



Searching for Care: The Community and Your Home



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Overview of Medicare

KFF Overview of Medicare 2019/Medicare Trustees Report 2023/MedPAC Data Book



[Medicare.gov](https://www.Medicare.gov)

Federal Health Insurance Program Enacted 1965 for Seniors

Most Entitled if Eligible for Social Security Payments

Expanded in 1972 to under Age 65 with Disabilities

SSDI Recipients after Two-year Waiting Period/ESRD and ALS No Wait

Pays for Full Range of Medical Services/Not Long-term Care

Medicare Population Characteristics 2020



Income below \$40,000 for 54%

Roughly 15% Beneficiaries with 5+ Chronic Conditions

About 23% Under 65 with Functional Impairment

One Percent In Long-term Care Facility



Medicare Covers and Reimburses Broad Range of Services



Part A Services: Inpatient hospital, SNFs, HH, and Hospice



Part B Services: Physician, Outpatient Services, Preventive Services, HH



Part C: Medicare Advantage Private Plans/About 51% Beneficiaries



Part D: Outpatient Prescription Drugs Thru Competing Private Plans



2024 Medicare & You Handbook



**Medicare
& You**
2024

The official U.S. government
Medicare handbook





Supplemental Coverage



Original Medicare Designed in 1965 to Mirror Blue Plans



Expensive Deductibles and Cost Sharing Apply



More than 90% Have Supplemental Coverage



**Sponsored by Employers, Medicaid (Duals) Privately
Purchased MedSup, Part C Plans**

The Future and Challenges

Payment on
Value/Quality

Aging
Population

Medical
Inflation

Fragmented
Care Delivery

Sources of
Financing?



Medicare and You Handbook 2024 (128 Pages)



Handbook for Medicare Beneficiaries to Inform on Program

Signing Up for Medicare

Original Medicare/Private Plans

Covered Services/Supplemental Policies

Financial Assistance/Beneficiaries Rights



Medicare Coverage



**Medicare Coverage
(Medicare and You
Handbook, CMS
Documents)**



**Beneficiary
Focus on
Covered Services**



**Coverage
Processes at
CMS**



What Is Not Covered by Part A and B?

Most Dental Care

Eye Exams/Prescribing Glasses/Hearing Aids

Dentures

Cosmetic Surgery

Massage Therapy

Acupuncture

Long-term Care

Concierge Care





Medicare Advantage Plans



Cover All Medicare Part A and B Services



May Cover Drugs, Vision, Hearing, Dental, and Other Wellness Programs



Part D Plans



Competing Private Plans Cover Prescription Drugs/Not Covered by Parts A & B





2024 Drug Benefit



\$545 Deductible



Coverage for 75% of Drug Expenses to \$5030



\$8000 Out-of-Pocket Threshold



Plans Can Provide Better Benefits



Medicare Home Benefit: Extremely Limited

Must be Medically Necessary/Part-time/Intermittent

Practitioner Must Certify Face-to-Face

Must be Homebound

Includes DME, PT, OT, Speech-language Pathology



Private Long-term Care Insurance



**State Regulated/Federally Tax Preferred
Provides for Defined Home Health Benefits**



Qualifications of Policy Must Be Met



Term and Cash Values Written



AARP/Employers/Health Insurance Agents



Health Care in the Retail Setting: Wellness on the Corner

What is it?

Retail Clinics/Some
Physician Practices

Pharmacists'
Services

Over-the-counter
(OTC) Medications

Health Information
Technology

Quality Matters

Bringing the Pieces
Together



Health Care in the Retail Setting: Wellness on the Corner

Definition: Location within a retail store, staffing generally by NPs/PAs, limited-service menu, protocol-directed diagnostics, and extended hours



Year 2000, Rick Krieger founder of what became Minute Clinic, set up pilots with Cub Foods (MN)



Grew 350% in 2007/contraction of 5% in 2009 with recession



Regular growth over 3000 clinics/44 states and DC/over 50 million patient visits



Cost, accessibility



Patient Services Generally Include Low Acuity Conditions

Immunizations

Urinary tract infections

Bronchitis

Sinusitis

Ear/eye infections

Screenings (e.g., blood pressure)

Upper respiratory infections

Pharyngitis



One Approach, Minute Clinic



Sign-in for visit includes patient consent

NPs asks if primary care physician

Completes medical documentation during visit, sends to physician, also provides hard copy

Refers patient for follow-up care to primary care physician or may provide list for patient

Best approach, interoperable EHRs





Any Questions

