

Insurance

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plans often have networks, meaning you may have to see doctors who belong to the plan or go to certain hospitals to receive services.

■ **Medicare Prescription (Part D)** is optional prescription drug coverage for those with Medicare. Medicare drug coverage helps pay for prescription drugs you need. If you join a Medicare drug plan, you usually pay a monthly premium. Even if you do not take prescription drugs now, you should consider getting Medicare drug coverage. If you decide not to get it when you are first eligible, and you do not have other creditable prescription drug coverage you will likely pay a late enrollment penalty if you join a plan later. These plans are administered by private companies approved by Medicare.

Programs to help with Medicare costs

■ **Medicare Savings Program:** Medicare Savings Programs help to pay the Medicare Part B monthly premium for people with limited income and resources. There are several types

of Medicare Savings Programs: QMB, SLMB, and QI. QMB also provides a Medicaid card to help pay the Medicare deductibles and coinsurance. To see if you may qualify or to apply, you may contact WV SHIP for assistance or contact your local county Department of Health and Human Resources.

■ **Extra Help:** Extra Help is a Social Security based program to help lower prescription drug plan premium and copayment costs for people with limited income and resources. To see if you may qualify or to apply, contact WV SHIP for assistance or contact the Social Security Administration. Some people automatically qualify for Extra Help if they are receiving Medic-

aid or a Medicare Savings Program.

Reporting Medicare or Medicaid Fraud

■ **West Virginia Senior Medicare Patrol (WV SMP):** 1-855-254-1720; www.wvship.org. Senior Medicare Patrol (SMP) is a federally funded program designed to help prevent, detect, and report healthcare waste, fraud, and abuse. Every year Medicare and Medicaid lose billions of dollars to fraud. WV SMP counselors and volunteers provide outreach and education to help beneficiaries learn how to protect their Medicare information, as well as how to recognize and report suspected Medicare fraud.



■ **SHIP National Technical Assistance (TA) Center:** www.shiptacenter.org; 877-839-2675. The SHIP TA Center serves as a central source of information for and about the national State Health Insurance Assistance Program (SHIP). The SHIP TA Center website helps members of the general public understand, locate, and access SHIP services in their state, territory, or commonwealth by providing a SHIP locator for the general public, video testimonial from SHIP volunteers and SHIP clients, and general Medicare news and information.

■ **Senior Medicare Patrol (SMP) National Resource Center:** www.smpresource.org; 877-808-2468. The SMP National Resource Center serves as a central source of information for and about the national Senior Medicare Patrol (SMP). The SMP Resource Center website helps members of the general public understand, locate, and access SMP services in their state, territory, or commonwealth by providing a SMP locator for the general public, common fraud scam alerts, volunteer opportunities, and