


The graphic features a central white circle containing the text "SPOTLIGHT ON INSURANCE" in bold blue font. This circle is set against a background of three vertical bands: light blue on the left, light pink on the right, and a dark blue curved shape at the bottom that partially overlaps the white circle.


SPOTLIGHT ON INSURANCE

DISCLAIMER

The content and information contained in this seminar is intended for educational purposes only. It is meant to promote a general understanding and create a dialog surrounding the nuances of health insurance plans. It does not serve as a substitute for professional advice from an individual professional within the health plans.



Additionally, this presentation is not to be taken as advice for any specific individual's circumstances. The presenters of this seminar are not responsible for any actions taken by the attendees based on information provided. Attendees are responsible for their own judgement and should seek professional advice specific to their needs when necessary. This seminar does not guarantee any outcome based on the information presented, and attendees are responsible for complying with all applicable laws and regulations.



Lastly, the presented material and any discussion created thereafter, should not be construed as an opinion of Cottrill's Pharmacy, Inc., or any of its affiliations.

AGENDA

Introduction

Choosing the right plan

Medicaid, PH-95, & turning 18

Medicare, Medicare Advantage &
Medicare Supplement

Commercial Plans

Final thoughts



CHOOSING THE RIGHT PLAN

Knowing where to start can help ensure you don't end up with the wrong plan.

QUESTIONS TO ASK YOURSELF⁵ BEFORE CHOOSING A PLAN

- Who am I trying to obtain coverage for?
- How old is each person?
- How long does each person need coverage?
- How often does each person see a provider?
- What providers am I unwilling to change if they are out of network?
- What medications need to be taken and how often?
- Do you or anyone on the plan travel?
- What can I afford monthly for a premium versus getting a bill at the time of service?

MEDICAL ASSISTANCE & PH-95 (PENNSYLVANIA ONLY)

An introduction to this valuable resource.

Know what your child may qualify for and what to do when they turn 18.



WHAT DOES MY CHILD QUALIFY FOR AND WHEN?

- SSI recipients are automatically enrolled in Medical Assistance
- LI must meet the current FPL % per household size
 - Includes parents' income
- PH-95
 - Only the child's income is counted
 - Ends when you turn 18
- HCBS Waiver recipients are automatically enrolled in MA
 - Available for children and adults depending on need

Supplemental Security Income – Category J

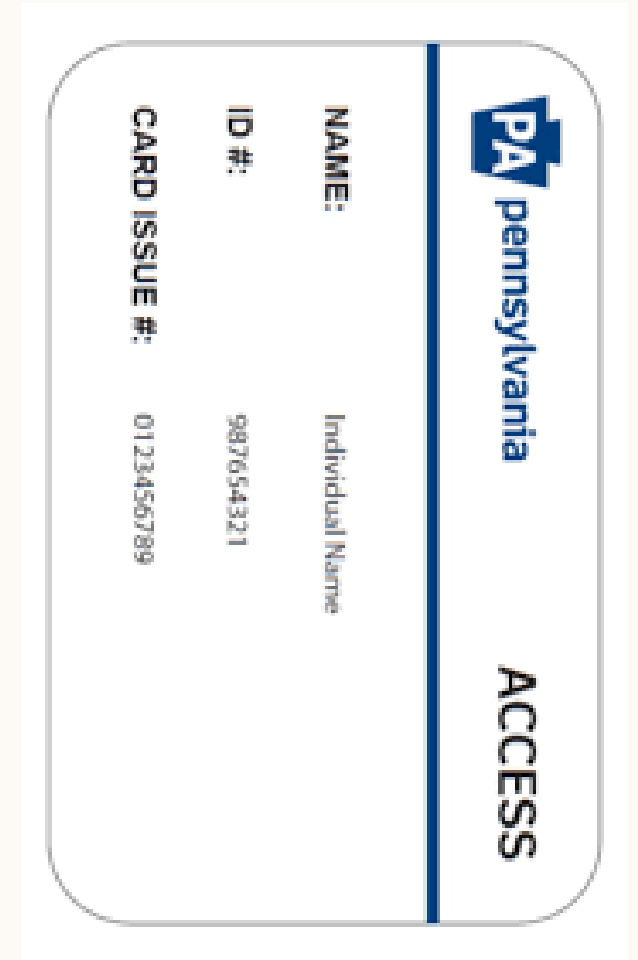
Low Income –Category MG

Disabilities – Category PH-95

Home & Community Based Services
Waivers (HCBS)

LOW INCOME LIMITS

Child's Age	Monthly Income Limit Household of 4 (2025)
Under Age 1	\$5,761
Age 1 – 5	\$3,487
Age 6 – under Age 19	\$2,954



MEDICAID AND TURNING 18 - WHAT COMES NEXT

SSI ends when your child turns 18

- The child must apply as an adult (18+)
 - The criteria/list of approved impairments is different for a child vs. an adult
- If the child does not apply for SSI over 18, they may be eligible for:
 - Children's Health Insurance Program (CHIP) until age 19 (not as comprehensive as Medicaid, may have copays as well as a premium)
 - LI - parental income counts until age 19
 - Medical Assistance for Workers with Disabilities (MAWD)
 - Home & Community Based Services Waivers

WHAT COMES NEXT – CONT'D

PH-95 ends when the child turns 18

- Apply for SSI as an adult
- Apply for LI - at age 19, parental income is no longer included
 - Age 19-64 income limit for household of 4 is \$3,698/month and resources are not counted (2025)
- Apply for Medical Assistance for Working with Disabilities (MAWD)*
 - Must be receiving payment for work
 - Age 16-64 – income limit for single is \$3,261/month & \$10,000 resource limit (2025)
 - Need proof of disability – SSI and SSD are not required
- Apply for HCBS Waiver
 - Income limit for single is \$2,901/month (only the applicant's income is counted) (2025)
- Apply for CHIP (only available until age 19)

*If you have been approved for the MAWD for at least 12 months, and you now exceed the income limit, you may apply for Workers with Job Success.



ORIGINAL MEDICARE MEDICARE ADVANTAGE MEDICARE SUPPLEMENT

The A B C & D's of Medicare coverage

MEDICARE TO FIT YOUR LIFE, HEALTH & CHOICE

Medicare Part A - Inpatient

- Hospital
- Rehab and LTC

Medicare Part B - Outpatient

- Doctors
- Outpatient surgery
- Physical therapy
- Hemophilia medication
- Vaccines & DME

Medicare Part D

- Retail medications
- M3P

Medicare Part C – Medicare Advantage

- Replaces A, B & D
- All inclusive plan

Medicare Supplement - Medigap

- Only works with Original Medicare
- Must have Part A & B
- Only pays if Medicare pays
- Enroll when you enroll in Part B, or you can be subject to medical review

SURPRISING CHANGES IN COMMERCIAL PLANS

- Deductibles
- OOP max
- Unexpected bills
- Manufacturer assistance
- Lack of coverage

The effect copay accumulators have on meeting your out-of-pocket maximum.

Knowing how alternative funding and sourcing can bridge the gap when your plan has high-cost exclusions.



FINAL TIPS TO LIMIT SURPRISES

- Prepare by knowing your needs
 - Make a check list/list of needs and wants
- Evaluate your choices thoroughly
 - If you need more information...ASK for it
- Utilize your resources
 - Just because you didn't qualify for help once doesn't mean you won't ever
- Educate yourself on your plan
 - Know where your documents are
 - Stay on top of changes to your plan

MOST IMPORTANTLY

- BE YOUR OWN ADVOCATE
 - No one knows you better than YOU

THANK YOU

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