

Should You Volunteer? Yes!

It's not news that lending a hand can make you feel good about yourself and your life. Older people who volunteer have better physical and mental health than seniors who do not. One study found that volunteers ages 60 through 86 who volunteered scored better than their peers who did not in both physical and mental ability. ([AARP Magazine, 2008](#)) Volunteers are respected by the people they volunteer with and for the work they do.

A recent study published in [The Gerontologist](#) surveyed more than 200 volunteers aged 50 and older. The volunteers spent an average of six hours per week at nonprofit or government programs and performed many different tasks. Researchers asked volunteers about the benefits they got from volunteering. Volunteers reported significant improvements in mental health, feeling more productive, making more friends, and an overall sense that their lives had improved.

The Happiness Effect: Helping others creates happiness. In fact, the more people volunteered, the happier they are. Compared with people who never volunteered, the odds of being "very happy" rose 12% for people who volunteered every two to four weeks and 16% for people who volunteered weekly. Last but not least, volunteering has a direct impact on your community. Volunteers is the glue that holds communities and organizations together. Volunteering allows you to connect to your community and make it a better place.



Benefits of Volunteering:

- Lowers risk of depression
- Slows decline in general health due to aging
- Increases in physical and mental activity
- More connections to your community
- Making more friends
- Improves quality of life and purpose
- Improves memory

Our volunteers help SMP visit seniors wherever they gather, at senior centers, apartments, churches, and health fairs to talk about what everyone can do to prevent, detect and report Medicare fraud. You can help us by learning about Medicare and either visiting groups of seniors to train them on what Medicare fraud is or by attending community events like health fairs to meet people and hand out information.

Take the next step: call 502-574-6164 and let us know you're interested in volunteering, we'd love to tell you about all our opportunities!



Kentucky Senior Medicare Patrol

SMP Matters

Winter 2014

Inside this issue:

Real SMP Stories 1

Medicare + Insurance 2

Scam Corner 3

Benefits of Volunteering 4

SMP helping Medicare Beneficiaries Around KY:

- A gentleman called Brighton Center from a rural county in Northern KY concerned that his doctor had charged him for a procedure he did not have. He called his insurance provider and couldn't get through. Then he looked down on the table and saw a pencil with SMP's phone number. He called and SMP staff was able to help to resolve the issue.
- A woman who attended a SMP presentation hosted by Morehead State University noticed a charge for diabetic shoes on her Medicare Summary Notice that she didn't think she received. After investigating the charge it turned out that she had received the shoes but she didn't recognize the name listed on the statement. At the presentation the beneficiary learned to check her statement and ask questions.
- A beneficiary in Paducah had questions regarding a bill he incurred during a visit to Florida when his insurance provider denied the claim. SMP contacted the insurance company who said the claim was denied because Medicare did not pay for the procedure. The doctor in Florida said they would resubmit the bill to the insurance company but continued to bill the beneficiary. The beneficiary was advised to hire an attorney to resolve the issue but he decided to ask SMP for help first. SMP contacted both the insurance provider and the doctor who finally agreed they had received payment and closed the issue.
- A woman and her 26 year old daughter with Down-Syndrome visited SMP in Hopkinsville because they needed help learning about the daughter's healthcare options. The coordinator called Medicare on the daughter's behalf and found that she was eligible for both Medicare and Medicaid and enrolled the daughter in a Part D plan.
- A beneficiary in Owensboro received a report from a consumer who visited the emergency room for an injured ankle. When he reviewed his statement, he found that he had been charged for nearly \$10,000 in IV supplies and medication, but he had not received any IV during his ER visit. SMP staff helped the beneficiary and Medicare both get reimbursed for the portion of the hospital bill that included the IV charges.



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How Medicare Works with Other Insurances



It is important to understand how Medicare works with other health insurances so you get the services and supplies you need at the lowest cost. Some insurances are **primary**, or pay before Medicare, and others are **secondary**, or pay after Medicare. If you have questions about how your insurance works with Medicare, call your insurance provider.

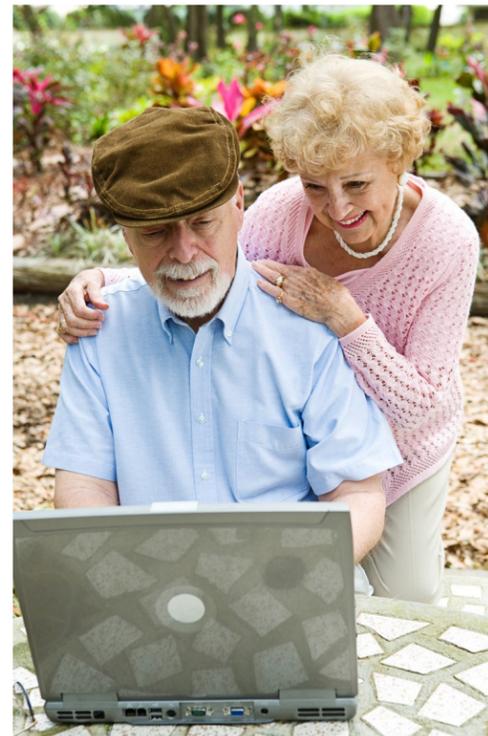
If you have **Original Medicare**: Medicare will pay 80% of approved costs for hospital (Part A), medical (Part B) and prescription drug (Part D) costs. You will pay the other 20%.

If you have **Medigap**; Medicare will pay 80% of approved costs and Medigap (which is sold by a private insurance company) pays all or part of the leftover costs. You may be required to pay premiums, co-pay or co-insurance.

If you have **Medicare Advantage** (Part C); your health care costs are covered by a private insurance company who has signed a contract with Medicare. The amount the insurance company pays and what

you are responsible for is decided by the private insurance company.

Take Away: If you have Medicare along with another type of insurance, make sure you understand how they work together. If you are making a change to your coverage, call your insurance contact person and Social Security to make sure you're getting all the benefits you're eligible for.



The SMP Mission

Empower & assist Medicare beneficiaries, their families & caregivers to prevent, detect & report healthcare fraud, errors & abuse through outreach, counseling & education.

Have Questions?

Call us!
1-877-603-6558
 Michelle: 502-574-6960
 Lauren: 502-574-6164

Where You Can Find SMP: Our Offices

Hopkinsville: 1-800-264-0643
 Pennyriple Allied Community Svcs
Lexington: 859-233-4600
 Community Action Council
Louisville: 502-574-6164
 Dept. of Public Health & Wellness
Mayfield: 1-800-294-2731
 West Kentucky Allied Services

Newport: 859-491-8303, ext. 2340
 Brighton Center
Paducah: 270-442-8993
 Paducah Senior Center
Owensboro: 270-926-4433
 Green River Area Dev. District
West Liberty: 606-783-5125, ext. 8825
 Morehead State University

Scam Corner: Check out the latest scams!

The best way to protect yourself from scam artists is to keep personal information secret and to make sure you know who you're doing business with. Be careful who you trust when you're on the phone or computer!



- E-cards are a popular way to send birthday, get-well, or holiday greetings, but they can carry viruses that can harm your computer. Only open e-cards from someone that you know and to be extra sure that it is safe; call the person first and make sure they really did send the e-card to you!
- Scam artists offer fake gift cards online at a discount. Be wary of buying gift cards online. Instead buy cards from places you can trust like your local grocery store or pharmacy.
- Scammers are sending emails and text messages claiming to be customer surveys from popular chain stores or restaurants. The message lures you into taking the survey by offering a free gift. These surveys do

not come from the company and you won't receive a gift for answering questions- instead you'll get even more texts or emails from scammers trying to get your information.

- If you get a call on your cell phone saying you have a credit on your account, it could be a scam. The caller may ask you to visit a special website to claim the credit that will ask for your username, password, and credit card information. Instead of getting a credit on your cell-phone account these criminals will start charging things to your credit or debit card!
- Scam artists are calling seniors and offering a free federal government grant for being a good citizen. The "good citizen" is asked to call the Federal Grant Institution to set up a wire transfer of \$289 through Western Union or Money Gram for insurance on the grant. "Good Citizen" grants are not real and you should never pay money up front to receive more money later.

If you have questions about if an offer or deal is real or not the Kentucky Senior Medicare Patrol can research it for you! Just call us at 502-574-6164 or toll-free at 1-800-603-6558 and we'll check it out and let you know if it's really a good deal!

Year-End Report: What SMP did in 2013



Number of SMP Volunteers	124
Number of Hours Volunteers Worked	2,327
Advertisements, Radio & TV Appearances, and Internet messages on email, Facebook and Twitter	2,142
Health Fairs and Presentations Conducted	494
Kentucky Residents Reached by SMP	21,581
One-on-one Counseling Sessions	1,216
Questions Received by SMP	1,418
Amount \$\$ Referred For Further Action	\$13,532