

EAST CENTRAL ILLINOIS AREA AGENCY ON AGING, INC.

Serving 16 Illinois Counties

(Champaign, Clark, Coles, Cumberland, DeWitt, Douglas, Edgar, Ford, Iroquois, Livingston, Macon, McLean, Moultrie, Piatt, Shelby and Vermilion)

SENIOR HEALTH INSURANCE PROGRAM (SHIP)

A Valuable and Necessary Resource in East Central Illinois

Facts:

- There are currently 96 active SHIP trained volunteers in East Central Illinois that provided 6,584.33 hours of SHIP counseling to 7,745 Medicare beneficiaries in SFY 2017 (July 1, 2016 – June 30, 2017).
- SHIP counseling includes one-on-one counseling on Medicare and Medicaid topics such as:
 - Eligibility and screening
 - Medicare Supplemental Insurance and Medicare Advantage Plans
 - Benefit explanations and comparisons
 - Plan enrollment/disenrollment including application assistance
 - Claims/billing
 - Appeals/grievances
 - Rights and guarantees
 - Fraud and abuse
 - Marketing/sales complaints or issues
 - Quality of care
 - Wellness/prevention
 - Veteran’s healthcare benefits
 - Employer/Federal employee health benefits
 - COBRA
 - Long-term-care insurance
- Additionally, 2,972 Medicare beneficiaries attended 79 community events to learn about Medicare Part D, Medicare Savings Program and Low-Income Subsidies (SSA Extra Help). There were 674 that attended 63 enrollment events.

Benefits to East Central Illinois:

BENEFITS OF SHIP AND LIMITATIONS OF MEDICARE		
	SHIP COUNSELORS & SITES	MEDICARE.GOV LIMITATIONS
Customer Service	<i>Provides one-on-one critical information to beneficiaries who rely on this service to help person make informed decisions about their health care coverage options and enrollment decisions.</i>	<i>No local Medicare office to go to for assistance. Some have reported being on hold for a long period of time to get assistance through 1-800-MEDICARE.</i>
	<i>Assistance navigating Medicare.gov Plan Finder, providing choices for beneficiary to compare.</i>	<i>Some beneficiaries have reported Medicare.gov Plan Finder is not easy to navigate on their own and often feel frustrated.</i>

	<i>SHIP counselors provide additional assistance to beneficiaries who have barriers such as vision and hearing loss, language barriers and dementia.</i>	<i>Assistance through 1-800-MEDICARE can be arduous to a beneficiary with certain barriers making it more difficult for Medicare.gov worker to provide beneficiary enough information to make an informed choice.</i>
Community Outreach	<i>SHIP coordinators and volunteers know their communities and where to target beneficiaries with updated information and provide assistance.</i>	<i>Medicare.gov provides information to the general public on their website. Medicare.gov will link beneficiaries with SHIP sites who provide information about local, personalized counseling and assistance to Medicare beneficiaries and their families.</i>
Training & Technical Assistance	<i>The Illinois Department on Aging, Senior Health Insurance Program staff provides updated information and materials on a regular basis through quarterly conference calls, emails and yearly training on Medicare and Medicaid updates effecting Illinois residents.</i>	<i>Medicare.gov provides a wealth of information. Finding the answer to a particular issue may be difficult to locate.</i>
	<i>SHIP counselors are certified through a comprehensive 4-day in person training and examination. Counselors are trained to analyze Medicare supplemental and Medicare Part D plans to assist beneficiaries make informed choices without solicitation from the health care industry.</i>	<i>Centers for Medicare and Medicaid Services (CMS.gov) provides on-line and webinar training on Medicare and Medicaid related topics.</i>

Financial Impact:

In SFY 2017, East Central Illinois Medicare beneficiaries saved \$6,902,779 to help pay on other necessities such as groceries, utilities, home repairs, etc., to remain independent in their homes.

PROGRAM	# OF ENROLLMENTS	COST SAVINGS
Medicare Part D	1,691	\$3,288,995
SSA Extra Help (LIS)	653	\$2,612,000
Medicare Savings Plan	623	\$1,001,784
TOTAL		\$6,902,779

Example of Success at the Provider Level:

The following is a true example of how an ECIAAA service provider successfully assisted a Medicare beneficiary at the local level. Names have been omitted to protect the identity of the Medicare beneficiary.

A Medicare beneficiary came to the office of an ECIAAA service provider that serves as a SHIP site. She received several Explanation of Benefits (EOB) by her Blue Cross/Blue Shield (BS/BS) supplemental plan showing claims being processed by different medical providers where she did not receive medical attention. After SHIP counselor spoke to one of the providers it was discovered that the client and another BC/BS insured medical patient share the same birthday and names were similar. Payments from BC/BS were being processed and credited to the other patient. The SHIP counselor contacted Medicare and was instructed to call BC/BS to resolve. The SHIP counselor spoke to BC/BS Claim Specialist who assured those medical bills would be reprocessed to the correct patient's policy.

One month later the client returned to the office because she received another EOB from BC/BS that was incorrectly processed for services she did not receive. The SHIP counselor contacted BC/BS who stated that according to their records the issue was corrected and to call if another EOB is received.

Two months later the client returned with two more EOBs from BC/BS with incorrect claims being processed against client's policy. The BC/BS Claim Specialist the SHIP counselor spoke to states the account has been flagged because of this previous issue and would investigate how these incorrect claims are being processed.

Four months after that, the client brought another EOB to the SHIP counselor from BC/BS showing again another claim being processed for services she did not receive. With client's permission, SHIP counselor contacted the SHIP Division of the Illinois Department on Aging (IDoA) for technical assistance. They provided a contact person at Central Management Services (CMS) for the SHIP counselor to contact who provided instruction for BC/BS to remove client's Medicare crossover and then reinstate the feature. After this was completed, the Medicare beneficiary had no further issues with BC/BS.

Lessons Learned:

- The SHIP counselor took the right steps to resolve this issue before seeking additional technical assistance from IDoA.
- The Medicare representative the SHIP counselor spoke to initially about this issue should have been able to provide the information needed to resolve the issue quicker. It was not until CMS was contacted who provided the correct course of action that the issue was resolved almost seven (7) months later.

Sources:

- **SSA Extra Help (LIS) is estimated to be worth about \$4,000 per year savings.**
Source: *"Understanding the Extra Help With Your Medicare Prescription Drug Plan,"* (2017), Social Security Administration (Publication No. 05-10508).
- **Medicare Part D provides an average savings of \$1,945 per beneficiary.**
Source: *"Medicare projects relatively stable average prescription drug premiums in 2017"* (2016), Centers for Medicare and Medicaid Services (press release 7.29.2016).
- **Medicare Savings Programs saves qualified Medicare beneficiaries \$134 per month.**
Source: Medicare.gov. (2017).
- SHIP National Performance Reporting data from ECIAAA providers.
- ECIAAA Client Tracker data from providers.