



# SHIIP'S LOG

Summer 2015

## SENIOR HEALTH INSURANCE INFORMATION PROGRAM

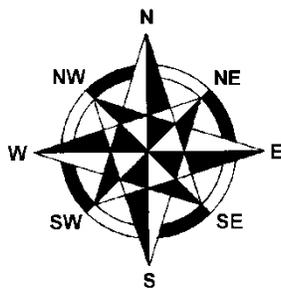
1200 W. Third Street | Little Rock, AR 72201 | 1-800-224-6330

### WELCOME ONBOARD ARKANSAS SHIIP!

What is SHIIP? The Senior Health Insurance Information Program (SHIIP) provides free one-on-one counseling, education and information to individuals with Medicare of all ages. SHIIP assists with applications for Medicare subsidy programs like the Medicare Savings Program and Extra Help. SHIIP recruits and trains a volunteer network throughout the state to provide in-person information, assistance, and presentations at community events and health fairs. A program of the Arkansas Insurance Department, SHIIP is funded by a federal grant from the Administration for Community Living - a division of the U.S. Department of Health & Human Services



SHIIP contracts with local organizations that serve Medicare beneficiaries and their caregivers to provide Arkansans objective, accurate, and confidential assistance in making Medicare decisions.



Navigating Medicare can be confusing. Let SHIIP help you find your way. SHIIP Certified Medicare Counselors are located across the State of Arkansas to assist you. Call SHIIP at **1-800-224-6330** for assistance.



# Information From the SHIIP's Crew

Events and information  
for Medicare  
beneficiaries

## MEDICARE Q AND A

**Q: Do I have to apply for Medicare, or do I get it automatically?**

If you already receive Social Security retirement benefits or disability benefits when you turn 65, you do not need to sign up. You will be automatically enrolled in Medicare Part A and B. Your Medicare will start on the first day of the month you turn 65.

If you are not collecting Social Security when you turn 65, you must apply for Medicare through Social Security. You can do this online at [www.ssa.gov](http://www.ssa.gov), over the phone, or in person at your local Social Security office. Call **800-772-1213** to sign up for Parts A and B of Medicare, or to find the location of your local Social Security office.

To avoid higher costs down the line, you must enroll during your Initial Enrollment Period (IEP). Your IEP includes the three months before, the month of, and the three months following your 65th birthday. **If you enroll in Medicare during this seven month period, you will avoid late enrollment penalties.**

It is best to enroll in the three months before the month you turn 65. Your Medicare coverage will then start the first day of the month you turn 65. If you enroll during the month you turn 65, your Medicare coverage will go into effect the following month. Enroll during the fifth month of your IEP, coverage begins two months after you enroll. If you enroll during the sixth or seventh month of your IEP, your coverage begins three months after you enroll.

## LOOKING FORWARD

### MEDICARE ANNUAL OPEN ENROLLMENT OCT. 15 – DEC. 7

Put this on your calendar now! In many cases this may be the only chance you have each year to make a change to your health and prescription drug coverage. Shop and compare plans every

year. Drug costs, premiums, deductibles and formularies change every year. Make sure your current plan will meet your needs for next year. Use the Medicare Plan finder to compare plans at [www.medicare.gov](http://www.medicare.gov), or call the Arkansas SHIIP office for help at **1-800-224-6330**.



### PROTECT YOURSELF AND YOUR LOVED ONES FROM MEDICARE FRAUD

**PROTECT** your personal information: Medicare Number, Social Security Number, Bank Account Information.

**DETECT** fraud, errors and abuse by reading your Medicare Summary Notice (MSN).

**REPORT** Medicare fraud, waste or abuse to the Arkansas Senior Medicare Patrol's Toll-Free Hotline, **1-866-726-2916**, 8:00am-4:30pm

## LOOKING BACK AND MOVING FORWARD

### OLDER AMERICANS MONTH CELEBRATED

Older adults are a vital part of our society. Since 1963, communities across the country have shown their gratitude by celebrating Older Americans Month each May. This year's celebration focused on how older adults are taking charge of their health, getting engaged in their communities, and making a positive impact in the lives of others. Make sure you celebrate the older adults in your life all year long!



### NATIONAL SAFETY MONTH SPOTLIGHTED

Every June, National Safety Month focuses on reducing leading causes of injury and death at work, on the road, and in our homes and communities. Each year, millions of adults aged 65 and older fall. Fortunately, falls are a problem that is largely preventable. You can stay independent and reduce your chances of falling by:

- **Exercise regularly.** Focus on increasing leg strength and improving balance. Tai Chi programs are especially good.
- **Ask a doctor or pharmacist** to review your prescription and over the counter medications to see if they may cause side effects or interactions such as dizziness or drowsiness.
- **Have your eyes checked** by an eye doctor at least once a year and update your eyeglasses to maximize vision. Consider getting a pair with single vision distance lenses for some activities such as walking outside.
- **Make your home safer:** remove tripping hazards, add grab bars around the tub, shower and toilet, add railings on stairways, and improve lighting.

*Information from National Safety Council and Centers for Disease Control and Prevention websites.*

### APRIL WAS NATIONAL VOLUNTEER APPRECIATION MONTH

Hooray for Volunteers !!! SHIIP appreciates its volunteers and is looking for a few good ones to join us as new crew mates! Positions include office assistants, outreach assistants, counselors and special projects volunteers. Our goal is to educate and assist Arkansans in making informed decisions about health care options. Contact SHIIP at **1-800-224-6330** for more information.

### LET'S STOP ELDER ABUSE!

June 15 was World Elder Abuse Awareness Day. Up to 5 million older Americans are abused every year. Elder abuse includes physical, emotional, and sexual abuse; exploitation, neglect, and abandonment. Perpetrators include children, family members, and spouses—as well as staff at nursing homes, assisted living, and other facilities. To report abuse of seniors or adults with disabilities contact Adult Protective Services at **800-482-8049**. To report institutional abuse contact Arkansas Long-Term Care Ombudsman at **501-682-8952**.





## SHIIP'S CREW



Located in Little Rock at the Arkansas Insurance Department, the SHIIP staff is available to assist you in navigating Medicare. Call SHIIP at **1-800-224-6330** for a certified Medicare counselor located in your area of Arkansas.

## A GOLDEN ANNIVERSARY FOR AMERICA'S HEALTH



In 1965, President Johnson signed legislation to establish Medicare for the elderly and Medicaid for low-income adults, children, pregnant women, and people with disabilities. Since then, these programs have transformed the delivery of health care in the United States. They have greatly reduced the number of uninsured Americans, and have become the standard bearers for quality and innovation in American health care. Chances are, you or a family member either have Medicare or Medicaid, or know someone who does. In fact, about 55 million Americans have Medicare this year, and more than 70 million have Medicaid in any given month. As part of the 50th anniversary celebration for these programs, the federal Centers for Medicare & Medicaid Services is collecting stories of how Medicare and Medicaid have made a difference for everyday Americans. Please visit [www.medicare.gov/anniversary/index.html](http://www.medicare.gov/anniversary/index.html) to share your Medicare or Medicaid story.

**FREE  
PUBLICATIONS  
AVAILABLE FROM  
YOUR ARKANSAS  
SHIIP OFFICE  
TO HELP YOU  
NAVIGATE  
MEDICARE**

- **Medicare Basic Toolkit** contains the latest in Medicare information in a shortened format.
- **Bridging The Gap** lists Medicare supplemental plans, rates and the companies licensed to sell in Arkansas.
- **2015 Medicare & You** is the official U.S. government Medicare handbook.

Call **1-800-224-6330** to receive these publications FREE, or order online at [www.insurance.arkansas.gov/shiip.htm](http://www.insurance.arkansas.gov/shiip.htm) under the publications heading.

The Senior Health Insurance Information Program (SHIIP) is a Medicare information and education program of the Arkansas Insurance Department. For more information:

Phone: 1-800-224-6330, Fax: 1-501-371-2781

[insurance.shiip@arkansas.gov](mailto:insurance.shiip@arkansas.gov)

[www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)

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Asa Hutchinson, Governor    Allen Kerr, Commissioner



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