

Staff Kudos!

2021

Tiffany Scully, EBS in Dane County, recently received a fully favorable decision on a Skilled Nursing Facility (SNF) appeal which allowed for almost two full months of SNF coverage! The client was at the SNF for rehabilitation after suffering a fall and broken bone. After about three weeks of rehab, the client's Medical Assistance (MA) plan denied further SNF coverage, but she did not meet her therapy goals yet and was not ready to discharge home. The facility, unfamiliar with the Medicare appeal process, ended the client's rehab and was planning to discharge the client to long-term care. Luckily, the client's daughter contacted the ADRC and the case was referred to Tiffany. First, Tiffany provided education to the facility on the Medicare appeal process, and the facility resumed the client's daily skilled therapies. Then, Tiffany began working on the appeal process. The client continued to make progress in therapy and was able to be discharged home after another eight weeks of therapy. One week later, a hearing was held in front of an administrative law judge (ALJ). The decision from that hearing came back fully favorable for the client. The entire SNF stay was fully covered by the client's MA plan. **Awesome work, Tiffany!**

BenSpectrum—January 2021
(state-wide Elder Benefit Specialist Program newsletter)

Leilani Amundson, EBS in Dane County, recently helped a 92-year-old client who saw an ad on TV for a Medicare Advantage plan and called to ask questions. She unknowingly became enrolled into the plan, even though she was sure she had only asked a question about it. However, this kicked her out of her Dean Gold plan that she had for years, and she did not want to lose it as it is no longer offered to new enrollees. That new advantage plan also kicked her out of her Part D plan. First, Leilani had to figure out what plan she was now enrolled in because the client had no idea which one she had called. Leilani was able to get this client back into the Dean Gold plan after disenrolling her from the advantage plan through CMS. This disenrollment and re-enrollment was able to be effectuated shortly before the end of Part D open enrollment ended, so she was also able to add back her Part D plan in time. Leilani also assisted in reporting the plan that enrolled her without consent to 1-800- MEDICARE.

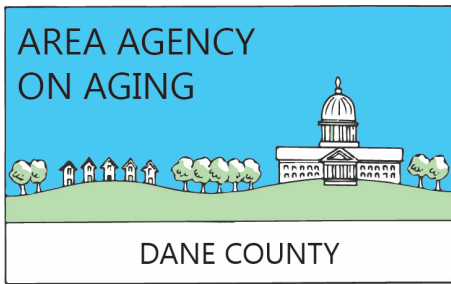
Nice work, Leilani!

BenSpectrum—February 2021
(state-wide Elder Benefit Specialist Program newsletter)

CONGRATULATIONS!



The State of Wisconsin's Bureau on Aging and Disability Resources presented AAA Caregiver Specialist **Jane de Broux** with the first **Aging Innovation Award** – an honor created to recognize aging network professionals for groundbreaking work during the COVID-19 pandemic. Jane has coordinated the National Family Caregiver Support Program (NFCSP) in Dane County since 2015. Her efforts in making telehealth music therapy available to caregivers via NFCSP grants was recognized. The funding allows caregivers to establish virtual sessions with a professional music therapist over the course of several months. The introduction of telehealth virtual music therapy has significantly impacted the lives of caregivers and their care recipients during the pandemic. **Congratulations, Jane!**



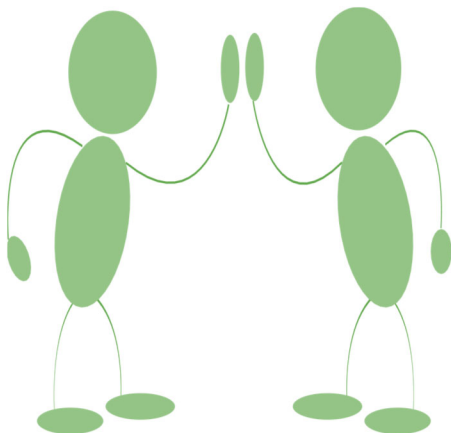
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Dane County EBS **Tiffany Scully** recently assisted an 87-year-old client who, in an attempt to save money, dropped her Medigap policy and enrolled into a Medicare Advantage plan effective January 1, 2021. Unfortunately, the client did not realize that she did not have drug coverage through her former plan, and she was assessed a Part D late enrollment penalty of \$57.90 per month. Before speaking to Tiffany, the client submitted a SeniorCare application that was provided by the ADRC. Tiffany then educated the client about her opportunity to switch plans during the Medicare Advantage open enrollment period. Tiffany notified her that there was a different Advantage plan through the same company with the same copayment amounts for medical services but no Part D coverage. They contacted Medicare SHIP on January 28 to enroll in the other plan. As of February 1, the client has both an Advantage plan and SeniorCare in place and is saving \$107.90 per month compared to what she would be paying had she not contacted Tiffany for help. **Kudos, Tiffany!**

BenSpectrum—March 2021

(state-wide Elder Benefit Specialist Program newsletter)



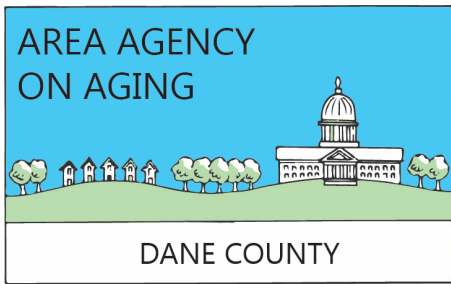
Dane County EBS **Tiffany Scully** was successful in assisting a 72-year-old client resolve a complex coordination of benefits related issue that involved an employer group health plan (EGHP), COBRA and Medicare Part B which resulted in the client receiving a refund of \$3,178.21.

The client was laid off unexpectedly on June 4, 2018. She elected COBRA continuation coverage and she applied for Medicare Part B at the SSA office. She requested that her Part B coverage be effective on July 1, 2018 because she thought that COBRA would pay for the medical services she received in June, the month she was laid off, which included a planned outpatient surgery as well as several follow up appointments.

The health plan processed claims for medical services the client received between June 5-30, 2018 and reimbursed providers as the primary payer; however, months later the client received revised explanation of benefits (EOB) documents which showed that they recouped 80% of their initial reimbursement based on the fact that the plan became the secondary payer (to Medicare Part B) once the client's coverage switched from active employment to COBRA.

Several months after that, the plan sent another set of EOBs showing they recouped the TOTAL amount they paid her providers citing they could not make payment until they were provided with a copy of the 'Medicare Explanation of Benefits (MEOB)' that matched all services on the claim. Since her Medicare Part B coverage was not

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Staff Kudos!

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effective until July 1, 2018, and the services were provided the month prior, the providers could not bill Medicare. The client submitted a request to SSA to change her Medicare Part B effective date to June 1, 2018, and she contacted the health plan.

Appeal hearings were held by the plan, but the decisions were unfavorable to the client. She filed a complaint with the WI Office of the Commissioner of Insurance (OCI) in September 2019. In response, a representative from the health plan sent a letter to OCI stating that, under COBRA, the plan pays secondary to Medicare, regardless of whether the individual is enrolled in Medicare or not, and they use the provider's charges as their estimation for Medicare's allowable rate. (The EBS obtained the plan's Certificate of Coverage and verified this.)

The client reached out to the EBS Program and began working with Tiffany in November 2019, at which point the plan continued to deny the provider's claims. The client was required to enter into a payment plan with the provider to avoid the debt from being referred to collections. Tiffany and the client worked tirelessly to address this issue and explored multiple avenues. They submitted appeals to the health plan and cited the plan's Certificate of Coverage which stated they should pay secondary whether she was enrolled or not. They communicated with SSA and discovered that the office inadvertently attached

the client's request to change her Part B effective date to her ex-spouse's record and not hers.

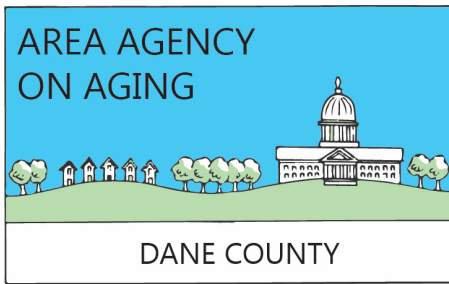
Weeks later, they were told by SSA the request was denied. Then, without notice, the client received a new Medicare card in the mail showing Part B coverage effective as of June 1, 2018. Tiffany confirmed this with SSA and Medicare. She then located information in the Medicare Claims Processing Manual that explained how providers can submit claims for services over a year old in situations involving retroactive Medicare enrollment. Tiffany communicated this to the provider's billing office.

The provider then submitted claims to Medicare which were denied for untimely filing (which was anticipated). The provider was then supposed to appeal the denials and reference the patient's retroactive Part B enrollment. Unfortunately, the provider missed the appeal deadline. Due to this oversight on their part, the provider refunded the amount the client paid out of pocket (\$3,178.21), that Medicare and COBRA would have covered.

Without help from the EBS Program, the client said she would have given up because she ran into too many dead ends and the situation became too overwhelming for her to handle on her own. She was incredibly grateful for the advocacy and assistance provided by Tiffany which led to this favorable result. **Nice work, Tiffany!**

BenSpectrum—April 2021
(state-wide Elder Benefit Specialist Program newsletter)





Staff Kudos!

2021

Kenton Zink, EBS in Dane County, helped a gentleman who had a Medicare Advantage plan and was running into trouble getting coverage at his provider for medication and health care. Kenton and his client discussed looking at Medicaid Purchase Plan (MAPP) and original Medicare with a Part D plan. The client wanted to apply, and they were able to help him get approved for MAPP. Kenton then helped him switch to original Medicare and pick out a Part D plan that was a good fit for him. Now he is able to get coverage for visits to his provider and for the crucial injections he needs to stay healthy.

Nice work, Kenton!

BenSpectrum—June 2021
(state-wide Elder Benefit Specialist Program newsletter)

AAA Aging Program Specialist **Angela Velasquez** received this email after presenting (via Zoom) to the University of Wisconsin's Population Health Fellowship Learning Community on the "Dane County Senior Nutrition Program—Before & During the COVID-19 Pandemic" (1/26/21): *Thank you so much for your presentation to our learning community. Feedback from your talk was overwhelmingly positive and it is very encouraging to see the work you are currently doing to support the needs of seniors throughout Dane County. As much of our community is currently placed in the Madison area, it was a great experience to hear about work occurring locally. We are incredibly grateful for you and your colleagues work in the community, and thrilled to learn that other areas have adopted your model! We truly appreciate you taking the time to present such an engaging and informative talk.*



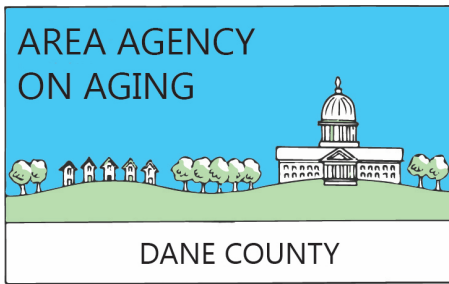
Client Feedback: Kenton Zink

"How do you keep from screaming at your keyboard and chewing your nails to the quick? You are a saint. Thank you!"

"I want to thank you so much for all your help getting me signed up for Senior Care. You really helped me through a difficult time. Many blessings to you."

"My [partner] and I recently met, and had the opportunity of working along side of Kenton Zink. We were going to be placed into collections, as I had become delinquent in filing Medicare Summary Notices in a timely fashion. When I called to get some support and heard Kenton's voice, I knew we had a winner - such a devote gentleman he is and professional in all he does. We'd still be lost and locked in the mire had we not been led to Kenton. I can't say enough good things about him and we are ever so thankful, for all he did to provide guidance and support as we worked through our problems. Right now, I am at a loss for words but I wanted to get a note off to you, sharing with you our feelings. It's not all that often when one's ship appears to be sinking that help from an outside source steps in and provides the necessary support to provide for confidence in what needs to be done. We were truly blessed with Kenton's guidance. Our appeal has been filed and we trust it will result in a favorable outcome."

Kenton is competent, trustworthy, and follows up. I don't think I would have been on Medicare Part B at this time without Kenton's help!



Staff Kudos!

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Client Feedback: Leilani Amundson

I appreciate the EBS program. Without it, it would be challenging for me to get the help I need in order to get adequate care. Leilani was knowledgeable and acted as my advocate, which expedited the process of getting my issue resolved in a timely manner. Thank you for your service!

I was lost and needed help from someone who knew what they were doing. I am sure I will save money due to Leilani's help—which is important to me.

Very good experience, helpful and great follow through. Thanks!

Client Feedback: Tiffany Scully

THANK YOU again for all of the help you provided me a few years ago. I will never forget it. I just love Tiffany for all her help!

Tiffany was considerate and remarkably helpful. Excellent!

Tiffany was courteous and helpful throughout—wonderful!

Tiffany was both informed and very helpful.

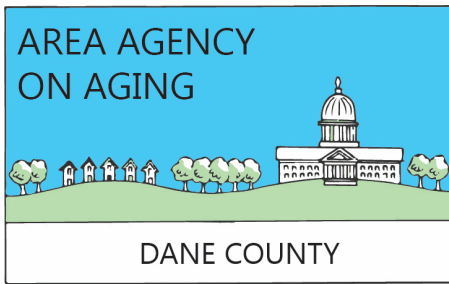
Tiffany was incredible. She's knowledgeable, professional and competent in every way. I had a very difficult case challenge. I really appreciate the assistance she provided for a successful outcome which took 16 months.

Tiffany was very knowledgeable about my case. Thank you!!!

Super Duper!

AAA Aging Program Specialist **Angela Velasquez** presented (virtually) at the Meals on Wheels of America National Conference's General Session on 8/17/21. Dr. Uche Akobundu (MOWA Senior Director/Nutrition Strategy & Impact) sent an email thanking Angela and stated, "You were amazing!!!! It was clear from audience questions and engagement in the chat, that your comments were very well received. I got message after message with thanks for the information you shared, how accessible it came across, and how infectious your passion for the topic was as well. Success all around!"

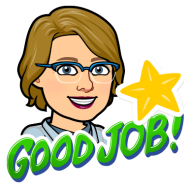




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2021

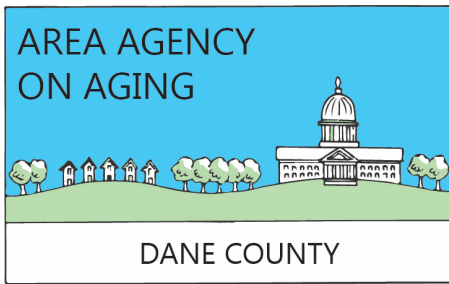
Registered Dietitian & Healthy Aging Coordinator **Shannon Gabriel** received a big shout out for all the work she has been providing clients. In a voice mail message, a client reported *“she has been very helpful and knowledgeable—a real pleasure to work with. I even told my doctor about how much Shannon has been helping [my partner and me] and [the doctor] was very happy that we have met someone who is helping us.”* The client saw a recent article in the Middleton Senior Center’s newsletter about AAA’s Nutrition Counseling Program and wanted to call and let us know about the awesome work Shannon is providing older adults. **Woot, Shannon!**



Elder Benefit Specialist **Tiffany Scully** received this email from a client who was referred by a Focal Point case manager, *“I am quite impressed by and really admiring your as well as [my case manager’s] sincerity, kindness, and perseverance as always through this long process, which by themselves are a treasure to all your clients under the State Health Insurance Program (SHIP) and the Area Agency on Aging of Dane County (AAA). I will never forget this precious gift. So many thanks to you all again.”*

Tiffany Scully, EBS in Dane County, recently assisted a 71-year-old-client and her daughter/POA-Finance agent, with submitting a Request for Undue Hardship Waiver in response to a Medicaid divestment penalty. The client was admitted to a nursing home following a 10-day hospitalization for diabetes-related complications. Due to cognitive decline and other issues, she was not safe to return home and manage her medical conditions independently. Because her Medicare coverage for the nursing home care was ending and she could not afford to pay privately, the client’s daughter applied for Institutional Long-Term Care (ILTC) Medicaid. On the Medicaid application, she indicated the client had paid off her daughter’s student loans (over \$50,000) within the 5-year look back period. Because of this, a divestment penalty was assessed which meant Medicaid coverage would not begin until the end of November. Tiffany worked with the daughter, the nursing home social worker, and her program attorney to gather information to include in the hardship waiver request. This cited the money was from the sale of the client’s home, the client was in her late 60s and did not have significant medical issues at the time she paid off the loan, the daughter, her only child, could not afford to pay back the money and was unable to care for her mother, and the client’s health and safety would be severely compromised if she were evicted from the nursing home. The waiver was submitted and subsequently approved which meant the divestment penalty was eliminated and the client had no gap in nursing home care coverage as she transitioned from Medicare to ILTC Medicaid. Tiffany also assisted the daughter with communicating with the client’s landlord who agreed to a mutual termination of her lease, which the client had signed just weeks before her unexpected hospitalization. **Nice job, Tiffany!**

BenSpectrum—October 2021
(state-wide Elder Benefit Specialist Program newsletter)



Staff Kudos!

2021

Leilani Amundson, EBS in Dane County, recently helped a 71-year-old client navigate a housing, benefit, and trust account case. The client was faced with a housing crisis due to his roommate being placed in a nursing home for long-term care, and the client was unable to afford the back-owed rent that the roommate wasn't paying. Leilani spoke to the landlord regarding the roommate's situation and the landlord agreed to wait for resolution of his funding and Social Security Administration (SSA) overpayment issue without taking further action on non-payment of rent. The client had also received an Supplemental Security Income (SSI) overpayment notice due in part to reporting a monthly inheritance pay out to SSA. Leilani called SSA to help explain his inheritance was not being received at all despite his belief he should be getting it. The SSA representative was able to go back and remove this to recalculate his income and reinstated his usual benefit amount. Leilani also helped provide bank statements as support. Leilani discovered the reason he was not receiving his inheritance was because his sister in California, who was supposed to administer it, had become ill and unable to communicate with the client. She had initiated a transfer of the funds to a Wisconsin Pooled and Community Trust (WisPACT) prior to becoming ill, however the transfer never completed, according to WisPACT. Leilani determined which law firm worked with the sister through other family members and provided the information to WisPACT who was then able to reach out to the firm on the client's behalf. The funds are now in the client's WisPACT account as an exempt asset, and the client has been able to use those funds for other expenses, saving his income for rent to remain in his home. **Awesome job, Leilani!**

BenSpectrum—October 2021
(state-wide Elder Benefit Specialist Program newsletter)

Kenton Zink, EBS of Dane County recently helped a man in his seventies who struggled with homelessness and mental health challenges and ran into an unwelcome new challenge after switching from the Medicaid Partnership Program to traditional Medicaid and Medicare coverage. Although he successfully signed up for a Part D plan, and knew about using Medicare's Limited Income Newly Eligible Transition (LINET) Program to bridge the gap until his Part D coverage took effect, when he went to the pharmacy he was unable to get his prescriptions filled. Kenton helped identify that even though the Forward-Health portal showed a termination date for the man's Partnership Program enrollment, it still listed him as active with the program's Medicare Advantage Plan. With EBS assistance explaining the issue to member services, the insurance information was corrected, and although it took several days to show up in the pharmacy's system, the man was able to get his prescription filled using LINET.

BenSpectrum—November 2021

