24 From Ella M VILLASIN to Hosts and panelists:

Thank you for the update Sam.

14:30:00 From Karl Umstadter to Everyone:

Does Medigap provide coverage for extended stay in a nursing center when the 90day Medicare coverage runs out?

14:30:08 From Jerzy Rub to Everyone:

This slide is inaccurate: in Oregon, people can change Medigap plans within 30 days of their birthday each year, with guaranteed issue rights. I think something similar exists in California.

14:30:25 From Susan Jaffe to Everyone:

Has anyone here been offered a "special enrollment period" to leave a Medicare Advantage plan because a provider left the plan's provider network? Or do you know someone who has received this offer due to a network change? Your name will not be used in any article I write without your approval. Thanks, Susan Jaffe, Contributing Writer, KFF Health News, Jaffe.KHN@gmail.com (links to articles at www.susanjaffe.org)

14:30:37 From Paul Davis to Everyone:

About 14 states now have various guarantee issue for Medicare supplement plans.

14:30:47 From Edward Hawkins to Everyone:

Yes, CA has the Birthday Rule to change plans once a year

14:31:18 From Edward Hawkins to Everyone:

Birthday plus 60 days, guaranteed issue

14:31:45 From Robert Ripstra to Everyone:

Based on our personal experience, "inpatient hospital admission" denied to a 74 year old polio survivor with COVID-19 goes to the hospital by ambulance and is denied "inpatient hospital admission", 140 page appeal sent to insurance company, insurance company approves a 14 day inpatient hospital stay 35 day after leaving the hospital. Amazing! AVOID MEDICARE ADVANTAGE PLANS. TERRIBLE!

14:31:55 From Laura Gadsby to Everyone:

Virginia now has the Birthday Rule effective 7/1/25. 60 days from the date of their birthday.

14:32:00 From Pat Blaisdell to Everyone:

PA is also a huge barrier for persons who suffer a disabling injury or illness. They may have enrolled in MA based on up-front benefits and perceived convenience when they were relatively healthy, but find it difficult to access rehabilitative or specialized care when they really need it (and also when they may be less able to navigate and advocate for themselves).

14:32:11 From Ella M VILLASIN to Hosts and panelists:

Does NYS have the Birthday Rule Sam?

14:32:29 From Marian Miller to Everyone:

I still don't understand why a Medicare Advantage per son would need a Medigap plan.

14:33:01 From Jerzy Rub to Everyone:

To Marian: they won't need a Medigap insurance AND they cannot be sold one.

14:33:07 From Marcia Jodah to Everyone:

marian, that is for those on traditional medicare

14:33:19 From Rocy Turner to Everyone:

Can you send a list of states and their type of premium related factors?

14:33:20 From Peg Metzger to Everyone:

Maine does not offer unlimited guaranteed issue. Guaranteed issue is required for 36 months.

Some plans do enroll people after 36 months but it is at their discretion.

14:33:20 From Lynda Young to Hosts and panelists:

Kata if you were eligible before 2020 but worked so delayed B are you limited to only getting Plan F when you retire?

14:33:32 From Paul Davis to Everyone:

You cannot have a Medicare Advantage plan and a Medicare supplement plan. it's illegal.

14:33:48 From Anupma Dixit to Hosts and panelists:

Missouri has plan anniversary rule. You can switch Medigap plan during a month prior and a month after the plan anniversary date.

14:33:54 From Martha Yates-MS to Everyone:

If you have a Medigap you don't need a Medicare Advantage. Can't have both being billed

14:33:55 From Matt Shepard (CMA) to Everyone:

Slide link: <https://medicareadvocacy.org/wp-content/uploads/2025/10/CMA-CURES-AEP-Webinar.pdf>

14:34:03 From Valerie Rynne to Everyone:

CA has an annual "Birthday rule" for MediGap plans during which one can switch to another MediGap plan

14:34:16 From Tatiana Fassieux to Everyone:

In California, HICAP/SHIP can help 800-434-0222

14:34:25 From Kaitlin Dirkx to Hosts and panelists:

You don't. You either choose to have traditional Medicare (with an optional supplement/Medigap) OR a Medicare Advantage plan

14:34:43 From Elizabeth Hartigan to Everyone:

Is Medicare only for individuals or can couples also get it? (primary & secondary insured)

14:35:04 From Sandy Goodman to Everyone:

Just passed a Birthday Rule for Medigap in WY this summer. Yayyy!

14:35:04 From Charlie Sabatino to Everyone:

Virginia, too, now has an annual Medigap Open enrollment period (60 days) but only for those who already have a Medigap plan, allowing the beneficiary to change plans.

14:35:27 From Tatiana Fassieux to Everyone:

Medicare enrollment is based on individual's eligibility.

14:35:38 From Jeff Wiseman to Everyone:

Thanks, Charlie and Tatiana!

14:35:39 From Paul Davis to Everyone:

Some Medicare supplement plans offer 2 party discounts, but it's still 2 individual policies.

14:36:12 From Paul Davis to Everyone:

Birthday rules are creating a problem with carriers leaving the markets and raising rates a LOT (40% in some cases)

14:36:54 From Robert Ripstra to Everyone:

If Medicare Advantage Plans are so wonderful, why do insurance companies want to keep you locked into a Medicare Advantage Plans for life with no way out? Insurance companies want total control of your healthcare by micromanaging the doctors and hospitals. These are managed care healthcare plans that are designed to frustrate the patient, doctor and hospital.

14:39:21 From Paul Davis to Everyone:

Medicare Advantage plans have generally been extremely profitable for health insurance companies and agents.

14:40:01 From Marian Miller to Hosts and panelists:

So if I have A * B of Medicare and buy Part D, I could buy Medigap? If so, how do the Medicare Advantage plans compare to this Medicare\part d plan.

14:40:09 From Catherine Glomski to Everyone:

Is this why clients have not automatically been renewed in MSP?

14:41:00 From Tatiana Fassieux to Everyone:

Beneficiaries are not locked into MA plans for life. They have rights to change based on individual's situations, ore during special enrollment periods. But MA plans are very profitable and don't want to lose their enrollees.

14:43:29 From Rocy Turner to Everyone:

Is the MSP program available in Guam?

14:43:36 From Raye Elaine to Everyone:

This can be devastating too for individuals who suddenly need specialized care that cannot be provided or is denied my MA plans. Example in CA, pt needs specialized care available at UCSF or Stanford, but cannot because MA plan denies or will not refer out of network

14:44:29 From Kionte Guines to Everyone:

7th or 2nd?

14:44:53 From Nancy C Parker to Everyone:

I did some research and found projected part B deductible \$288. Part A \$1,716. Part B premium \$206.50 for 2026.

14:45:14 From Lisa Duffy to Everyone:

Vermont will only have one MA available and it does not cover all counties

14:45:16 From Jerzy Rub to Everyone:

Re. 2026 Part D deductible, it can vary. It does NOT have to be the \$615 that David Lipschutz mentioned. For example, I can find a plan with a \$130 deductible in Oregon.

14:45:33 From Peg Metzger to Everyone:

Maine is going from 16 Part D plans to 9 Part D plans

14:45:47 From Sandy Goodman to Everyone:

We received the Landscape of MA and Part D plans for 2026 from our regional CMS office yesterday....

14:45:53 From Catherine Glomski to Everyone:

Is there a SEP for hospitals/dr/specialists that reject and will not accept certain MA plans even though they are offered in the Plan Finder?

14:46:07 From Tatiana Fassieux to Everyone:

Go to <https://www.cms.gov/medicare/coverage/prescription-drug-coverage> for the 2026 plan landscapes

14:46:28 From ROBERT Foyder to Everyone:

Those Medicare Patients that use organ Drugs they must get grants from Pharmaceutical Companies..those orphan Drugs can cost yearly \$150,000 + for three infusions.In many cases the

Physicians are unaware of Patient's Cost..Physician prescribe .. Patient's must use Navigators to assist Patients.

14:46:33 From Christina Reeg to Everyone:

I was hoping you had good news for us in Ohio! Maybe we had been removed from the WISer Demo.

14:46:37 From Kaylie Magner to Everyone:

In our rural area, there are only 2 Medicare Advantage Insurance Companies available, if that is limited even more.... seniors are going to go without insurance, there will be much more indigent patients at the hospital, and more and more Medicaid Dual Eligible beneficiaries are being cut as well.

14:47:02 From Robert Ripstra to Everyone:

In Michigan my wife is locked into a Medicare Advantage Plan for life due to medical underwriting for preexisting conditions and denied. Yes, she can go back to Original Medicare A & B without a Supplement/Medigap Plan. However, this would be financial suicide. No other options.

14:47:05 From Sharon Thompson to Everyone:

Tried to enroll PD folks for this year today. 3 people. medicare.gov is screwed up big time. a different problem with each folks. the EMAIL issue being #1

Made an account but when chose the plan to enroll and screen said it wasn't a legit medicare #. I was in their med account Glitch. The other made them do a phone authorization or couldn't continue. They didn't want to, but didn't give us a choice.

14:47:11 From Mary Chase to Everyone:

Kionte - I thought he said tomorrow

14:47:23 From MaryEllen Woodman to Everyone:

I think it is important to highlight employer plans that are Medicare Advantage plans May very well be different than open market MA plans and why this difference exists.

14:47:52 From ROBERT Foyder to Everyone:

ORPHAN DRUG -Spelling correction

14:48:06 From Robyn Rogers to Hosts and panelists:

Does the G.U.I.D.E program work with Medicare ?

14:48:07 From Sharon Thompson to Everyone:

We have NO time in our AAA to help set up emails. Many have no clue and takes soooooooooooooooooo much time. Laughable

14:48:10 From Paul Davis to Everyone:

Robert: Move to a state that has guarantee issue for medicare supplement plan. I know it's a crazy solution, but it is the only thing that might work.

14:49:46 From Lynn Brielmaier BSEET PLWALS to Everyone:

MAHAhahahaha

14:50:01 From Deborah Nitasaka to Everyone:

Sharon: You might direct folks to their local library. Many libraries now provide limited computer access & some basic use instruction.

14:50:06 From Kionte Guines to Everyone:

@Mary Chase, thank you

14:50:07 From Rebecca Wallach to Everyone:

I hear you, Sharon. I also heard today that in addition to requiring an email address, 2-factor authorization has been implemented. Have others heard or seen this? This will make it more difficult for SHIP counselors with individual counseling.

14:50:46 From Tatiana Fassieux to Everyone:

yes, 2-factoe authentication is now in place

14:50:49 From Rocy Turner to Everyone:

Yes, it is hard now to set up medicare.gov acct. they require email address and text authentication!!!

14:51:04 From Sue Wittmack to Everyone:

Hello from Iowa

14:51:05 From Lisa Lisa to Everyone:

PA MEDI just found out yesterday during our yearly update webinar.

14:51:11 From Rocy Turner to Everyone:

Not all seniors use email address or text.

14:51:27 From Cynthia Smith to Everyone:

WE used continue without logging in to review plans and enrollment

14:51:40 From Nancy C Parker to Everyone:

Yes 2 factor authentication is now required for new mcr.gov accts

14:51:42 From Michelle Killian to Everyone:

Will a transcript of the Q & A be shared with attendees?

14:51:46 From Natasha Artis to Everyone:

Yes, there is a 2 step authentication process. I encountered that yesterday.

14:52:04 From Rocy Turner to Everyone:

Cynthia, yes you can but not helpful when you need to save so many drugs for a member.

14:52:14 From Christine Parker to Everyone:

Why are advantage providers terminating in certain regions?

14:52:18 From Lisa Walker to Everyone:

Medicare.gov just posted this afternoon that due to the shutdown, updates will be limited or delayed. What are your thoughts for AEP and comparisons? Beside UGH!

14:52:34 From Cynthia Smith to Everyone:

Ture but something is better than nothing.

14:52:42 From Lee Rachel Jurman to Everyone:

I create Gmail accounts for clients (with their approval) so I can access the Gmail account and save their Medicare info.

14:52:44 From Robert Ripstra to Everyone:

Moving to another state is not an option at this stage of life.

14:52:45 From Lynn Brielmaier BSEET PLWALS to Everyone:

Medigap is not affordable for me in TX

14:52:50 From Rocy Turner to Everyone:

Yes but not helpful.

14:53:09 From Carma Ryan to Everyone:

Plan Finder has a message as of today that it may not be updated because of the shutdown, FYI.

14:53:12 From Catherine Glomski to Everyone:

Are the 877-839-2675 active with the government shutdown?

14:53:20 From Kata Kertesz to Lynda Young, Hosts and panelists:

Hi Lynda, Beginning in 2020, Plans C and F have been eliminated for newly eligible Medicare beneficiaries. This includes all individuals who become eligible for Medicare, whether due to age, disability, or end-stage renal disease (ESRD). Those eligible for Medicare before January 1, 2020, but not yet enrolled, may be able to buy one of these plans.

14:53:32 From Chelsea Lang to Everyone:

<https://medicareadvocacy.org/wp-content/uploads/2025/10/CMA-CURES-AEP-Webinar.pdf>

14:53:36 From Brandy Bauer to Everyone:

Yes, Catherine, the SHIP Locator hotline is up and running - the SHIP TA Center is not shut down

14:53:37 From Sandy Walker to Everyone:

God bless all SHIP counselors!

14:53:39 From Mary Swinford to Everyone:
What do you do if you can't reach your SHIP office?

14:53:48 From Rocy Turner to Everyone:
Lee Rachel that is a good suggestion.

14:54:10 From Catherine Glomski to Everyone:
Call your Sr Ctr and ask for SHIP.

14:54:18 From Larry Smoot to Everyone:
The new prescription drug tariffs can change the drug prices from those shown in the plan finder.

14:54:25 From Jessica Kasten to Hosts and panelists:
Important to clarify that one can't look up the providers that participate in MA plans using the plan finder. I believe one has to go to each plan's website to look up providers.

14:54:32 From Essen Skabelund to Everyone:
So much bad news :(

14:54:32 From Lee Rachel Jurman to Everyone:
Does anyone have a list of the states that offer Medigap plans for under 65?

14:54:34 From Teresa Donelson to Everyone:
Mary - call your local Area Agency on Aging. They often have SHIP counselors there.

14:54:35 From Lisa Keene to Everyone:
MO SHIP here, check website for Events for Open Enrollment in your area where you can schedule appointments.

14:54:37 From Robert Ripstra to Everyone:
Thanks for this webinar! Excellent!

14:54:47 From Cynthia Smith to Everyone:
WE reviewed Plan Finder today and found it very informative and some changes as well

14:55:00 From Edward Hawkins to Everyone:
SHIP is HICAP in CA, just to be different

14:55:18 From Victoria Doyle to Everyone:
In WA it's SHIBA

14:55:25 From Carol Hussey to Everyone:
SHIP is SHINE in FL

14:55:46 From Lynda Young to Hosts and panelists:
BUT MUST they only get GI into F. Brokers are saying this on social media. I thought they could get plan G.

14:55:49 From Janet Boskill to Everyone:
Kansas is SHICK (Senior Health Insurance Counseling for Kansas)

14:55:58 From Jeff Menashe to Everyone:
We are SHIBA in OR

14:55:59 From Mary Swinford to Everyone:
Thank you, Teresa Donelson

14:56:28 From Rick Linsk to Everyone:
MN's SHIP recently renamed to "Minnesota Aging Pathways"

14:56:35 From Catrina Collins-Moye to Everyone:
Thank you for the valuable information

14:56:44 From James Magliulo to Hosts and panelists:
My wife is on Medicare. She has sever Lymphedema to the point that her legs have an additional 40 lbs of excess fat. She has been in a wheelchair because of it. We have found a doctor that can remove the excess skin and fat but it is not covered by Medicare. We have been advised that Medicare Advantage will cover the surgery, which is being done by a plastic surgery that specializes in this kind of surgery. Am I correct in thinking that Medicare Advantage will cover this.

14:56:45 From eHoward Green to Everyone:

My MA ANOC Fails to disclose specific Formulary changes, only points to the web based list, which can (does) vary by geography w/in Calif

14:56:49 From Michelle Killian to Everyone:

In Nevada we are MAP (Medicare Assistance Program)

14:57:03 From Marna Schirmer to Everyone:

Using the provider directory takes you out of medicare.gov and to the insurer's website and is not easy to use. very cumbersome.

14:57:07 From dana savage to Everyone:

Carol Hussey do you live in FL?

14:57:15 From Allison Roy to Everyone:

Kentucky is boring.....SHIP is SHIP. :)

14:57:26 From Carol Hussey to Everyone:

Yes I do

14:57:49 From Marna Schirmer to Everyone:

CHOICES in CT

14:58:08 From Melinda Gardner to Everyone:

To find your local SHIP, Shiphelp.org 877-839-2675

14:58:44 From Charles McCulloch to Everyone:

Up until a few years ago, the Plan Finder generated a drug list ID which could be recorded and used to recall a specific list of drugs. It was not linked to a specific individual, just to the list of drugs. Maybe it is time to bring that feature back.

14:59:08 From Cindy Carr to Everyone:

You can also find your local SHIP number on the back cover of your 2026 Medicare & You book! Look there!

14:59:14 From Paul Davis to Everyone:

Charles: amen

14:59:39 From Lynda Young to Hosts and panelists:

Eric is there a pharmacy exception? facility requires only 1 pharmacy for residents. Only 2 plans and they are expensive for LIS almost \$100/mo. Other options?

15:00:27 From dana savage to Everyone:

Carol Hussey I live in Tampa Bay and spouse is on SSDI and is only 53 years and will eligible for MCR in Feb.1 26

15:00:33 From Matt Shepard (CMA) to Aditi Narayan Minkoff(direct message):

Hey, if the CMA folks go long, dont cut your panel short - take all the time you need and we'll go quicker on Q&A

15:00:47 From Cindy Thompson to Everyone:

Great job Eric!

15:01:24 From Catherine Chavez to Everyone:

Link does work :)

15:01:24 From dana savage to Everyone:

Carol Hussey do you have personal experience with SHINE?

15:01:51 From Patricia DePetrillo to Everyone:

Will the slides be available for download? If so, when and where?

15:02:01 From Jeanie Schepisi to Everyone:

Happy HUMP Day from Greensboro, NC! (NC SHIP 🙌)

15:02:06 From Marcia Jodah to Everyone:

Dana: I'm in Tampa Bay too. Husband is 56 and on SSDI and we can give you some info if you need as he just got on medicare this yr

15:02:12 From Nydia Gonzalez to Everyone:

Charles: I agree! That drug list ID was very helpful

15:02:16 From Allison Roy to Everyone:

The slides were sent in an email.

15:02:20 From Celeste Wright Harris to Everyone:

how can you tell if you have traditional medicare versus supplemental blue cross blue shield

15:02:22 From Matt Shepard (CMA) to Patricia DePetrillo, Hosts and panelists:

yes indeed - [https://medicareadvocacy.org/wp-content/uploads/2025/10/CMA-CURES-AEP-](https://medicareadvocacy.org/wp-content/uploads/2025/10/CMA-CURES-AEP-Webinar.pdf)

Webinar.pdf

15:02:30 From Larry Seller to Hosts and panelists:

Has CMS considered requiring insurance agents advising on PDPs to inform their clients that there may be better options with insurance companies that the agent does not represent?

15:02:44 From Carol Hussey to Everyone:

Dana: Call 1-800-963-5337 and ask for a SHINE Counselor in the Tampa area. I live elsewhere in

FL

15:03:24 From dana savage to Everyone:

Marcia that would be wonderful. How do I get my info to you without everyone else seeing?

15:03:28 From Richard Blair to Everyone:

would yall mention, step therapy, prior authorization and quantity limits? in past this info wasn't necessarily available on medicare plan chooser , nor specifically on the part d provider sites, requiring a phone call...thanks

15:03:47 From Sandy Goodman to Everyone:

Woot Woot!

15:04:06 From M Jones to Everyone:

Do we have to go through a broker to enroll in these programs? Is it possible to "cut out" the middle man?

15:04:16 From Maureen Morgan to Hosts and panelists:

Celeste traditional Medicare is A and B. If you have a supplement you have A an B plus a supplement. You have both

15:04:18 From Kendra Blythin to Everyone:

SHIBA (SHIP in WA State) has a wonderful SMP leader, Kim McKenna.

15:04:20 From dana savage to Everyone:

Thank you Carol Hussey. I was given the Shine name and number just a few days ago, but haven't had an oppourtunity

15:04:38 From Audrey Cole to Everyone:

Thank you for the shoutout for SMP ... we're a great resource!

15:04:42 From Matt Shepard (CMA) to Patricia DePetrillo, Hosts and panelists:

Broker do's and dont's - <https://www.cms.gov/files/document/agentbroker-dos-and-donts-9-2022.pdf>

15:05:04 From Matt Shepard (CMA) to Everyone:

As requested in Q's - Broker do's and dont's - <https://www.cms.gov/files/document/agentbroker-dos-and-donts-9-2022.pdf>

15:05:06 From Marcia Jodah to Hosts and panelists:

Can you connect Dana and I together by sharing our email addresses privately?

15:05:20 From Marcia Jodah to Hosts and panelists:

Dana Savage

15:05:20 From Lynda Young to Hosts and panelists:

Does the 63 day deadline to avoid LEP need to be met when delayed B enrollment due to employer coverage OR do they get the 8 months to get Part D and Medigap?

15:05:25 From Nancy C Parker to Everyone:

Richard, You can find info on step therapy etc under plan benefits, show more drug information. Near the bottom of the screen on medicare.gov.

15:05:58 From Richard Blair to Everyone:

thank you Nancy

15:06:02 From Paul Davis to Everyone:

M Jones: You can go to the carrier directly, but why would you. It's the same price with a broker. Check NABIP.org for a local agent specializing in Medicare health plans.

15:06:07 From Pamela Cunningham to Everyone:

I'm a SHINE counselor in MA. Highly recommend for everyone turning 65 and during OE. Not brokers, not paid anything, impartial. Annual training and exams. Usually work out of senior centers. Each state may call it something different. E.g, in CT it's called choices. Call your SHIP to find out more or google it.

15:06:15 From Alyssa Kulpa to Everyone:

@Dana above the chat box you click the down arrow and select sent to hosts

15:06:18 From Eileen DeGaetano to Everyone:

Are Veterans disability benefits included in determining the income eligibility for extra help programs

15:06:47 From Maureen Morgan to Hosts and panelists:

PA MEDI in PA

15:06:49 From Patricia DePetrillo to Hosts and panelists:

Thank you for the website links and this presentation. Great MC info and chat discussions.

15:07:07 From Catherine Glomski to Everyone:

Also Rxassist.org

15:07:16 From Cindy Carr to Everyone:

Thank you,, Eric!

15:07:28 From Tatiana Fassieux to Everyone:

Ed, go to SSA.gov and look up LIS guidelines

15:07:43 From Kionte Guines to Everyone:

Amazing!!!

15:07:45 From Melinda Gardner to Everyone:

Great information!

15:07:49 From Carolina Oehler to Hosts and panelists:

Is there any threat to the SHIP program in the horizon? (With the HR1 passing)

15:07:55 From Marcia Jodah to Everyone:

MANY THANKS!

15:07:57 From Elein Phipps to Everyone:

Thank you!!

15:08:08 From Nancy C Parker to Everyone:

Eileen, Yes, all income is considered for determining LIS eligibility.

15:08:28 From Paul Davis to Everyone:

Drug restrictions have been buried on medicare.gov for years. you have to drill down to specific plans to see whether they have PA, ST, or QL restrictions. Failure to do so could get you a surprise in January.

15:08:53 From Ella M VILLASIN to Everyone:

Here's to an Enormous Gratitude to You All for this Presentation!!!

15:09:04 From Joan Adler to Everyone:

These discount drug programs can be used for individual medications. You do not have to opt to get all your meds thru them, just the ones which are cheaper thru GoodRx, etc.

15:09:33 From Ranae Beeker to Everyone:

I so agree Ella!! Thank you to all of the presenters for sharing your important knowledge on this complex topic.

15:09:41 From Pamela DeCamp to Hosts and panelists:

Sorry for your loss, Julie.

15:10:02 From Celeste Wright Harris to Hosts and panelists:

How can I get a copy of the presentation and contact number for info?

15:10:06 From Marcia Jodah to Everyone:

Julie...we have a similar situation with my husband's dx of MSA

15:10:34 From S McDonald to Hosts and panelists:

Great program!! Seattle thanks you. However, concerns about the new PA program & reviewed by the default is to deny the PA...UGH

15:11:16 From Matt Shepard (CMA) to S McDonald, Hosts and panelists:

We share that concern - "prior auth" is just "pre-denial"...

15:11:24 From Ella M VILLASIN to Hosts and panelists:

To Sam, Appreciate to Vigilance and Due Diligence reaching out and sharing slides in anticipation. Looking forward to sharing this info with my constituents in the Medical Coding and Billing Industry as an Educator. Best and stay healthy and safe. Ella

15:11:35 From Connie Crowder to Everyone:

Great presentation! Thank you for excellent information. I'll wait to access Plan Finder until after 10/15/2025. Hopefully it will updated completely by then.

15:12:08 From S McDonald to Hosts and panelists:

YES,, the AI is stacked to deny any initial review/appeal for a PA

15:12:16 From Patricia Hodges to Everyone:

I am sorry for your loss Julie.

15:12:19 From Matt Shepard (CMA) to Celeste Wright Harris, Hosts and panelists:

All registrants will get a link to the recording, and you can contact the Center at 860-456-7790.

15:12:22 From dana savage to Everyone:

@Alyssa are you saying that if i message the hosts my information they will get it to Marcia?

15:12:27 From Kendra Blythin to Everyone:

I lost my uncle in August to MSA. It is a very, very tough disease.

15:12:43 From Ranae Beeker to Everyone:

Yes! Holding you up.

15:12:58 From Todd Holloway to Everyone:



15:13:03 From Julie Withers to Everyone:

I am so sorry what you went through. Adding the Medicare problems on top is cruel. I hope you are okay.

15:13:06 From Elizabeth Hartigan to Everyone:

So sorry for your loss Julie.

15:13:10 From Jennifer Hill to Everyone:

If one will be a Snowbird-live 6 months in one state and 6 months in another or will be traveling frequently, would Medicare + Medigap be better than a Medicare Advantage Plan?

15:13:18 From Deborah Nitasaka to Everyone:

Julie: You have my deepest sympathy. I also lost my mom sooner than anticipated. It's hard.

15:13:24 From Ella M VILLASIN to Hosts and panelists:

I have another Meeting, need to leave at this point. Best again, Ella

15:13:31 From Marcia Jodah to Everyone:

Healing thoughts to you and your family. and this Medicare mess adds to the stress

15:13:37 From Alyssa Kulpa to Everyone:

We went through my father in law passing quickly from a terminal illness and being a SHIP counselor for the past 10 years and the overwhelm of just the diagnosis and then having to go through the insurance part is so overwhelming! Even with having the knowledge of insurance, still had the barriers others have :(much love to all caregivers!!

15:13:47 From Sam Stones to Everyone:

Jennifer, Medigaps are typically suggested for snowbirds since MA plans service areas are primarily based in the county you live in

15:13:49 From Theresa Roma to Everyone:

Medicare services cover principal illness navigation services (PIN) - how do members know how to get this established?

15:13:52 From Marcella Downing to Everyone:

Thank you for this program and thank you for recording it.

15:14:04 From Susan Raimondo to Everyone:

Thank you for this program!

15:14:07 From Frances Wallace to Everyone:

I'm a longtime SHIP counselor in Michigan and am very grateful for this excellent presentation.

15:15:04 From Francesca Gardner to Everyone:

Many Thanks to Julie for sharing the difficulties in navigating Medicare coverage for neuro degenerative patients

15:15:07 From Nancy C Parker to Everyone:

Jennifer Hill. Yes, I think original Medicare will be much easier. At least go with a PPO vs HMO. Call SHIP in both states to get input.

15:15:12 From Essen Skabelund to Everyone:

Did Julie say her mother was on MA or Medigap?

15:15:15 From Kathy Hill to Everyone:

SHIBA = SHIP in WA State

15:16:04 From Judy Snead to Hosts and panelists:

I need to log off for appointment. I know we get cc of video and materials. If you ever summarize Chat questions and answers, please share as I do not think they show up when watch a video replay. Take care

15:16:23 From Margot Escott to Everyone:

Thank you Julie. I was a care partner for my dad for many years. But as a MSW I could navigate the systems and feel so bad for seniors without that support.

15:16:26 From Joan Adler to Everyone:

PA MEDI IN PA; SHINE IN FL

15:16:43 From Jonathan Peck to Everyone:

One caution about GoodRx. More than once I've found that the prices listed on the app are not accurate. When I go to the pharmacy, I am quoted a different price. This is bad even when the actual cost is lower because if I hadn't gone to the local pharmacy and inquired, I might have traveled 10 miles to another pharmacy with what appeared to be a lower price when I could have paid the same amount at the local pharmacy.

15:16:57 From jan mori to Everyone:

Thanks for that tip

15:17:05 From Todd Holloway to Everyone:

We lost my Uncle the month before you lost your Mom Julie! i went through similar challenges from 2014 through 2022 and have been struggling to have Med-advantage plan cover their responsibility that shifted to the State of Montana Medicaid. Nightmare !!!

15:17:29 From Alyssa Kulpa to Everyone:

way to continue to advocate by sharing your story!! 💜

15:17:35 From John Robinson to Everyone:

Medicare Advantage plans are practicing medical care without a medical license with these types of choices for beneficiaries. This should be illegal.

15:17:35 From Jonathan Peck to Everyone:

Also, some prices don't apply to individuals 65 and older

15:17:41 From Belinda Guzman to Everyone:

I have had patients told that they can only use a goodrx coupon once for a prescription? in CA, at a local CVS if I remember correctly

15:17:45 From Jerzy Rub to Everyone:

To Jennifer, probably yes to the Original Medicare plus Medigap, but... there ARE MA plans that provide coverage out of state. One needs to study their definition of what "in-network" is.

15:17:57 From S McDonald to Everyone:

Should we move to Sweden?.. 😬

15:18:00 From Paul Davis to Everyone:

Medigap plans are always my recommendation if the client can afford the premiums. Also check on high deductible medigap plans if affordability is an issue.

15:18:08 From Annette Ramsdell to Hosts and panelists:

Thank you.

15:18:25 From Marian Miller to Hosts and panelists:

I agree. There were several instances where the drug through RX was twice as higher than my plan. One time the cost for the drug was 0 (nada) and RX wanted to charge me \$23

15:18:38 From Maureen Morgan to Everyone:

Jennifer yes a supplement is better for snowbirds.

15:18:42 From John Robinson to Everyone:

Some MA Plans have "Regional" plans that cover more than one state. My mother has one and it covers the state she lives in and the 2 states next to her home state.

15:18:45 From John Robinson to Everyone:

*state

15:18:53 From Todd Holloway to Everyone:

Thank you so much Julie for speaking out for so many of us! You have encouraged me to start doing the same!!!!

15:19:09 From Joan Adler to Hosts and panelists:

Can you please answer my question about Flex card benefits?

15:19:17 From Marion Dix to Everyone:

I had to be a late arrival to this event. Is it recorded?

15:19:19 From Cynde Stratton to Hosts and panelists:

please answer if Medigap is best for snow birds

15:19:20 From M Jones to Everyone:

Paul D, thank you for your response.

15:19:50 From Marcella Downing to Everyone:

Julie,

15:19:55 From Kellee Reed to Everyone:

IF YOUR MA PLAN IS NOT SHOWN ON THE PLAN FINDER, DOES THAT MEAN IT WILL NOT BE RENEWING IN 2026 OR JUST NOT OFFERED TO MORE ADDITIONAL BENEFICIARIES?

15:19:57 From dana savage to Hosts and panelists:

@alyssa Are you saying that if i message the hosts my information they will get it to Marcia? Sorry I am not too familiar with zoom

15:20:04 From Emily Hall to Everyone:

ABSOLUTELY! everything i've learned was being thrown into it on the job... and still know just a fraction cause it's ever changing!

15:20:08 From Paulette Elberti to Hosts and panelists:

Julie, Thank you. What are your biggest tips?

15:20:12 From Cedar Dvorin to Everyone:

Reason after reason we should have the (greatly improved) Medicare for All. The current "system" is insane, with millions upon millions of dollars wasted on insurance companies, brokers, and all other non-health care.

15:20:20 From Marcella Downing to Everyone:

Julie, Your opinion is held here too. As I said, I think the plan is for a cost effective gas chamber.

15:20:20 From sara falconer to Everyone:

Sometimes an Aging Life Care Professional can help with navigating this journey. Find one near you aginglifecare.org

15:20:22 From Julie Eastland to Everyone:

Thank you, Julie. It is very difficult to navigate for my husband with Parkinson's.

15:20:29 From Jerzy Rub to Everyone:

I would not discount MA plans, ESPECIALLY if one is offered through a union-negotiated retiree coverage deal. They can be amazing. And no, they cannot be found through the Plan Finder, as their eligibility is restricted.

15:20:33 From Lisa Readinger to Everyone:

I work at an Elder Care law office as a social worker, it is a hard system to Navigate...

15:20:46 From Iris Chernosky to Hosts and panelists:

Are you going to talk about lymphedema and our coverage for compression garments

15:20:52 From Beth Fincher to Everyone:

If an under 65 individual becomes medicare eligible due to disability and they choose a medigap policy (rates are much higher than over 65) - do they have the opportunity to get a new medigap policy at age 65 because they turn 65? Do they get an open enrollment at 65?

15:21:06 From Jacky Reid to Everyone:

I am a Michigan SHIP Counselor - a volunteer. It seems to be getting more and more that we need to know as a volunteer. It is unfortunate that it is when we (the seniors) are getting older that it is SO confusing for everyone. almost all of our openings for open enrollment are full already.

15:21:13 From Cedar Dvorin to Everyone:

@Beth Fincher-Yes.

15:21:22 From Marian Miller to Hosts and panelists:

Thanks for this webinar. I need to hear it one more time in order to make sure I understand the information that has been provided.

15:21:22 From Angela Harris to Everyone:

This information is very valuable and very much needed!!

15:21:28 From Paulette Elberti to Hosts and panelists:

Julie, so sorry for your loss

15:21:37 From M Jones to Everyone:

Paul D, I was mainly asking when the speaker mentioned Brokers or Agents not being willing to share or sell certain plans due to "no commission". So, basically being misleading.

15:22:45 From Richard Blair to Everyone:

Thank you CMS and panel for all yall do. Great presentation!

15:22:46 From Beth Fincher to Everyone:

@cedar, thank you, where can I find that in writing, as I have not been able to find that confirmation anywhere.

15:22:50 From Lynn Cooper to Everyone:

It truly feels like older adults are being set up to be taken advantage of - no pun intended.

15:23:07 From Caitlin Miller to Everyone:

Called the SHIP/Medicare line this morning- they answered right away!

15:23:26 From Taylor Seitz to Everyone:

No telehealth coverage for therapies currently

15:23:50 From Beatrice Real to Everyone:

Thank you Julie for sharing your incredibly difficult situation. Appreciate your knowledge, strength and courage to share. It is really a challenge to ensure our seniors have the best plans. I wish it was not so confusing for Medicare recipients. Thanks for putting a face on the challenge.

15:24:23 From Nancy C Parker to Everyone:

As a TN SHIP Volunteer my understanding is we will be available till at least April. The word VOLUNTEER is important I don't get paid. They can't stop me from providing services to those who need it. I am a retired nurse, certified case manager and have been working with Medicare since the mid 70's. Medicare started in 1965.

15:24:46 From Shara Bastian to Everyone:

Takeaways from the meeting 👉💬

[] Reach out to Aditi Narayan Minkoff (Vice President of Community Support at I AM ALS) for more information about joining the Cures Collective.

[] Contact your local State Health Insurance Assistance Program (SHIP) for unbiased, individualized advice on Medicare plan options. (Eric)

[] If you use the Medicare Plan Finder and end up in a plan with a different provider network than you expected, contact 1-800-MEDICARE to request a special enrollment period. (Eric)

[] Explore financial assistance programs, such as Medicare Savings Programs and the Extra Help/Low-Income Subsidy, to help make Medicare more affordable. (Eric)

See full summary - https://otter.ai/u/F4-x7e31lhPZgW0zceRYOwRKAqU?utm_source=va_chat&utm_content=wrapup_v4&tab=chat&message=bd15fbc-948c-43d0-bfee-fbbb1d18e3a8

15:24:49 From Ranae Beeker to Everyone:

Thank you Nancy for sharing your knowledge and expertise!!

15:24:55 From Miranda Cloutier to Everyone:

Are newly diagnosed folks with ALS required to sign up for Medicare during the open enrollment OR are they automatically enrolled once signing up for SSDI and can then select their enrollment options? And if the individual already has coverage from a spouse's employer is Medicare coverage needed?

15:25:07 From Cynde Stratton to Hosts and panelists:

call independent living center

15:25:09 From Kendra Blythin to Everyone:

This has been so incredibly helpful, and I'm grateful to see how many people on this call are here to help in difficult times!

15:25:16 From Paul Davis to Everyone:

M Jones: many agents are no longer helping clients with Part d. In CA next year we have 12 plans only 3 of which will pay us a commission. I'm choosing to continue to help my clients, but asking my clients to do more work such as drug data entry and direct carrier enrollment.

15:25:17 From Francesca Gardner to Hosts and panelists:

Always review out of pocket costs for inpatient rehab services with Medical Advantage plans .

15:25:33 From CYNTHIA SIMPSON to Everyone:

This was an excellent presentation and I learned some new resources. I work at Village where 69 of my Infantile Disabled Participants prescriptions are being hit with co-pays. I will reach out to SHIP for a teachable phone call on how they can assist my Participants. Thanks again

15:25:37 From Cedar Dvorin to Everyone:

Beth- Medicare.gov and pg. 77 of Medicare & You
2026

15:25:56 From Susan Leschinski to Everyone:

SHIP is State of WA is called SHIBA - Statewide Healthcare Insurance Benefits Advisors

15:26:05 From dana savage to Everyone:

@Alyssa im sorry, I'm still confused on how this messaging thing works. could you explain again how to get my info to someone?

15:26:07 From Ranae Beeker to Everyone:

Thank you Shara for sharing your Otter summary!

15:26:11 From Anne Berry to Everyone:

I have people up here in Maine that don't use technology and are asking for paper "reports" that will help them compare the different plans. Is there going to be anything like that?

15:26:55 From Kata Kertesz to Matt Shepard (CMA)(direct message):

some people asked in the chat if you need Medigap with MA or just traditional Medicare. Can you raise this so I can clarify?

15:26:56 From Kevin Moss to Everyone:

It's not there David, from what I can see right now, re: the integrated provider directory on MPF

15:27:29 From Marcella Downing to Everyone:

I have found that many of our local government cites are using private vendors for communications and payments and there is no way to work without working through the private vendor and being forced to give up privacy.

15:27:39 From Edward Hawkins to Everyone:

Anne, at CA HICAP, we print out the top 3 results from Plan Finder and mail them to the client.

15:27:41 From Marcia Heinbaugh to Everyone:

Many of our local MD offices don' even know who they are contracted with.

15:28:14 From Nancy C Parker to Everyone:

Anne, Call your SHIP. I can't speak for Maine, I'm in TN, but I send plan comparisons to people all the time.

15:28:26 From Cindy Carr to Everyone:

Tip: When you contact the providers to see what plans they take....ask for the Billing department. They will know what plans they contract with!

15:28:29 From Donna Jurich to Everyone:

I appreciate hearing that this is a challenge to negotiate for many of us. I have often felt overwhelmed. now I know to take a deep breath, document, and talk to reliable others.

15:28:32 From Michell Singleton to Everyone:

As a SHIP Counselor in Mississippi, the biggest problem I see is a Medicare beneficiary's limited options because Medigap companies are not willing to offer plans if they are past the guarantee issue period. Some of these beneficiaries are mislead into signing up for MA Plans and it sometimes takes them over a year to realize it is not what they wanted.

15:28:40 From Sam Stones to Everyone:

Anne, it looks like Main's Area Agencies on Aging manage the states SHIP program. Most likely people can go into their offices and have an in person appointment where counselors can print out plan comparisons for them.

15:28:51 From Sam Stones to Everyone:

Maine*

15:28:56 From Anne Berry to Everyone:

Nancy Parker: Thanks for the suggestion!

15:29:15 From Jeff Wiseman to Hosts and panelists:

Can we stay on until 3:40 to answer some more questions? Or does everyone have to get off at 3:30? This is a powerful gathering and obviously meaningful to our communities We still have over 1,200 in the webinar

15:29:45 From Beth Morgan to Everyone:

I recently received an email notifying me that CMS National Training Program for SHIPs will be ending. Is there speculation that funding for SHIPs will cease?

15:29:55 From Lynda Young to Everyone:

Giardini Medicare on YouTube this a.m. posted an Excellent demonstration on all the parts of PlanFinder tutorial.

15:30:21 From Cindy Carr to Everyone:

Beth...SHIPs funding is still secure!

15:30:34 From Mary Bernhardt to Everyone:

Thank you for the presentation..very helpful

15:30:53 From Melinda Gardner to Everyone:

Very helpful presentation! Thank you all!

15:30:58 From MICHAEL COBER to Everyone:

thanks guys

15:31:03 From Candice Love to Everyone:

My understanding is the majority of the attendees are here through orgs supporting neurodegenerative diseases, can you speak to a summary of what benefits a newly diagnosed patient (under 65 and new to Medicare) can expect? ALS, MSA, etc.

15:31:05 From Belinda Guzman to Everyone:

Dental is a vital part of health care not sure how they got away with separating it

15:31:08 From Anne Berry to Everyone:

Sam Stones: Thanks so very much!!!

15:31:08 From Robert Moura to Hosts and panelists:

Wish you could enroll any day of their instead of OE !

15:31:09 From Alyssa Kulpa to Everyone:

YESSSSS David!!! 🙌🙌

15:31:18 From Anand Habib to Everyone:

Amen, David! We need to stop allowing MA plans game the system and siphon funds away from traditional medicare

15:31:18 From Cindy Thompson to Everyone:

Great ideas David!

15:31:20 From Carmen Cerbone to Everyone:

Thank you so much for this presentation! I have learned a lot that I can pass on to my clients as a Case Manager!

15:31:23 From Belinda Guzman to Everyone:

Thank you all! Great info!

15:31:29 From Jacky Reid to Everyone:

I totally agree with David. Add the dental, vision and hearing to supplemental plan.

15:31:42 From Jennifer Toailoa to Everyone:

Thank you all, awesome presentation.

15:31:43 From Melinda Gardner to Everyone:

YES!

15:31:49 From Cindy Thompson to Everyone:

Yes

15:31:50 From Catherine Glomski to Everyone:

Can you talk about the CMS National Training program for SHIPs - is that the TA Center???

15:31:54 From Mary Ann Kelly to Everyone:

Absolutely agree David!

15:31:58 From Katheryne Lay to Everyone:

WHOO-HOOO - Go SHIP!

15:31:59 From Patti Thomas to Everyone:

Thank you for great presentation!

15:32:03 From Sharon O'Neill to Everyone:

Thank you so much for backing up SHIP's!!

15:32:07 From Cindy Hopp to Everyone:



15:32:14 From Samaria Bryant to Everyone:

Thank you!

15:32:28 From Kelly Morris to Everyone:

SHIP definitely needs more funding.

15:32:29 From Annamarie Robinson to Everyone:

Great Informative Presentation. THANK YOU

15:32:32 From Pam Kehoe to Everyone:

As a SHIP counselor, I so appreciated your webinars. We are working with an older population that get so easily confused and taken advantage of. Thank you

15:32:32 From Jeanie Schepisi to Everyone:

Amen, David! 👍 YES - thank you (all) for your "endorsement" of SHIPs

15:32:34 From Alyssa Kulpa to Everyone:

Thanks David! We do a lot in Wisconsin for SHIP but could do SO much more for our beneficiaries like more outreach and education on Medicare!

15:32:35 From Trisha Tataryn to Everyone:

Thank you for your time and information!!

15:32:40 From Eugene Gorrin to Everyone:

Thank you!

15:32:45 From Beth Morgan to Everyone:

SHIP ta center is separate from the CMS National Training Program. It's another resource for training for SHIPS.

15:32:45 From Susan Corrieri to Everyone:

And agents are only licensed with a few companies, so that in and of itself limits how options will be presented!

15:32:50 From Michelle Killian to Everyone:

Catherine: The National Training Program is not the SHIP TA Center

15:32:56 From Cynde Stratton to Hosts and panelists:

HIICAP equal to SHIP?

15:33:05 From Cindy Carr to Everyone:

SHIPs do not contract with any plans and do not receive any commissions!!! We only work on non-profit funds.

15:33:18 From Nancy C Parker to Everyone:

Catherine The CMS NTP is not the same as SHIP TA.

15:33:36 From Cedar Dvorin to Everyone:

Most SHIP counselors are volunteers & we are not allowed to be agents.

15:33:41 From Mary Ann Kelly to Everyone:

I hate "if" questions...particularly at this time...but, "if" tariffs on drugs take place, the Part D, when have to change their drug cost in the plan...midyear. What options will the beneficiaries have?

15:33:52 From Ann Shea to Everyone:

To find your local SHIP office: <https://www.shiphelp.org/>

15:33:59 From Marcella Downing to Everyone:

What happens to people with capacity issues? This is extraordinarily difficult even with capacity.

15:33:59 From Ana Lilia Guereca to Everyone:

Thank You! Great presentation!

15:34:03 From CYNTHIA SIMPSON to Everyone:

Everyone have a bless rest of the week on purpose. I have to exit the ZOOM

15:34:14 From Cynthia Orlicek Jones to Everyone:

Great information. Thank you so much.

15:34:18 From Melinda Gardner to Everyone:

Its possible people may have changed addresses or the mail system is slow and they don't receive their ANOC.

15:34:46 From Beth Eisenbud to Everyone:

thank you for this presentation!

15:34:49 From Victoria Doyle to Everyone:

Might want to mention that 24 month waiting period

15:35:02 From LR Cross to Everyone:

Thank you, excellent presentation!!

15:35:04 From Kathy Christophene to Everyone:

Excellent presentation from a SHIP Counselor.

15:35:09 From Shantrece Belmar to Everyone:

Great presentation. Thanks!

15:35:17 From Mary Ann Kelly to Everyone:

Though not nuerod.....if you have Original Medicare...there is a CMS Guide Medicare pilot...offering care navigation to dementia and caregivers.

15:35:38 From Marcia Jodah to Everyone:

yes...it's ridiculous that person is deemed permanently disabled and have to wait 2 yrs to get medicare

15:35:45 From Scott Givens to Everyone:

Great presentation. Thank you!

15:35:48 From Pam Kehoe to Everyone:

Great presentation David. I always love hearing your wise words! Thank you SHIP counselor in Wisconsin SHINE counselor in Sunny Florida!

15:35:50 From Marcia Jodah to Everyone:

and then can't get a medigap plan at a reasonable price

15:36:13 From Marcella Downing to Everyone:

Thank you for this excellent presentation and the extraordinary work you do.

15:36:28 From Felecia Warner to Everyone:

Thanks so very much!

15:36:30 From Ann Toca to Everyone:

no waiting for ALS

15:36:37 From Audrey Zhang to Everyone:

Audrey is on a Pro Otter plan with 90 minute meetings. To record longer meetings, upgrade to Business: https://otter.ai/pricing?utm_source=oa-chat-pro

15:36:44 From Miranda Cloutier to Everyone:

There is no wait period for ALS

15:36:52 From Katie Ance to Hosts and panelists:
Very biased and discriminatory

15:36:56 From Candice Love to Everyone:
Is there a wait for MSA?

15:36:59 From John Fitzgerald to Everyone:
Thank you

15:37:03 From Anne Berry to Everyone:
There is no wait period for ESRD

15:37:05 From Celeste Wright Harris to Hosts and panelists:
What is the benefit of advantage programs over traditional

15:37:06 From Deborah Snyder to Everyone:
Thank you for this time. Info was delivered clearly and methodically. I need to step off.

15:37:09 From Marcia Jodah to Everyone:
Yes there is for MSA; we had to wait

15:37:11 From Jacky Reid to Everyone:
That 24 month waiting period is awful. We made it though it because I was working.

15:37:19 From Marcia Heinbaugh to Everyone:
Except those approved under "compassionate allowance" diagnoses

15:37:21 From Rebecca Lamphiear to Everyone:
Thank you for this informative presentation. As a volunteer SHIP Counselor, we see many people who need help navigating the system.

15:38:21 From Kata Kertesz to Jacky Reid, Hosts and panelists:
Totally agree!

15:38:26 From Pam Daly to Everyone:
Thank goodness for all the good people at SHIP, we couldn't manage this without you. Keep up the great work!

15:38:26 From Nancy C Parker to Everyone:
Call your Federal Representative.

15:38:49 From Joyce Schulz-Killian to Everyone:
Case manager society of America has Hill days and us nurses go tell the reps how hard it is for people to navigate this system

15:39:08 From Cindy Hopp to Everyone:
Our lobbyists

15:39:10 From Shanon ASTIN to Everyone:
thesenioralliance.org has an advocacy tab and it is extremely user friendly. It sends the email to the elected officials

15:39:19 From Joyce Schulz-Killian to Everyone:
Join networking groups and call and send emails every day to politicians

15:39:26 From Shanon ASTIN to Everyone:
thesenioralliance.org

15:39:26 From Francesca Gardner to Hosts and panelists:
Look at Medicare compassionate list of diagnoses that excludes waiting period for Medicare Disability

15:39:49 From Joyce Schulz-Killian to Everyone:
You are awesome Julie

15:39:51 From Rick Linsk to Everyone:
Thanks to Shara for the transcript offered above - but Otter says we (each?) need to be granted access. I sent a request for access.

15:40:01 From Donna Jurich to Everyone:

Thank you all!!! I do appreciate how outspoken and honest you have been.

15:40:10 From Kelly Morris to Everyone:

Thank you all for your presentation! As a new SHIP Counselor, this was very informative.

15:40:29 From Paulette Elberti to Hosts and panelists:

How to request access?

15:40:30 From Elaine Divita Knies to Hosts and panelists:

Thank you!

15:40:41 From Victoria Doyle to Everyone:

Don't forget your state insurance commissioners

15:40:43 From Valerie Rynne to Everyone:

Pls repeat states that offer guaranteed issue Medigap plans to those under age 65

15:40:48 From Deborah Reed to Everyone:

Check out National Patient Advocate Foundation for navigator support

15:40:49 From Marion Dix to Everyone:

Is Eric related to Gene Krupa?

15:40:53 From Camilita Aldridge to Everyone:

Thank you to presenters and to Julie for sharing her story. Good luck to all SHIP counselors during this year's OEP!

15:40:58 From Jeff Wiseman to Everyone:

CMA is so grateful for your time today. Thank you for engaging with us.

15:41:00 From Karen Holloway to Everyone:

Thank you for simplifying complex information

15:41:05 From Nineka Pryor to Everyone:

Thanks so much

15:41:10 From Kaylee Berger to Everyone:

Thank you everyone!

15:41:12 From Lee Rachel Jurman to Everyone:

Thank you for this.

15:41:12 From jan mori to Everyone:

Thank you

15:41:13 From Rachel Gershon to Everyone:

Massachusetts also has the Medicare Advocacy Project - <https://www.masslegalhelp.org/health-disability-rights/medicare/medicare-overview>

15:41:14 From kathy collins to Everyone:

Thank you. Very helpful.

15:41:18 From Angela Harris to Everyone:

Thank you!!!!

15:41:20 From Sarah Danen to Everyone:

Thank you all!

15:41:21 From Anna Koegler to Everyone:

Thank you so much for the information. Lots to absorb!! Thank you also for the webinars and the email updates. Greatly appreciated!

15:41:22 From Julie Hoffer to Hosts and panelists:

Thanks so very much!

15:41:22 From Saman Aalipour to Everyone:

Thank you!

15:41:22 From Audrey Bennett to Everyone:

Thank you greatly for this information!

15:41:23 From Martha Yates-MS to Everyone:

Thanks so much

15:41:23 From Todd Holloway to Everyone:



15:41:28 From Patricia Hodges to Everyone:

Thank you!

15:41:29 From Cristina Chacon to Everyone:

Thank you all !! great information.

15:41:30 From Carmen L to Everyone:

Thank you so much for very informative, super helpful presentation!

15:41:30 From Jackie Wooster-Brewer to Everyone:

I work for HUD Senior Independent living. Only 5 out of 65 residents have an email for part Dj???

15:41:31 From Evan Sandoval to Everyone:

Thank you

15:41:33 From Linda Dalton to Everyone:

Thank you

15:41:34 From Christian Gibson to Everyone:

Such great information! Thank you all :)

15:41:34 From Macy Mills to Everyone:

thank you so much!!

15:41:35 From Katheryne Lay to Everyone:



15:41:35 From dana savage to Everyone:

Can you please give my info to Marcia Jodah to contact me. please

15:41:36 From Laura Hernandez to Everyone:

Thank you!! 😊😊

15:41:36 From Celeste Terry to Everyone:

Thank you. Very informative and timely.

15:41:38 From Lisa Beyer to Everyone:

Thank you--so difficult to navigate.

15:41:38 From Chelsea Naylor to Everyone:

big thanks ~

15:41:39 From Stacy Grass to Everyone:

Great presentation! Thank you

15:41:40 From Elisa Teodori to Everyone:

Thank you!!

15:41:40 From Beverly Gannaway to Everyone:

Thanks

15:41:42 From Christine Neater to Everyone:

Great information and excellent delivery explaining complex topics. Thank you!

15:41:45 From Paulette Elberti to Hosts and panelists:

Thanks to all!

15:41:45 From Elaine Benwell to Everyone:

Thank you.

15:41:45 From Laura Hernandez to Everyone:

Learned a lot!

15:41:46 From Hamid Kazerooni to Everyone:

YHANK YOU!

15:41:48 From McKinley Rouse to Everyone:

Thanks You!

15:41:52 From Ann Toca to Everyone:

Thanks for your hard work on making this comprehensive and easy to understand!

15:41:53 From Christina Reeg to Everyone:

THANK YOU so much for the informative, inciteful, and all-around amazing webinar!

15:41:54 From Anne Berry to Everyone:

Thanks for the training

15:41:54 From Sharon O'Neill to Everyone:

thank you

15:41:54 From Brenda Christensen to Everyone:

Best information I've heard thank you

15:41:55 From Lynn Stimson to Everyone:

Well done. Thank you.

15:41:56 From Deborah Reed to Everyone:

Thank YOu!!

15:41:59 From Dana Padilla to Everyone:

Thank you for all the information and clarifications!

15:42:00 From Victoria Doyle to Everyone:

Thank you!

15:42:01 From Jeanie Schepisi to Everyone:

THANK YOU!

15:42:02 From Jennifer R to Everyone:

Thank you very much!

15:42:03 From Ana Maria Cardenas to Everyone:

thank you

15:42:03 From Alexandra Van Stone to Everyone:

Thank you!!

15:42:04 From Christine Parker to Everyone:

Thank you.