



'Care Share

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Benefits Of Telehealth Expanding For Medicare Beneficiaries

Smartphones, smart TVs, smart speakers...it seems like nothing these days is immune from the impacts of technology. That certainly applies to the field of health care with its high tech scanners, monitoring equipment and the like. But until recently, to receive care you still needed to show up in person at a doctor's office or hospital.

Thanks to a broader acceptance and implementation of telehealth, that's starting to change. But what exactly is telehealth?

In its simplest form, "telehealth" is health care delivered by use of electronic communication. This means that you can see and speak directly to a care provider, generally using a speaker, microphone and computer screen. It's a two-way audio/visual link.

The potential benefits of telehealth are numerous. Patients, especially those in rural communities, who require monitoring for a health condition can visit their doctor without having to travel long distances. Older adults who are no longer able to drive can receive care from wherever they live. Consultations with high-level specialists can be arranged without the patient having to board a plane and spend a night or two in a hotel. Care can be better coordinated by having multiple care providers join a telehealth conference. People with chronic illnesses can avoid a visit to a doctor's office and thereby avoid exposure to things like the flu that could further compromise their health.

Being able to stay in contact with care providers, especially for those who have chronic health conditions or are recovering from serious illness or surgery can reduce the chance for an

emergency room visit or a hospital admission.

Despite the potential benefits to patients, until recently, Medicare, Medicaid and private insurers were resistant to paying for telehealth services. Rather than improving cost-effectiveness, they feared that providing coverage for remote access to health care would encourage patients to consume more care and allow providers to bill for even more services. But that mindset has been changing slowly.

For Medicare beneficiaries living in rural areas, there is now some coverage for telehealth services. If you have Part B under traditional Medicare, office visits and consultations performed by doctors or certain other providers using a real-time audio and video communication system can be offered remotely.

To expand telehealth opportunities for beneficiaries enrolled in Medicare Advantage (MA) the Creating High-Quality Results and Outcomes Necessary to Improve Chronic (CHRONIC) Care Act of 2018 was signed into law earlier this year. The bill contains a wide array of provisions to foster better integration of patient care, particularly for older adults. Through the new law, MA members will now have more telehealth services available to them. It also expands telehealth services for people with stroke symptoms.

Be ever vigilant in checking over your Medicare Summary Notices and Explanation of Benefits however, to ensure someone isn't billing for these services in your name. Call SMP if you have questions on your medical statements.

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.gov.

Go Paperless (Mostly)!!

Medicare offers a number of electronic resources to help you stay informed, locate information and keep track of your health care.

To gain access to your Medicare data online, sign up for MyMedicare.gov. It's safe, secure, and free! To create an account, you will need an email address along with personal information such as your Medicare card number, birthdate and mailing address. Once you've done this, store the details for your username and password in a safe place.

With your account set up, you're now ready to sign up for electronic delivery of your Medicare Summary Notices (MSN's). Each month you'll receive an email alert that new MSN's are ready for your review. The email will contain a secure link to the MyMedicare.gov site, but it's always safer to navigate there yourself using your preferred web browser.

Just like you do with your paper copies, it's important that you carefully look over each MSN to be sure it's for a service you had or a provider you saw. You can also see how much of your deductible you still have to pay and how much you owe in co-pays for your care. Since Medicare will keep these records for you, it's not even necessary to print off copies. Imagine not having to keep track of all that paper!

Speaking of paper, you can also get your yearly copy of the "Medicare & You" handbook from the website. You can download an electronic copy to your computer to look at whenever you have a question about your benefits. Better yet,

to get the most up-to-date information, simply visit MyMedicare.gov to look at the handbook online. The online version is updated throughout the year so you will always find the most current data. And no more paper copies to recycle.

The MyMedicare.gov site is filled with useful information. It's easily searchable too, so if you're not quite sure how to find your answer, try using the Search box. With a MyMedicare.gov account, you'll always have access to your important Medicare information, no matter where you are!

Where is your new Medicare card?

New Medicare cards are in the mail. However, it will take a full year for new cards to be mailed to every Medicare beneficiary. In the meantime, if you want to know when your card has been mailed, log into your MyMedicare.gov account or go to www.Medicare.gov and sign up for an email alert to learn when your new card is on its way!

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