

APPRISE - Insurance Counseling

What is APPRISE

- APPRISE is a free health insurance counseling program designed to help Pennsylvanians age 60 and over with health insurance concerns.
- APPRISE counselors are specially trained volunteers who can answer your questions about Medicare, provide you with objective, easy-to-understand information about health insurance.
- APPRISE services are free and all information is kept completely confidential.

APPRISE Counselors Can Help You:

- Decide if a Medicare HMO is right for you by explaining the way Medicare HMOs work
- Understand your Medicare benefits by explaining what services are covered under Medicare Parts A and B and your Medicare Summary Notice
- Select a Medigap insurance policy by explaining the benefits offered under each plan and by providing you with a list of companies that sell Medigap plans
- Obtain assistance to pay for your prescription drugs by telling you about the government and private programs that offer this service, the eligibility requirements and how to apply;
- Understand long-term care by explaining which government programs pay for long-term care and the eligibility requirements and private long-term care insurance and how to select the best policy for you

Know Your Medicare HMO Rights

You have the right to disenroll from a Medicare HMO at any time. Your disenrollment is usually effective the first day of the month following your request for disenrollment.

You cannot be forced or encouraged to disenroll from your Medicare HMO:

- because your poor health requires expensive medical treatment
- by delaying appropriate expensive medical treatment
- by telling you that you can return to the Medicare HMO after you receive expensive medical treatment.
- You have the right to be provided all Medicare-covered services in a timely manner.

- You have the right to emergency medical and unforeseen out-of-area urgent care when you are traveling.
- You cannot be required to obtain prior authorization for emergency services.
- Payment cannot be denied for emergency services because what appeared to be an emergency condition turned out not to be an emergency condition.
- Medicare HMOs cannot unreasonably limit the amount of skilled nursing facility, home health, or therapy services you can receive.
- Ask an APPRISE Counselor for a Complete Listing of Your Medicare HMO Rights!

Medicare HMO Problems

Under the law Medicare HMOs are required to provide you with all of the services offered under the traditional Medicare program. If you are denied services or have services reduced or terminated that you feel you are entitled to, you have the right to appeal. There are two types of appeals:

Expedited Appeals: If you are not provided Medicare-covered services, which would result in a danger to your health or life, or hinder your ability to regain maximum function, you have the right to an expedited appeal. Let APPRISE show you how. The HMO must decide on your appeal within 72 hours.

Standard Appeals: the standard appeal is for situations where a claim for a service has already been provided or a denial has been made for a service for which a delay will not cause you harm. The HMO must respond to your appeal within 60 days.

Your APPRISE Counselor Can Provide You with Assistance in Filing Your Appeal!

WHENEVER YOU NEED A HELPING HAND WITH YOUR HEALTH INSURANCE, please contact:

Mr. Jim Crissey
APPRISE Coordinator
Phone: 814-243-5086

Cambria County Area Agency on Aging
110 Franklin Street
Johnstown, Pennsylvania 15901
Phone: 814-539-5595