

CMS Sanction on Fox Insurance

The Centers for Medicare & Medicaid Services (CMS) directed Fox Insurance Company of New York to immediately suspend marketing and enrollment of the organization's Medicare Part D plans. CMS imposed this immediate sanction because the plan has not been able to meet the prescription drug needs of some of its newest members, including failing to provide timely access to Part D drugs by imposing prior authorization and step therapy requirements that were not approved by CMS. For more information, read the [CMS press release](#).

Are You Getting Quality Health Care?

The California Office of the Patient Advocate (OPA) has posted a [Quality Report Card](#) which lists the quality ratings for Health Insurance Plans (including Medicare), as well as Health Care providers such as Medical Groups and Long-Term Care facilities. Are you getting the best care possible? OPA has some [tips](#) on managing chronic conditions and diseases as well as tips for using your health plan services to get fit and stay well as well as a [worksheet](#) to take to your doctor.

Important MIPPA Implementation Guidance

The Medicare Improvements for Patients and Providers Act (MIPPA) of 2008 included increasing the asset limit of the Medicare Savings Programs (MSP), up to \$6,600 for an individual and \$9,910 for a couple in 2010. MIPPA also provides for Extra Help application data to be transmitted to State Medicaid Agencies and the information must be treated as a formal application for MSP. Because of this new provision, Medicare beneficiaries now can be screened for both Extra Help and MSP with only one application. To read more about the time frames States have to comply with, as well as the CMS [letter](#) to State Medicaid Directors, visit the My Medicare Community [website](#).

Breast and Cervical Cancer Treatment Program (BCCTP)

BCCTP provides needed cancer treatment to eligible individuals diagnosed with breast and/or cervical cancer and who are in need of treatment. CA residents age 65 or older on Medicare may qualify for State-Funded BCCTP. For more information and eligibility requirements, visit the BCCTP [website](#). To find out about breast and cervical cancer screening programs, check out [Desert Sierra Regional Contractors](#), a program of [Inland Agency](#).

You're the Counselor:

Kim is confused about when her Medicare will be effective. Her 65th birthday is April 1st and she is not sure if she wants a PPO or a Medigap. She was told she had to enroll in a plan as soon as her Medicare is effective. When will her Medicare start, and how long will she have to choose a plan???

(Send your ideas to ask-hicap@inlandagency.org and we will share your counseling tips in the next issue)

Counseling Tip (2/19/2010):

Lee explains that because the client was on Medicare at the time of the transplant, their immunosuppressive drugs would be covered under Medicare part B but with a 20% co-pay. One option is joining a MA plan which may have cost-sharing less than 20%, like the Aetna Advantage program who provides Part B drugs with a \$45 co-pay for one month's supply. If the client's immunosuppressive drugs were not covered under Part B, then the client might be better off to continue in his part D plan and be able to reach the catastrophic level quickly.