



SAN LUIS OBISPO COUNTY COMMISSION ON AGING Presents...

Medicare 2020 - Changes & Choices

Presenter: Buff Lawson, HICAP

and

CSL Focus and Update

Presenter: Rudy Xavier, CA Senior Legislature

10:00 a.m. Friday, October 18, 2019

SLO Veteran's Hall

**(Side Meeting Room – ADA entrance through the front)
801 Grand Avenue, San Luis Obispo**

**Public is welcomed to attend and
encouraged to participate in Q&A
following the presentations.**

**Questions? Please email:
slocommissiononaging@gmail.com**

SAN LUIS OBISPO COUNTY COMMISSION ON AGING

www.slocounty.ca.gov/coa.htm

Meeting Date: Friday, October 18, 2019
Time: 10:00 am - Noon
Location: SLO Veteran's Hall, 801 Grand Avenue
(Side Meeting Room – ADA entrance through the front)

- ✓ Call to Order
- ✓ Flag Salute (please stand if able)
- ✓ Public Comment and Member/Agency Updates – *burning desires from members or guests about current concerns, issues, scams - 2 min. max*

Introductions: Members, and Guests (please provide brief agency description)
Member rollcall: (Chair establish Quorum)
Approve Minutes: September 20, 2019

Presentation: Medicare 2020 - Changes & Choices
Presenter: Buff Lawson, HICAP

Presentation: CSL Focus and Update
Presenter: Rudy Xavier, CA Senior Legislature

Break 10 minutes

Reports:
Legislation Report (5 min) – Paul Garth
ASPC (5 min) – Jerry Mihaic
Co-Chair report (5 min) – Maryanne Z

Unfinished Business:
Response from letter to BOS re: PGE power shutdown - Maryanne Z
Update on Critique Brainstorming Results – Shannon McOuat

New Business:
Nominations for Chair and Vice Chair – Anne Wyatt/Maryanne Z

Next Meeting: November 15, 2019: Census 2020 and 2020 Building Plan Update

*Please submit agenda and program items, ideas, and feedback to
slocommissiononaging@gmail.com*

SAN LUIS OBISPO COUNTY COMMISSION ON AGING

Veterans Memorial Hall
801 Grand Avenue
San Luis Obispo, CA

Minutes Friday October 18th, 2019

Members Present: Maryanne Zarycka, Paul Garth, Anita Shower, Teri Elliot, Alma Calzada, Jerry Mihaic, Shannon McOuat, Roger Randall, Cheryl Kippen, Angela Viles, Merideth Bates

Absent: Shirley Summers, Mardi Geredes, Karen Jones, Michelle Blanc, Brittany Venia (LOA), Anne Wyatt, Mara Whitten, Joyce Lippman, Anna Devers

Call to Order: 10:00 am

Flag Salute. Approval of September 2019 Minutes. Minutes adopted with modifications

Public Comment:

Jerry Mihaic

November 2nd is Dia De Los Muertos happening at the Mission Plaza, which is sponsored by Wilshire and Latino Hospice

Peter

New rack cards are available in the back table. Please help yourself.

Laura Deloye

New position with Alzheimer's Association as Program and Leadership Manager. Will be having a memory walk next Saturday October 26 so please join a team, or make a team! We are also having a Savvy Caregiver workshop series on November 19 & 26 and December 3 & 10 from 10:00am-1:00pm at French Hospital. To register, please call 1-800-272-3900.

Cheryl Kippen

Please join Senior Volunteer Services in the 4th Annual Tea Fashion Show on November 3rd in the Officers Club at Camp San Luis Obispo from 2:00pm-4:00pm.

Introductions: Guests & Members-- Agency introductions & announcements

Members introduced themselves and their role in the community as well as with the commission.

Presentation:

Buff Lawson, HICAP

Medicare 2020 – Changes and Choices

HICAP

part of the national State Health Insurance Program

“SHIP” offering assistance to people with Medicare

- publicly funded through the Older Californians Act and the Centers for Medicare and Medicaid Services
- only agency authorized by the California Department of Aging to provide Medicare counseling
- offers individual counseling and community education about Medicare, financial assistance programs, and long term care insurance

HICAP provides free and unbiased services

HICAP does not sell anything

- No affiliation with agents, brokers, insurance companies or HMOs
- Counseling is confidential and available by appointment
- Network of local volunteers
- Trained by local Central Coast HICAP and the California

Health Advocates organization

- Registered by California Department of Aging

Open Enrollment Period

- October 15th to December 7th
- Can join, change, or drop for 2020
- Part D Prescription Drug Plan
- Medicare Advantage Plan
- Enrolling in new plan automatically dis-enrolls you from old plan effective January 1st, 2020

Part D 2020 Coverage Periods

- Deductible – 0 to \$435
- Initial Coverage – after deductible plan pays 75% of drug cost – continues until member and plan have paid \$4,020 for drugs under the plan
- Coverage Gap – from \$4,020 to \$9,038.75 = \$5,018.75
 - During the gap, beneficiary pays 25% for Generics and
- 25% (plus pharm disp fee) for Brand Name
- Catastrophic Coverage – begins after beneficiary out-of pocket spending reaches \$6,350 (\$5,100)
 - beneficiary pays greater of 5% of the drug cost or \$3.60 (generic) and \$8.95 (brand)

2020 Part D Prescription Drug Plans

- 32 stand alone plans in California
 - 5 new plans
 - 10 have changed name and/or will move you to a different plan
 - Of the 27 returning plans
 - 17 have increased premiums – 10 have decreased
- Plans vary on:
 - deductible – 5 have 0
 - Lowest plan premium with 0 deductible is \$74.20
 - monthly premium - Lowest: \$12.80 Highest: \$118.40
 - formularies and tiers
 - co-payments
 - pharmacy network

Medicare Advantage Plans

- Alternative to fee-for-service delivery of Medicare Part A and Part B benefits
 - May have monthly premium and co-pays for services
- Must have Medicare Parts A & B to enroll
 - Still pay Part B Premium
- Medicare sponsors MA plans and pays private insurance companies to provide health services to beneficiaries who have enrolled in plans
- Plans are geographic-specific and can change each year
- MA plans with Part D follow the same rules and coverage periods as stand alone Part D plans

2020 Medicare Advantage Plans – San Luis Obispo County

- AARP Medicare Complete/Secure Horizons HMO - Plan 1
 - MA-PD \$89/month (up from \$73)
 - Maximum Out of Pocket Costs \$6,700
 - Part D Deductible \$375 (some drugs); PCP \$10 ; Spec \$20

- Additional Benefits: Hearing Exam & Aids – Vision & Glasses
 - Renew Active Fitness - Optional Dental Rider - \$43
- AARP Medicare Complete/Secure Horizons HMO - Plan 2
 - MA-PD – \$28/month (up from \$26)
 - Maximum Out of Pocket Costs \$3,400
 - Part D Deductible \$375 (some drugs); PCP \$10 ; Spec \$15
 - Additional Benefits: as in Plan 1
- Blue Shield 65 Plus HMO – MA-PD – 0/month
 - Maximum Out of Pocket Costs \$3,000
 - PCP - \$0 Specialist - \$ 0
 - Additional Benefits: Hearing Exam & Aids - Vision & Glasses
 - OTC items (\$60/qtr) – Silver Sneakers – Telehealth
 - SLO Zip Codes 93401- 93402 -93403- 93405- 93406- 93407
 - 93408-93410- 93412 -93420- 93421- 93424- 93430- 93433
 - 93442- 93443-93444- 93445- 93448- 93449- 93475- 93483
 - Santa Barbara Zip Codes 93434 – 93454 – 93455 – 93458
- Connected Care HMO – MA-PD – 0/month
 - Maximum Out of Pocket Costs \$1,499 - PCP - \$0 Spec - \$ 0
 - Additional Benefits: Hearing Exam & Aids – Dental – Vision – Fitness – OTC (\$60/yr) - Transportation

New in 2020

- Humana Gold Plus HMO – MAPD – HMO - no Part D deductible
 - Maximum Out of Pocket Costs \$3,000 - PCP - \$0 Spec - \$ 0
 - Additional Benefits: Hearing Exam & Aids - Routine Dental
 - Vision & Glasses - OTC mail (\$75/qtr) - Silver Sneakers

2020 MA Special Needs Plans – San Luis Obispo County

- Anthem MediBlue ESRD SNP PPO - \$16.40 /month (34.80)
 - Eligibility - End Stage Renal Disease Requiring Dialysis
 - MAPD – PPO - Part D Deductible \$130 (\$130)
 - Maximum Out of Pocket Costs - \$6,700 to \$10,000

New in 2020

- Humana Gold Plus – SNP-DE – \$0/medical
 - Dual Eligible (Medicare & Medi-Cal) Special Needs Plan
 - May enroll dual eligibles who are SLMB+, QMB+ and FBDE
- Connected Care Select – Chronic Care SNP- 0/month
 - Eligibility - Chronic Cardiovascular Disorders, Chronic Heart Failure and Diabetes
 - Maximum Out of Pocket Costs – \$1,499

Medicare Advantage Open Enrollment Period

January 1 to March 31, 2020

- If you are enrolled in an MA plan on January 1
 - You can switch to another MA plan
 - You can disenroll from your MA plan and return to Original Medicare and if you choose enroll in a Part D plan
- You can only make one change during this period, and any change will be effective the first of the month after making the change
- During this period you cannot
 - Switch from Original Medicare to an MA Plan
 - Join a Part D Plan if you are in Original Medicare
 - Switch from one PDP to another of you're in Original Medicare

Reminder – New Medicare Card

- New Medicare Cards with a new Medicare Beneficiary Identifier (MBI) (and no Social Security numbers) were mailed between April 2018 and April 2019.
- During the transition period, from the start of the new card distribution through December 31, 2019, either your old or new cards were accepted.
- Starting January 1, 2020 only your new MBI Card can be used. If you have not received your new Medicare card, call Medicare (800) 633-4227 as soon as possible.

Questions?

HICAP: 1-800-434-0222 or 805-928-5663

Senior Connection: 1-800-510-2020

Medicare: 1-800-633-4227

Social Security 1-800-772-1213

San Luis Obispo: 855-207-4865

Santa Maria: 866-331-2316

Santa Barbara: 866-695-6285

For further information and upcoming HICAP seminars go to www.CentralCoastSeniors.org

Reports:

Legislative Report:

The report was handed off to Meredith Bates with Los Osos Cares. Meredith reported their success of the Senior Health Fair they had on October 12th. They had a great turn out of vendors but would have liked to see more participation from seniors. Hopefully next year the word will get out more. In other news, she is happy to report about the safe parking program starting!! They will have three vehicles available. They will also be in relationship with Teen Closet happening at the Morro Bay High School.

The time given was then shared with the City of Morro Bay Resource Office. They work with Cambria Connectors and Los Osos Office. They are serving a population age 45-59. They do lots of senior outreach and work very closely with Meredith Bates. They work with the food bank and do community dinners, which have attendance of about 120 people. Currently, they are working on getting some grants.

ASPC Report:

At the October meeting for ASPC they had a presentation from Anita Konopa with the County of San Luis Obispo Office of Emergency Services on the Public Safety Power Shutoff Program. There was also a presentation from Erick McCurdy with the American Red Cross. They both presented wonderful information and most of their information can be found on readyslo.org, prepareforpowershutdown.com as well as information on the Red Cross website. Biggest take away from the presentation is that one plan is not enough, have two plans! And stay informed!

Co-Chair Report:

Maryanne reported that she did attend the Los Osos Cares Senior Health Fair and it went great! Very thankful to everyone that helped! Going forward, would like to look into purchasing a banner or table cloth for the commission to have up at events etc.

Destruction of the records is in process and going slowly – lots of red tape!

Unfinished Business:

Response from letter to Board of Supervisors regarding PG&E Power Shutdown

We submitted the letter for the BOS meeting and it was denied. The letter was sent out to all Supervisors and their legislative assistants. Maryanne attached the response received from one Board member and the email with the reason for kick back.

Update on Critique Brainstorming Results – Shannon resigned so we will go forward with using the brainstorming results for focus on 2020 presentations.

Revised bylaws draft will be presented at next meeting.

New Business:

A nomination was made by Roger Randall to have Maryanne Zarycka and Anita Showers Co-Chair the Commission on Aging for another term.

A nomination was made by Maryanne Zarycka to have Anne Wyatt as Vice Chair of the Commission on Aging

Meeting Adjourned:

11:49 AM

Minutes submitted by Martina Tovar. Reviewed by Co-Chairs

Next Meeting:

Friday November 15th, 2019