

## Medicare Fact Sheet – Lake County

### Understanding Medicare

Federal health insurance program for adults 65 + and individuals under 65 living with certain disabilities, and people of any age living with End-Stage Renal Disease or anyone diagnosed with ALS. There are four parts of Medicare: Part, A, B, C, and D.

**Part A:** Coverage of inpatient hospital care, skilled nursing facility, home health, and hospice care.

**Part B:** Coverage of physician services, outpatient care, preventive services, home health care, durable medical equipment, and ambulance services.

**Part C: Medicare Advantage (MA).** Beneficiaries enroll in private insurance plans instead of traditional Medicare (also known as Medicare Fee-for-Service), to receive Medicare-covered Part A and Part B benefits and often Part D benefits.

In Oregon, 43% of all Medicare beneficiaries are enrolled in MA, the third highest rate in the United States. <sup>1</sup>

**Part D:** Prescription drug coverage. Provides coverage of outpatient prescription drugs through private insurance plans contracting with Medicare. These can be stand-alone prescription drug plans as well as MA drug plans.

**Medicare Supplemental Insurance (Medigap):** Private insurance policies that pay for some costs of care not covered by Medicare Fee-For-Service such as: deductibles, copayments, and coinsurance.

### Lake County Stats

Total Medicare Beneficiaries: 2,259

Medicare Traditional / Fee-for-Service: 2,102

Medicare Advantage (MA) <sup>2</sup>: 157

### Behavioral Health Services

Coverage of mental health services under Medicare include: inpatient and outpatient services (e.g. Individual and group therapy, depression screenings, etc.). Professional licenses that can bill for mental health services are: psychiatrists, clinical psychologists, nurse practitioners, and LCSWs.

As a workaround to licensing restrictions, services can be provided by one healthcare practitioner “incident to” another Medicare-enrolled practitioner, allowing non-physician practitioners without an assigned Medicare billing number to provide and bill for Medicare Part B services. Organizations utilizing this option can expand the types of providers available to serve Medicare beneficiaries. <sup>3</sup>

---

<sup>1</sup> Kaiser Family Foundation. Medicare Advantage Enrollees as a Percent of Total Medicare Population. 2018. Kff.org.

<sup>2</sup> CMS. Office of Enterprise Data and Analytics. *Medicare Enrollment Dashboard*. December 2019.

<sup>3</sup> National Council for Behavioral Health. “Fact Sheet: Medicare & “Incident To” Billing for Mental Health Services.”

As of January 1, 2020, Medicare will begin covering certain substance use disorder treatment options including: counseling (in-person and telehealth), medication-assisted treatment (MAT) and related items and services. <sup>4</sup> Under the new rule, an expanded licensure allows opioid treatment providers (OTPs) to bill for provider services such as clinical alcohol and drug counselors under the wider organization's license.

### **Systemic Medicare Barriers to Behavioral Health**

- A lack of providers who accept Medicare reimbursement for treating behavioral health
- Restrictions on reimbursement for mental health services based on provider license type
- A lack of coverage for social supports through Medicare such as transportation
- No coverage under Medicare FFS for dental or vision; some MA plans offer these as benefits
- Telehealth services including office visits, psychotherapy, consultations, and certain other services that are provided by an eligible provider who isn't at your location are covered. To receive these services, an individual must be located at one of these locations: doctor's office, hospital, critical access hospital, rural health clinic, federally qualified health center, hospital-based dialysis facility, skilled nursing facility, or community mental health center. Beginning January 1, 2020, MA plans may offer more services beyond the standard Medicare telehealth benefit.<sup>5</sup>

### **Consumer Resources**

#### **Senior Health Insurance Benefit Assistance (SHIBA)**

Phone: 1-800-633-4227

Website: <https://healthcare.oregon.gov/shiba>

#### **Medicare Provider Directory: Substance Use Disorder Treatment**

Website: <https://findtreatment.gov/>

---

<sup>4</sup> Health Management Associates. Medicare Insights. "New Medicare Benefit: Opioid Use Disorder Treatment." November 13, 2019.

<sup>5</sup> CMS. Telehealth. Medicare.gov. Accessed January 15, 2020.