

June 2016

PURA News

Purdue University Retirees Association

Hospital Inpatient Admission or Observation—Does it Make a Difference?

Yes! The inpatient or observation status of the patient affects Medicare and supplement insurance payments to the hospital, to skilled nursing or rehabilitation facilities, and for prescription drugs. A hospital's failure to comply with Medicare rules can result in the hospital not being reimbursed for services and possible fines.

Inpatient admitted status is covered by Medicare Part A. Observation status is covered by Medicare Part B. Currently the hospital is reimbursed \$4400 a day for Part A inpatient admission and \$400 a day for observation. Insurance coverage with PURcare and other Medicare supplement plans and different Medicare Advantage plans varies depending on the plan.

Important information for you or an advocate to remember when you or a loved one is hospitalized:

- You should select an advocate before you enter the hospital to speak for you and ask questions in case you cannot.
 - The admitting physician determines whether the patient is admitted as an “inpatient” or admitted “for observation”.
 - Observation—the admitting physician believes the problem can be resolved in less than a 2 midnights stay. If not resolved in 2 midnights, the status maybe changed to inpatient. (However, this does not happen automatically.)
 - Inpatient Admission—the admitting physician believes 3 or more midnights and specialized treatment or care is needed.
 - A patient is not necessarily told whether he/she is admitted as an inpatient or under observation. The patient or the advocate must ask.
- The physician's decision on inpatient admission or observation status is reviewed by a case management team to insure that Medicare rules are met. If more information is needed, a hospitalist or a specialist's opinion may be sought. Medicare rules state that observation status cannot be appealed. However, one hospital administrator suggested talking to the case management nurse if there are questions about the patient's observation status.
 - After outpatient surgery certain conditions may warrant further outpatient observation. Depending on care needed, the patient or advocate must ask whether the status is observation or inpatient admission.
 - There is no Medicare coverage for prescription costs when in observation status. The prescription bill must be paid by the patient. The patient can then file a claim with his/her Part D prescription plan for reimbursement. The claim may or may not be paid depending on the insurance policy.
 - A patient must have inpatient admission status over 3 midnights to be eligible for Medicare to cover a skilled nursing or rehabilitation facility stay. Medicare covers up to 100 days in a skilled nursing facility when meeting Medicare requirements.
 - ◊ PURcare Senior Supplement coverages continue for day 101 and beyond, if the patient continues to meet Medicare requirements.
 - ◊ Medicare Advantage plans do not have a 3 midnight inpatient requirement to be eligible for a skilled nursing or rehabilitation facility. Coverage is provided up to 100 days if the patient continues to meet Medicare requirements.

(D. Gentry)

Prescription Drugs Administered While in the Hospital

In the event that an individual on the PURcare plan (Senior Supplement + Part D) is admitted to the hospital as an inpatient, Medicare Part A will pay for all drugs that are received, including self-administered drugs. “Self-administered drugs” are drugs prescribed by a doctor prior to entering the hospital that you would normally take on your own. The only responsibility of the plan participant will be that of their typical cost share for the inpatient hospital stay.

A retiree enrolled in the Group Medicare Advantage plan who is admitted as an inpatient will pay only their Hospital per-day copayment; self-administered drugs will be covered.

When a member of the PURcare plan is kept in the hospital on an observation basis, payments for the medical services would be covered under Medicare Part B, which does not cover self-administered drugs under any circumstance.

Under observation, the plan member in PURcare or the Medicare Advantage plan will be billed for self-administered drugs and will be expected to pay the hospital.

The member must file a claim for reimbursement under their Part D prescription drug plan. The Part D plan will reimburse the member on an out-of-network basis which will put all the prescription drugs in a Tier 3 level cost share or copay. The plan will only reimburse the cost of the drug up to an amount that is comparable to a contracted rate; any difference between the charged amount and the reimbursed amount will be the responsibility of the plan member.

Contact the UnitedHealthcare Customer Service number on the back of your Part D or Medicare Advantage ID card to ask for the “Direct Member Reimbursement Form” for prescription reimbursement.

If you have questions or problems, please contact Kate LaMar, Human Resources, at klamar@purdue.edu or (765) 494-1694. (D. Gentry)

PURA Leaders In Annual Transition

The official “key” to the future of PURA was passed from Olivia Wood to Melinda Bain, incoming PURA president, on May 17 at the Annual Transition Meeting and Luncheon. After a morning spent discussing the accomplishments of the previous year and developing plans for 2016-2017, PURA officers and committee

members met for lunch in the West Faculty Lounge of the Purdue Memorial Union.

Amy Noah, Vice President of Development and keynote speaker, shared her views about fundraising and the PURA membership. While she loves getting the million dollar contributions, she is also interested in repeat donors. Data unique to Purdue indicates that an individual who gives the first year is 26 percent more likely to give the second year. An individual who gives the second year is 47 percent more likely to give the third year., An individual who gives the third year is 80 percent more likely to give every year. Many PURA members fit into the last category. And Purdue thanks you for that giving loyalty.

Outgoing PURA committee members were thanked and recognized for their service. Two committees have a change in leadership. Nina Barron-Burke will lead the Hospitality Committee and Jeanne Norberg and Olivia Wood will co-chair the Purposeful Living in Retirement Committee.

Goals for 2016-2017 were shared by Melinda Bain. Among those were developing plans to sustain growth of the PURA Student Scholarship Endowment, planning the Big Ten Retirees Annual Conference, developing a procedures manual for day to day PURA functions, promoting medical insurance options for pre-65 official retirees and planning PURA’s future based on Task Force 2020/2025 recommendations.



**PURA officers for 2016-17, from left to right:
Bob Bain, Olivia Wood, Melinda Bain,
Carolyn Jones, John Trott**

See the PURA website for more pictures of the event.

www.purdue.edu/retirees

Dollar for Dollar Matching Opportunity for PURA Student Scholarship

The PURA Student Scholarship was established in 2015 to provide an endowed scholarship to help Indiana students with financial need. In addition to \$15,800 received on Purdue's annual Day of Giving on April 27, a lead gift from the Purdue Federal Credit Union and other donations from retirees and friends raised the balance to \$17,500 by mid-May. Thanks to all who contributed. Your generosity will help achieve PURA's goal to endow this scholarship to provide continuing support for generations of Boilermakers.

This is an opportunity too good to miss. Your donation

will be matched dollar for dollar, is tax-deductible and can be made by check or credit card. Mail a check payable to the Purdue Research Foundation, with the PURA Student Scholarship noted in the memo line, to:

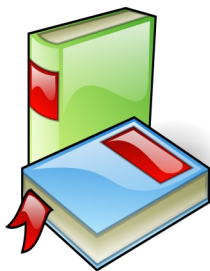
Purdue Research Foundation
Dick and Sandy Dauch Alumni Center
403 W. Wood Street
West Lafayette, IN 47907-2007.

Or, you may contribute online at:
<http://Giving.Purdue.edu/PURA>

Together we can change lives by helping students overcome financial obstacles to realize their dream.
(M. Bain)

Getting Back in the Classroom Simplified

Two years ago PURA began lobbying for a simplified Office of Admissions process that would allow and encourage official Purdue retirees to take courses as non-degree seeking students. Forty-two retirees responded to an informal survey by indicating a desire to take classes at the West Lafayette campus.



In May, the Office of Admissions informed PURA that they have de-

veloped that simplified process. PURA appreciates all the stakeholders involved in bringing this process to fruition, including Provost Dutta, his staff, V.P. Trent Klingerman, Betty Nelson, and Dan Collins.

PURA members will be receiving a separate mailing detailing the steps an official Purdue retiree can take to become admitted and enrolled in a WL campus class.

In the meantime, if you have any questions about the process, please send them to Dan Collins at decollins.retired@yahoo.com and he will facilitate a response.

May Luncheon: New Hearing Technologies

New hearing technologies were presented by Dr. Joshua Alexander, Assistant Professor, from Purdue's Department of Speech, Language and Hearing Sciences to a packed house at MCL on Monday, May 1.

After sharing his findings, Dr. Alexander emphasized that his research is focusing on ways to make hearing with aids more comfortable for clients by enhancing the speaking frequencies one wants to understand while diminishing the background noises that interfere with hearing. Today's hearing aids are computers designed to accomplish this balance; however, facing directly toward the sounds you want to hear helps hearing aids lessen the effects of background noise.

Dr. Alexander also discussed new devices on the market – smartphone apps, devices that feed television programs directly through a monitor into your hearing aids, and rooms wired with a system that brings sound directly to hearing devices. Dr. Alexander would welcome research subjects. If you are interested, please contact him at alexan14@purdue.edu.



Bicentennial Calendar Events



May 15, 2016 – January 8, 2017. *19 Stars of Indiana Art: A Bicentennial Celebration Exhibition.* **Indianapolis Museum of Art.** For further information contact: 317-923-1331 or www.imamuseum.org.

Exhibition celebrates the artistic achievements of men and women who were born, raised, or worked in Indiana. The state's 200-year history is explored highlighting creative accomplishments in painting, sculpture, photography, printmaking, and decorative, design, and fashion arts. Docent-led tours of the *19 Stars* exhibition are available daily.

Through June 10 -- *Pop! Goes Purdue* exhibit. Celebrates 16 students that attended Purdue who went on to impact popular culture. Continues at Purdue's Fountain Gallery, 330 Main Street, in downtown **Lafayette**. After the exhibition the portraits will be reproduced as window clings that will hang in the West Lafayette Public Library windows and on signs in The Village.

June 11-12 - History brought alive at Old Fort Wayne, a reconstructed Army post built in 1816 in **Fort Wayne**. Experience the fire and smoke of the blacksmith's shop, hear period music and soldiers talking about their training, and see weavers working. Indiana has a rich history — and it keeps on growing!

June 17 & 18 - The Haan Museum in **Lafayette** hosts the 2016 Plein Air Painters (IPAPA). These painters emulate Indiana's early artists, such as T.C. Steele, that painted many of their works outdoors. They will paint local landmarks and rural scenes in Tippecanoe County. For further information contact: www.haanmuseum.org or info@haanmuseum.org.

June 24 & 25 - Civic Theatre of Greater Lafayette's Summer Institute teens will be performing in the Theatre Garden on the grounds of the Haan Museum, **Lafayette**.

June 26 - Bicentennial Summer Concert and Program in the Centennial Park, **Plymouth**, Indiana. This Park was named for the 1916 state centennial.

Summer Wellness Screenings

Retiree Wellness Screenings can be scheduled this summer on an appointment basis. You may email Chris Rearick at crearick@purdue.edu or call 496-0308.

Any diabetics who wish to have foot checks may also schedule by appointment this summer. All exams are free. Only one wellness screening per calendar year is allowed for retirees and spouses. Screening dates for the fall will be posted in August.

We would love to hear from Purdue retirees. If there is something you would like to see offered at the Nursing Center for Family Health please email Chris or call to discuss. Your opinion counts !

PURA Representatives at 2016 Purdue Spring Fling



Mark Your Calendars!

June 6 PURA Monthly Meeting, MCL Cafeteria, 11 AM
Topic: The Farm at Prophetstown
Speaker: Leslie Martin Conwell

June 25 Arts in the Parks: Shades State Park, Lafayette Symphony Brass Band, 2 PM. Music from the early 1900's. Park entrance is \$7 in-state car: \$9 out-of- state car.

July 3 Encore on the Sagamore; Logansport's Little Turtle Waterway, Lafayette Symphony Orchestra, 7:30 PM. Family concert celebrating Indiana's Bicentennial. FREE. Rain location: McHale Performing Arts Center.

July 4 NO PURA Monthly Meeting— Happy 4th of July!

July 26 Art in the Parks: Columbian Park. Randy Salman Jazz Trio 6 PM.

August 1 PURA Monthly Meeting, MCL Cafeteria, 11 AM
Topic: Medical Marijuana

September 12 Annual PURA Kickoff Luncheon, Four Points by Sheraton, West Lafayette.

PURA Trips & Tours Events

June 4 : Antiques and Bargains visiting the Bailey's Discount Center and the Green Oak Antiques

July 30 Choose Your Own Fun! Visiting the Miami Valley Gaming Casino; Traders World Market; and the Cincinnati Premium Outlets

August 5 Bingo – Food – Shopping . Trip to Middlebury, IN, includes Rise'N Roll Bakery, an Amish Backroads tour, lunch at an Amish Home, and Bingo.

Contact Imperial Royal Tours for Reservations. 800-642-6645 or 765-447- 9321