

# MEDICARE BASICS

By: Jessica Buchanan Patient Benefits Coordinator Sac and Fox Nation Black Hawk Health Center

Medicare is a federal program, managed by the Centers for Medicare & Medicaid Services (CMS). Medicare provides health insurance coverage to individuals age 65 and over, under age 65 with certain disabilities including Amyotrophic Lateral Sclerosis (ALS) also known as Lou Gehrig's Disease and individuals of all ages with End Stage Renal Disease (ESRD). There are specific eligibility and entitlement requirements for each.

**AGE** - Generally an individual age 65 or older will be entitled to Medicare based on age if he/she or spouse worked at least 10 years or 40 quarters and paid applicable FICA tax. Typically, Medicare is effective the 1st day of the month the person turns 65 HOWEVER this coverage date really depends on when the individual enrolls in Medicare.

**DISABILITY** - For an individual to be eligible for Medicare due to disability, they must have a medical condition that meets Social Security's definition of disability and they must receive disability benefits from Social Security or the Railroad Retirement Board for at least 24 months. The 24-month waiting period is waived for individuals diagnosed with ALS, also called Lou Gehrig's disease. These individuals are eligible for Medicare the first month of disability benefit entitlement.

**ESRD** - Eligibility for Medicare based on ESRD is for patients that have been prescribed a regular course of dialysis by their physician or need a kidney transplant and are on the kidney transplant list. There are three different sets of requirements for Medicare based on ESRD depending on the individual course of treatment. This eligibility is not automatic. The individual must apply for Medicare benefits through Social Security or the Railroad Retirement Board.

Now that we have talked about how an individual becomes entitled to and eligible for Medicare let's talk about the different "Parts" of Medicare. Medicare beneficiaries generally receive healthcare coverage in one of two ways: through Original Medicare with or without prescription drug coverage or through a private Medicare Advantage Plan.

There are 3 Parts to Medicare; well technically 4 when including Medicare

Advantage Plans. The following information will provide basic information regarding Part A, Part B, Part D and Medicare Supplements.

Medicare Part A is commonly referred to as hospital insurance. Part A pays covered hospital, skilled-nursing facility, and home health-care services for each benefit period except for the deductible and coinsurance. Most individuals do not pay a monthly premium for Part A coverage if they or their spouse paid Medicare taxes for at least 10 years (or 40 quarters) while working.

Medicare Part B covers health-care costs that involve physician services, outpatient hospital services, certain home health services and covered durable medical equipment. There is a monthly premium associated with Part B coverage.

Medicare Part D is Prescription Drug Coverage. Part D is insurance provided by private companies at a monthly premium. Social Security has a program called Extra Help. This program helps pay all or some of the monthly premium for Part D. This is an income based program however the limits are higher than that of Medicaid and Medicare Savings Programs.

Medicare Advantage Plans are offered through private insurance companies that contract with Medicare to provide both Part A and Part B benefits. Most Medicare Advantage Plans also include prescription drug coverage.

A Medicare Supplemental insurance (Medigap) policy can help pay some of the health care costs that Original Medicare does not cover such as copayments, coinsurance and deductibles. Medigap policies are identifiable based on a letter and include: A, B, C, D, F, G, K, L, M and N. Every Medigap policy must follow federal and state laws designed for your protection and all policies offer the same basic benefits across the different Medigap insurance carriers.

For more information on the different Medigap policies you can visit [www.medicare.gov](http://www.medicare.gov) or contact the Senior Health Insurance Counseling Program (SHIP). SHIP is a non-profit organization that provides assistance and advocacy related to Medicare, Medicaid, Medicare supplements, Medicare Advantage Plans, long-term care and other related health coverage plans

for Medicare beneficiaries. The Senior Help Line number is 1-800-763-2828.

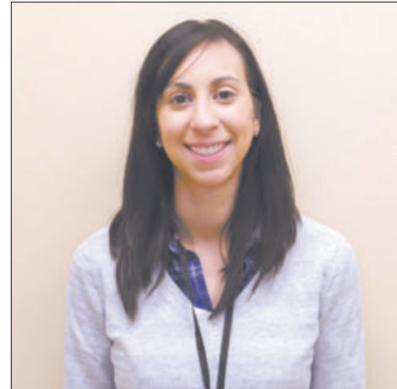
The last topic related to Medicare Basics is Medicare Savings Programs. There are a few different programs that assist individuals with Medicare premiums; these programs are income based and a Request for Benefits Application must be completed at the local Department of Human Services (DHS) office as well as the individual must be interviewed and provide specific documen-

tation. Once this has occurred and the individual has been approved, the State will pay the Medicare premiums as long as the individual continues to meet the requirements.

For more information about Medicare Savings Programs contact the Patient Benefits Representative at your local healthcare facility, the DHS office in the county you reside or go online to the Medicare website at [www.medicare.gov](http://www.medicare.gov).

# Nutrition in the New Year

By: Elizabeth Burgess MS, RD/LD



Elizabeth Burgess MS, RD

New Year's Day is right around the corner, which means many of us are contemplating our next resolutions for 2016. Consider making some small changes in your everyday diet that could lead to big successes in your health.

Have you tried dieting in the past with no real results? One of the first mistakes many people make is putting themselves on a "diet." A diet simply means food or meals that a person habitually eats. The keyword here is HABITUALLY. Never eaten tofu before? Then don't add this into your daily meals unless you actually want to try tofu. Many people include foods in their diet that they think are healthy, but don't care for when it comes to taste. Usually this ends up with someone ditching their "diet" so they can go back to the foods they found satisfying. Instead of getting wrapped up in eating certain foods, focus more on your portion sizes. Do you always grab seconds at dinner? Then aim to stick to one plate of

food. Remember that your plate should be evenly dispersed between the different food groups. Try not to fill your plate with only one or two food groups.

Set small, achievable goals for yourself regarding diet. When setting a goal, remember to not focus on an exact weight or exact amount of pounds you want to lose. This often leads to failure and frustration which can make us revert to old habits. Perhaps you drink 4 cans of soda every day. An example goal would be something like, "I will switch to diet soda" or "I will only drink 1 can of soda." Once you've achieved your goal, tighten the goal more or develop a new goal altogether. If your goal was to drink only 1 can of soda each day and you achieved this, try changing your goal to "I will drink soda one time per week."

Another common weight loss mistake is the belief that exercising without watching your diet will lead to results. This is incorrect and many of us can over estimate the amount of calories we burn during exercise. Consider how many calories you are actually burning while working out. General weight lifting for a time of 30 minutes can burn between 90 and 133 calories, while walking for 30 minutes can burn around 120-178 calories. This is a small amount in comparison to the 1600-2200 calorie diets people typically consume.

Large weight loss does not happen in a week, or even in a month. Weight loss is a lifelong commitment that should be done gradually. Request a referral for dietitian services from your physician for more advice and goal setting tips!

# Oklahoma City Indian Clinic honored with Oklahoma Quality Pursuit of Excellence Award

OKLAHOMA CITY - Oklahoma City Indian Clinic (OKCIC), a nonprofit clinic providing services to American Indians in central Oklahoma, recently received the Oklahoma Quality Pursuit of Excellence Award.

The Oklahoma Quality Foundation presents the Oklahoma Quality Awards, and provides membership-based services to Oklahoma organizations to increase performance excellence, address key issues and improve the state's business climate. The Pursuit of Excellence Award recognizes an organization that demonstrates the early stages of performance excellence, including leadership; strategic planning; customer focus; measurement, analysis and knowledge management; workforce focus; operations focus and process management results. These criteria are considered the gold standard for building a world-class organization.

"We are honored to be recognized with this award," Robyn Sunday-Allen said, CEO of OKCIC. "We strive to be the best health care provider for the urban Oklahoma Indians we serve. Furthermore, we are committed to constant improvement in all areas of service to patients."

The winners will be recognized at the Oklahoma Quality Foundation "Sharing of Best Practices Conference & Awards Luncheon" Nov. 19 at the Skirvin Hilton

Hotel in Oklahoma City.

## About Oklahoma City Indian Clinic

Oklahoma City Indian Clinic (OKCIC) was established in 1974 to provide excellent health care and wellness services to American Indians in central Oklahoma. The clinic staff cares for more than 20,000 patients from more than 220 federally recognized tribes every year. American Indians can receive a range of services, including medical, dental, pediatrics, prenatal, pharmacy, optometry, physical fitness, nutrition, family programs and behavioral health services. For more information, please visit [www.okcic.com](http://www.okcic.com).

## The Oklahoma Quality Foundation

The Oklahoma Quality Foundation is a membership-based nonprofit helping Oklahoma organizations increase performance excellence, address key issues and improve the state's business climate through workshops, conferences and the Oklahoma Quality Awards (OQA). The OQA recognize organizations in six categories, including manufacturing, service, small business, education, health care and nonprofit. OQF is the only Baldrige-based award program in the state that works to determine the level of an organization's performance and provide public recognition on their level of accomplishment. For more information, visit [www.oklahomaquality.com](http://www.oklahomaquality.com).

## Sac and Fox Transportation Program

Criteria You Must Meet Before Being Eligible for Transportation:

- You must have an established chart at BHHC
- You must have no other means of transportation
- You must have an active referral from a BHHC provider to the facility where being transported

If you have Medicaid, please utilize SoonerRide  
SoonerRide's toll free phone number is  
**(877) 404-4500**

## December 2015 Black Hawk Health Center Activities

Monday	Tuesday	Wednesday	Thursday	Friday
1 Exercise Room open 8AM-4:30PM  Anthony in Shawnee	2 Exercise Room open 7AM-6PM  11:15 Circuit Training 12:15 Circuit Training 5 PM Lower Body Focus Training Class	3 Exercise Room open 8AM-6PM  11:15 Circuit Training 12:15 Circuit Training 5 PM Upper Body Focus	4 Exercise Room open 7AM-4:30PM	
7 Exercise Room open 7AM-6PM  11:15 Circuit Training 12:15 Circuit Training 5 PM Cardio/core training	8 Exercise Room open 8AM-4:30PM	9 Exercise Room open 7AM-6PM  11:15 Circuit Training 12:15 Circuit Training 5 PM Lower Body Focus Training Class	10 Exercise Room open 8AM-6PM  11:15 Circuit Training 12:15 Circuit Training 5 PM Upper Body Focus	11 Exercise Room open 7AM-4:30PM  11:15 Circuit Training 12:15 Circuit Training
14 Exercise Room open 7AM-6PM  11:15 Circuit Training 12:15 Circuit Training 5 PM Cardio/core training	15 Exercise Room open 8AM-4:30PM  Cooking Class 12 pm Learning Center	16 Exercise Room open 7AM-6PM  11:15 Circuit Training 12:15 Circuit Training 5 PM Lower Body Focus Training Class	17 Exercise Room open 8AM-4:30PM Closed 12-4:30 for In service training 5 PM Upper Body Focus	18 Exercise Room open 7AM-4:30PM  11:15 Circuit Training 12:15 Circuit Training Cooking Class 12 pm Learning Center
21 Exercise Room open 7AM-4:30PM	22 Exercise Room open 8AM-4:30PM	23 Exercise Room open 7AM-4:30PM	24 Closed for observance of Christmas	25 Closed for observance of Christmas
28 Exercise Room open 7AM-4:30PM	29 Exercise Room open 8AM-4:30PM	30 Exercise Room open 7AM-4:30PM	31 Exercise Room open 8AM-4:30PM	

## Oklahoma Tobacco Helpline

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