



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

April, 2023

Q: I have a Medicare Advantage Plan. My neighbor also has a MA Plan through a different company. She has told me she has some new benefits in her plan this year, like transportation to medical visits. Will I have those same new benefits?

A: Advantage plans are obligated to cover ALL services that are covered under Original Medicare, at a minimum.

In addition to these benefits, MA Plans may offer benefits additional that have been approved by Medicare. Some common benefits in previous years have included routine dental, vision, hearing, Silver Sneakers/gym memberships, and over the counter health benefit programs. Plans are not required to offer these additional benefits and they can vary from plan to plan.

So, what are some newly allowed additional benefits?

One of the most common “new” benefits is **Over-the Counter (OTC) Health Benefits**. Plans may allow you to receive a quarterly allowance to purchase over the counter items.

Products range from OTC medications to bandages, incontinence products and more. Many companies will require items to be purchased using their online or printed catalog with the products being shipped to you. Other plans now allow purchases to be made in store at participating locations. Products, brands and rules on how to purchase vary from plan to plan. Check with each plan’s company for specific details.

Medicare Advantage plans may offer **transportation services**, a benefit that was normally associated with Medicaid in the past. Travel is booked through the plan’s associated 3rd party logistics company. Allowable destinations are usually approved medical appointments. Many plans will allow you to bring one additional person with you on the trip free of charge.

Basic **fitness memberships** have been a highly desired benefit of MA plans for many years. Many companies have teamed up with 3rd party companies to handle membership payment and

enrollment. These can cover basic membership, possibly some classes, or low costs for additional classes. This benefit is paid by insurance plan directly to the fitness center, not a reimbursement to the member.

In-home caregivers may now be covered by some MA Plans. This can offer coverage for: respite care, home-based chores and assistance with activities of daily living. Most services must be provided by a 3rd party licensed home health aide that is approved by your MA Plan.

In some cases, companies that have opted to cover the newly allowed benefits will only allow you to pick ONE of these benefits as part of your package.

If you're not sure whether a service is covered, it is very important that you check with your plan provider before you receive any service.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at www.medicare.in.gov. You can also find SHIP on Facebook,

Twitter, LinkedIn, and
YouTube.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.