

# SAN LUIS OBISPO COUNTY COMMISSION ON AGING

<https://www.slocounty.ca.gov/coa>

**Meeting Date:** Wednesday October 23, 2024  
**Time:** 10:00 am - Noon  
**Location:** **DSS Building, 3433 South Higuera Street, Room #101, SLO**

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

**Introductions:** Members and Guests (please provide your name, Commission position, and brief agency description)

**Member rollcall:** Chair establish Quorum.

**Approve Minutes:** September 25, 2024

**Presentation:** **2025 Medicare Changes & Choices**  
**Open Enrollment Oct 15 - Dec 7, 2024**

**Presenter:** **Buff Lawson, HICAP Registered Counselor & Community Educator**

***Break 10 minutes***

**Reports:**

ASPC (5 min) – Jerry Mihaic  
AAA (5 min) – Susannah Fenton  
Veterans Updates (5 min) – Paul Worsham  
Scam Report (10 min) – Tristan O'Neil/Jessica Yates DA's office  
Co-Chairs Report – Anita and Maryanne

**Next Meeting: **November 20, 2024 (NOTE MEETING DATE CHANGE):****  
**Latest SCAM Report from SLO District Attorney's Office**  
**...And second annual holiday COA group activity**

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

**SAN LUIS OBISPO COUNTY COMMISSION ON AGING**  
**Department of Social Services Building**  
**Conference Room #101 3433 South Higuera Street, San Luis Obispo, CA 93401**  
**October 23<sup>rd</sup>, 2024 Minutes**

**Members Present:** Maryanne Zarycka, Sue Gibson, Kristin Allen, Mike Bossenberry, Louise Justice, Susannah Fenton, Dianna Votaw, Paige Anderson, Danielle Raiss, Charmaine Petersen, Ilene Brill, Jamie Moothart, Kristy Edwards, Claryce Knupper, Anita Shower, Jerry Mihaic

**Members Absent:** Tristan O'Neil, Alexis Okumura, Paulina Flores Jimenez, Jessica Yates, Paul Worsham

**Call to Order: 10:00 am**

Flag Salute.

"Meeting is Being Recorded" Announcement

**Public Comment:**

**Ilene Brill**

- CenCal is now paying for an emergency response monitor for your home. Flyer was passed out with whom to contact

**Danielle Raiss**

- *Justice in Aging* just put out a request for a proposal for a \$50,000-\$60,000 grant opportunity for community-based organizations that work with older adult survivors of abuse

**Sue Gibson**

- Last call for Alzheimer's Walk in November, passed out flyer with QR code to set up teams

**Laura DeLoye**

- In person support groups provided for San Luis Obispo County, Santa Barbara County and online
- Education classes offered in Santa Maria
- Experiencing Loss in Pieces: Dementia & Anticipatory Grief Workshop
  - Tuesday, October 29<sup>th</sup> 10:00am-11:30am
  - 1911 Johnson Ave, San Luis Obispo CA 93401, French Hospital
  - Collaboration between Hospice of SLO County, Community Counseling Center, and Alzheimer's Association
  - Providing 1.5 CEU's

**Shellie**

- Hospice SLO County Light up a Life Fundraiser "Shining lights in memory of those we love."
- More info and dates at <https://hospiceslo.org/>

**Kristin Allen**

- Husband received a spam email that was a scam. Reported a scam

### **Louise Justice**

- Attended the RTAC and MTC meeting on the 7-year transit plan and informed the following:
  - Changing some of the routes
  - Thinking of increasing fares

### **Mike Bossenbery**

- Grant requested for proposal from CalVet Suicide Prevention and Intervention
- Presentation was given by Sobering Center opened covered by CenCal and San Luis Obispo Behavioral Health Department. The center will be open 24 hours per day, seven days per week.

### **Rod Brown**

- No longer working for the south county Chamber of Commerce
- All attention is now on the Senior Fair and recruiting vendors/agency

### **Alexandra Morris**

- Encourage agencies to sign up and promoted via emails, flyers etc...
- November 19<sup>th</sup> south County Regional Center
- Cost of the booth are divided in 3 tiers \$50, \$100, \$150

### **Paige Anderson**

- SLOCOG is starting this year's unmet needs process again, if any have a request submit

### **Jerry Mihaic**

- Dia de los Muertos November 3<sup>rd</sup> San Luis Obispo Mission Plaza 11:00am-5:30pm

**Approval of September 2024 Minutes:** First motion made by Jerry Mihaic was made to accept **September 2024** with corrections noted second motion made by Anita Shower. Mike Bosenberry noted typos to correct.

### **Presentation:**

#### **MEDICARE 2025 Open Enrollment Choices & Changes**

#### **Health Insurance Counseling & Advocacy Program (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

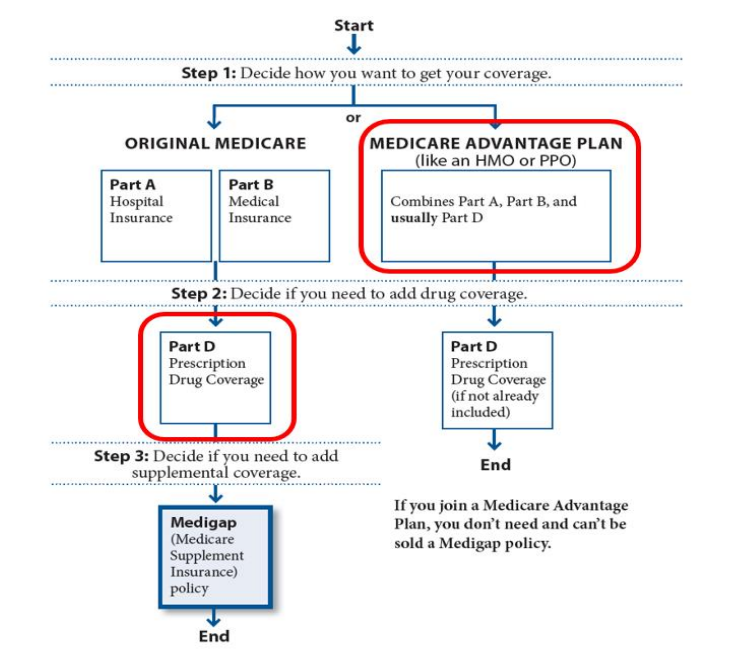
- Network of local volunteers
  - Trained by local Central Coast HICAP and the California Health Advocates organization
  - Registered by California Department of Aging

## 2024 Medicare Part A & B Costs (Note 2025 SSA Cola 2.5%→ To be UPDATED with 2025 costs)

<b>Part A - Hospital</b>	
Monthly Premium	\$0 for most people – \$278 to \$505 if you buy it
In-hospital per Benefit Period	Deductible: <b>\$1,632</b> Co-insurance days: 1 – 60: \$0 Days 61 – 90: <b>\$408</b> Days 91 and up: <b>\$816</b>
Skilled Nursing Facility (post-hospital) per Benefit Period	Co-insurance days 1 – 20: \$0 Days 21 – 100: <b>\$204</b>
<b>Part B - Medical</b>	
Monthly Premium	<b>\$174.70</b> standard may be higher depending on your income
Annual Deductible	<b>\$240</b>
Co-insurance for most services	20% of approved Medicare rate
<b>Parts C and D</b>	
	costs vary by Plan

## Medicare Open Enrollment Choices

- October 15 – December 7
- Can join, switch, or drop Prescription Drug Plans (Part D) or Medicare Advantage (MA) plans for 2025
- Enrolling in new plan automatically disenrolls you from old plan at the end of 2024 and new plan starts Jan 1, 2025
  - *Plans can change ~ and so can you!* This is the time to do a new PDP comparison
- To enroll in a new plan for 2025:
  - Call the plan you want to join, or
  - Enroll online at Medicare.gov or the new plan website
- Enroll, change or disenroll for 2025:
  - Stand-alone Part D Plans
  - Medicare Advantage Plans
- Does *NOT* apply to Medicare Supplemental (Medigap) Plans



## Inflation Protection Act of 2022 2025 Medicare Part D - Design Changes

- Reduces PDP Standard Design levels to two:
  - Deductible – pay full plan cost
  - Initial Coverage – pay 25% of plan cost
    - “sunsets” Coverage Gap
- From United Healthcare.com



- Caps Medicare Part D out-of-pocket costs for formulary drugs at \$2,000 (Maximum Out of Pocket – MOOP)
  - The \$2,000 out-of-pocket spending limit can increase every year like other Medicare Part D parameters
- Gives option to break that amount into even monthly payments
  - Creates Medicare Prescription Payment Plan
  - Requires option in all Part D plans (Stand-alone & MAPD)
  - Participation is voluntary
  - No cost to the beneficiary

## 2025 Part D Prescription Drug Plans

- Prescription drug insurance sold by private insurance companies
- Plans approved and monitored by Medicare to ensure strict guidelines are followed

- Voluntary (but subject to late enrollment penalty)
- Must have Medicare Part A or B to enroll in a stand-alone plan
- Two ways to enroll in a Part D plan:
  - Prescription Drug Plans – PDP – stand-alone plans offered by private health companies
  - Medicare Advantage – MA-PD – plans such as HMOs and PPOs that include prescription drug coverage

*Note: the same coverage levels apply to both enrollment types*

### **Part D - 2025 Levels of Coverage**

The Levels of Coverage are reduced starting in 2025:

- Deductible – 0 to \$590 – you pay full plan cost for drugs subject to the deductible
- Initial Coverage – after deductible you pay on average 25% of drug cost – continues until member has paid \$2,000 for drugs under the plan
- Catastrophic Coverage – begins after beneficiary out-of-pocket spending reaches \$2,000 – 0 co-pays

*No cost-sharing for Part D formulary drugs for the remainder of the year after you reach the out-of-pocket threshold of \$2,000*

*You have the option to enroll in the plan's Medicare Prescription Payment Plan*

### **2025 Part D Medicare Prescription Payment Plan**

- Part of all Part D plans, whether stand-alone or included in a Med Adv plan
- Participation is voluntary and optional – i.e., you must “opt in” by notifying your Part D provider that you wish to participate
- There is no cost to participate, and your payments will never exceed the \$2,000 cap

How does it work?

- You continue to pay your plan premium
- You will also get a bill from the plan each month for your prescription drugs
  - You do not pay the pharmacy

How is your monthly bill calculated?

- Your bill is based on what you would have paid for any prescriptions you get plus your previous balance, divided by the number of months left in the year. For examples, go to Medicare.gov

### **Part D 2025 Late Enrollment Penalty**

- Part D *Late Enrollment Penalty* (LEP) applies if you had Medicare A or B but did not enroll in a Part D plan or have other creditable Rx coverage for over 60 days
- Formula for LEP is 1% of base premium x # months you did not have Rx coverage and is added to your Part D premium for as long as you are enrolled in a Part D plan
- Base premium used to calculate LEP in 2025 is \$36.78
- Examples: If you had Medicare and opted not to enroll in a plan for 2024 but enroll in a 2025 plan, your LEP in 2025 would be:
  - $\$36.78 \times 12 \text{ months} = \$4.4136$  - rounded to nearest .1 = \$4.40

- If you were Medicare eligible in 2005 and did not enroll in a plan by May 2006 or since then, but enroll in a 2025 plan your LEP in 2025 would be: \$82.00

### **2025 Part D - California Prescription Drug Plans**

- 18 stand-alone plans in California (23 in 2024)
  - 2 Clear Spring Health plans are under sanctions and cannot enroll new members
- Monthly premiums
  - 12 plans have increased premiums up to \$35 – 6 have decreased
  - lowest = \$ 1.80 *Cigna Assurance Rx* (\$0.40 in 2024)
  - highest = \$183.50 *Blue Shield Rx Enhanced* (\$188.40 in 2024)
  - deductibles on some or all drugs
  - range from \$120 to \$590
  - some plans have increased applicable Rx levels
  - 3 plans have 0 deductible (one is a sanctioned Clear Spring plan)
    - lowest premium plan with 0 deductible:
    - *AARP MedicareRx Preferred* - \$115.40 (\$82.60 in 2024)

### **2025 Part D California Plan Changes**

- 2025 Discontinued Plans
- AARP Medicare Walgreens from UHC
  - Changing name to 2025 AARP Medicare Rx Preferred
- SilverScript Plus & SilverScript SmartSaver
  - Both are being combined with 2025 SilverScript Choice
- Cigna Healthcare Secure
  - Members are being moved to 2025 Cigna Healthcare Assurance
- All Mutual of Omaha Plans
  - *If you do not enroll in a 2025 plan you will not have coverage*
  - *You have an extended Special Enrollment Period until Feb 28, 2025*
- New 2025 Plans
  - Cigna Healthcare Assurance
  - Clear Spring Health Premier
    - Both Clear Spring Plans are Sanctioned and are not allowed to enroll new members

### **Part D Choosing a Prescription Drug Plan**

- Prescription Drug Plan Finder tool at [www.Medicare.gov](http://www.Medicare.gov) gives drug plan cost information for stand-alone Part D plans and MA-PD plans
- Complete your own online search at Medicare.gov:
  - find and compare all plans in your area
  - enroll in a plan
  - view your current plan
- HICAP complete the search for you:
  - [www.CentralCoastSeniors.org/hicap](http://www.CentralCoastSeniors.org/hicap)
  - complete the simple form online, or

- mail a paper worksheet to HICAP
- receive search results of the top 3 plans specific to your medications

### **Ways to Lower Drug Costs**

- Consider Switching to Generic Drugs
- Use of Mail Order pharmacies
- Prescription Discount cards
- Pharmaceutical Assistance Programs
  - Alliance for Pharmaceutical Access [www.apameds.org](http://www.apameds.org)
    - Office in Santa Maria - (805) 614-2040
    - Email - Advocates@apameds.org
- Apply for *Extra Help with Part D Costs*

### **Low Income Assistance Program Extra Help with Part D Costs**

- Social Security program that provides assistance to Medicare beneficiaries
- Can help pay costs charged by Part D plan, including premium, deductible and co-pays for covered drugs
- To be eligible must:
  - Have countable monthly income below 150% of the Federal Poverty Level: \$1,903 Individuals - \$2,576 couples
  - Have resources (excluding house & car) that are less than: \$17,220 for single people and \$34,360 for couples
    - Apply on-line at [www.ssa.gov](http://www.ssa.gov)
    - Call Social Security at 1-800-772-1213
    - Call HICAP for assistance at 1-800-434-0222

### **Medicare Open Enrollment Oct 15 – Dec 7**

- Enroll, change or disenroll for 2022
  - Stand alone Part D Plans
  - Medicare Advantage Plans
  - Does *NOT* apply to Medicare Supplemental (Medigap) Plans

### **2025 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 PartD
- MA plans are required to have *Maximum Out of Pocket* limit after reach this amount, co-pays are waived for the rest of the year
- Can include benefits in addition to Medicare covered services



ORIGINAL MEDICARE Fee for Service	MEDICARE ADVANTAGE Plans
Can go to any doctor or provider who sees you as a Medicare patient	In most plans must only use doctors or providers in the plan's network
In most cases do not need a referral to see specialist	May need to get a referral to see a specialist or tests get special tests
<ul style="list-style-type: none"> <li>• Must pay Part B premium</li> <li>• Enroll in a separate Part D plan and pay its premium</li> </ul>	<ul style="list-style-type: none"> <li>• Must pay Part B premium</li> <li>• Plan may have a premium</li> <li>• Plan usually includes Part D</li> </ul>
Cost for Part A & B services usually the same in all areas	Out-of-Pocket costs vary with plans and areas
No annual limit on what you pay out of pocket for Parts A & B services (may buy supplemental insurance)	Plans must have yearly limit on what you pay for services Medicare Parts A & B covers

## 2025 Medicare Advantage Plans San Luis Obispo County

- **12 - Health Maintenance Organizations (HMO)** - generally must get your care and services from doctors, other health care providers, and hospitals in the plan's network
- **4 - Preferred Provider Organization (PPO)** - include network health care providers with generally lower co-pays, but can also use out-of-network providers for covered services if the provider agrees to treat you and hasn't opted out of Medicare
- **11 - Special Needs Plans (SNP)** - are a type of Medicare Advantage Plan which limits membership to people with specific diseases or characteristics, and may tailor their benefits, provider choices, and drug formularies to best meet the specific needs of those groups
- SLO 2024 Plans – Discontinued in 2025 \*
  - Alignment Health CalPlus + Veterans - HMO
  - Humana Gold Plus (150) HMO
    - *Note two other Humana Gold Plus HMOs will continue in 2025*
- **SLO New Plans in 2025**
  - Alignment Health Heroes+HMO
  - Alignment Health My Choice Cal Plus HMO

\* Beneficiaries enrolled in non-renewing plan without reassignment have SEP to enroll in another 2025 plan: through Feb 28, 2025

## Medicare Advantage Open Enrollment Period January 1 to March 31, 2024

- 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're in Original Medicare
- Switch from one PDP to another if you're in Original Medicare

### **Senior Medicare Patrol** *How the Senior Medicare Patrol (SMP) Can Help*

- The local SMP is ready to provide beneficiaries and others with the information they need to PROTECT themselves from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT concerns.
- To locate the state Senior Medicare Patrol (SMP)
- Visit [www.smpresource.org](http://www.smpresource.org) or call 1-877-808-2468
- Or call your local HICAP for assistance

### **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](http://www.CentralCoastSeniors.org)

### **Reports:**

#### **ASPC**

- Linda Beck and Robert Diaz
- Master Plan for Aging
- Presented about the 10-year plan
- San Luis Obispo 26% is over the age of 60 years old
- Hope/plan to have an approval by the end of March
- Discussed different opportunities for grants

#### **AAA**

- Agency is looking for senior legislator and advisory member representation for San Luis Obispo and Santa Barbara County

#### **Veterans Update**

N/A

#### **Scam Report**

N/A

#### **Co-chairs report**

- Anderson Hotel, 17 of the former tenants are back at the hotel since the renovation
  - Housing authority will fill extra spaces
- Project in Shell Beach grand opening in the next month or so
  - Lottery process for this project

- 24 units and 1 unit for onsite manager
- Waiting list is at 300 people right now
- District 4 and District 5 representatives are currently vacant, if interested in being a representative please contact the supervisors for that district supervisor
- All the rest of positions are filled
- Annual group event will be held for next meeting
- No meeting in December 2024 due to Christmas

**Next Meeting: November 20<sup>th</sup>, 2024 at Conference Room #101 3433 South Higuera, San Luis Obispo, CA 93401** Minutes submitted by Gabriela Garcia. Reviewed by Co-Chairs.