

# ADRC and Medicare Counselor Collaboration (SHIP, SHIBA): Roles and Opportunities

35<sup>th</sup> I&R Annual Training and Education Conference  
*June, 2013 Portland Oregon*  
*Cynthia Hylton and Judith Bendersky*

# Presenters

Cynthia Hylton,  
SHIBA Field & Training Officer,  
State of Oregon  
(503) 947-7090  
Cynthia.hylton@state.or.us

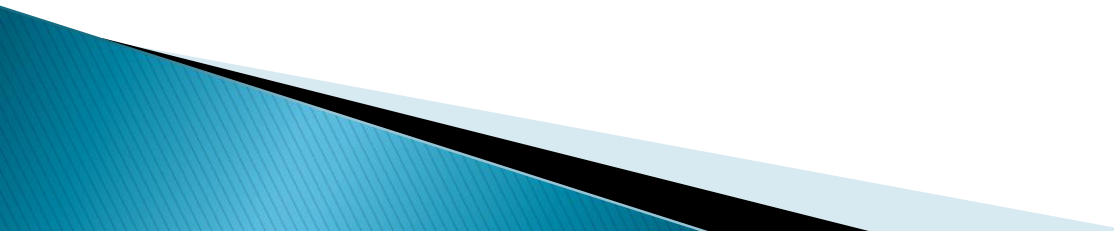


Judith Bendersky, MPH, CIRS-A,  
Gerontologist  
Alaska SHIP & SMP Director  
(907) 269-3669  
Judith.bendersky@alaska.gov

*M*edicare Information Office



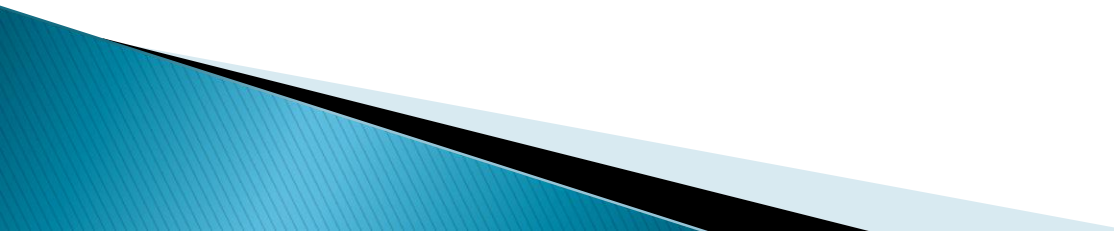
# What We Will Cover

- ▶ Medicaid vs. Medicare
  - ▶ What SHIPs and SHIBAs do
  - ▶ What ADRCs do
  - ▶ Where there are commonalities
  - ▶ Where there are challenges
  - ▶ Opportunities for partnership
  - ▶ Facilitate Q and A/discussion
- 


# Medicaid vs. Medicare

- ▶ Public Assistance
- ▶ Oregon Health Plan or Medicare Savings Program based on:
  - Age
  - Income
  - Assets
- ▶ Medicare is health insurance

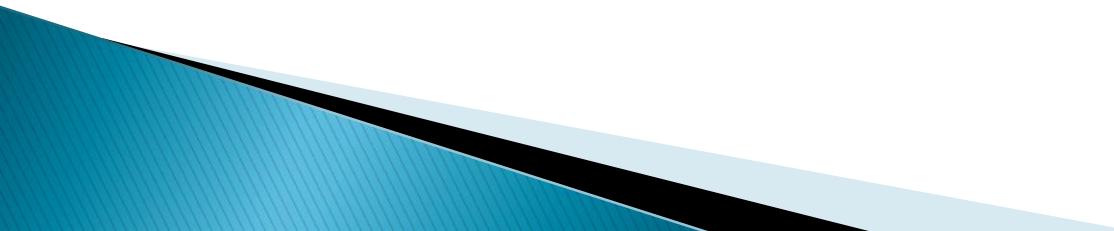
# What is Medicare?

- ▶ A health insurance program for
    - People 65 years of age or older
    - People under age 65 with certain disabilities
    - People of all ages with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS)
  - ▶ Enrollment handled by SSA or RRB
  - ▶ Benefits administered by CMS
- 

# Red, White and Blue Medicare Card

|  |  |  |                         |                   |
|--|--|--|-------------------------|-------------------|
| <b>MEDICARE</b>                        |  |  | <b>HEALTH INSURANCE</b> |                   |
| <b>1-800-MEDICARE (1-800-633-4227)</b> |  |  |                         |                   |
| NAME OF BENEFICIARY                    |  |  |                         |                   |
| <b>JANE DOE</b>                        |  |  |                         |                   |
| MEDICARE CLAIM NUMBER                  |  | SEX  |                         |                   |
| <b>000-00-0000-A</b>                   |  | <b>FEMALE</b>  |                         |                   |
| IS ENTITLED TO                         |  | EFFECTIVE DATE   |                         |                   |
| <b>HOSPITAL</b>                        |  | <b>(PART A)</b>  | <b>07-01-1986</b>       |                   |
| <b>MEDICAL</b>                         |  |  | <b>(PART B)</b>         | <b>07-01-1986</b> |
| SIGN HERE →                            |  | <i>Jane Doe</i>  |                         |                   |

# Who is Eligible for Medicare?

- ▶ Turning age 65 --
    - Need not be retired; apply 3 months before birthday
    - Automatically enrolled if receiving Social Security or Railroad Retirement benefits
  - ▶ Most SSDI automatically enrolled
    - After 24 months of cash SS benefits
    - No waiting period for those with ALS
  - ▶ Under 65 with ESRD must apply at SSA
- 

# 4 Parts of Medicare

## Original Medicare

Part A  
Hospital  
Insurance

Part B  
Medical  
Insurance

Part D  
Prescription  
Drug Coverage

Individual  
components

## Medicare Part C

Parts A & B Managed Privately  
(can bundle with Part D drug coverage)

Bundled and  
managed by a  
private insurer



# Getting Started in Medicare

- ▶ Part A: Premium-free with work history
- ▶ Part B: Optional; you pay \$104.90
- ▶ Part C: Optional; contracted Medicare
- ▶ Part D: Optional; you must have either Part A or B (or both) to qualify; you pay premium
  
- ▶ Important: Having both Parts A and B is required for the purchase of additional insurance

# www.MedicareStartsAt65.org



1-800-722-4134

E-mail: [shiba.oregon@state.or.us](mailto:shiba.oregon@state.or.us)

Medicare counselors in your area

Not from Oregon?

Home



## Turning 65 and need help with Medicare information?

Oregon provides this information to help you understand Medicare before you turn 65. Even if you continue to work or are not receiving Social Security, you need to know about Medicare to avoid penalties in your Medicare coverage.

### Top questions to ask

- What is Medicare?
- What are Parts A, B, C, and D?
- How do I start Medicare?
- What is my timeline?
- What choices do I have to make?
- If I have employer insurance, do I also need Medicare?
- Where do I go for more information?

[Answers](#)

## SSA.GOV

Retirement/Medicare  
Disability Benefits

## APPLY ONLINE

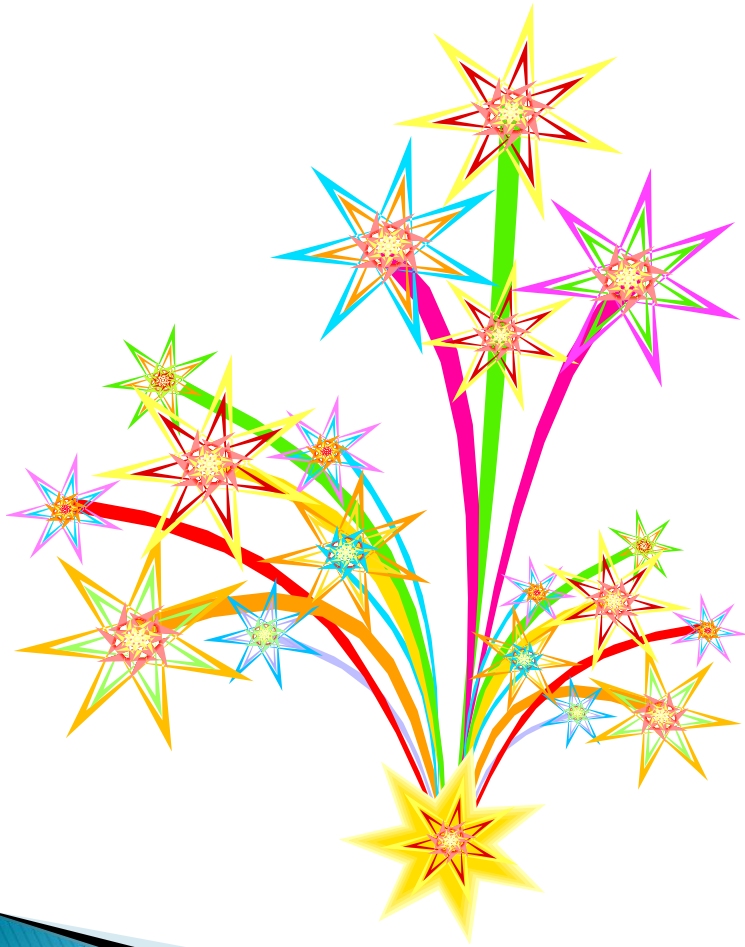
It's so easy!

## DID YOU KNOW . . .

If you are unable to afford the cost of Medicare, you may qualify for extra help.

"Your volunteer cut through a lot of the miscellaneous information we got in the mail and went directly to information we needed to make the decisions . . ."  
~ John

# Changed by the Affordable Care Act:



**Started in 2011:**

Most Part B Preventive  
Benefit procedures  
covered!

--no deductible, no  
coinsurance

*(BUT--beware of office  
visit or facility costs)*

# Annual Wellness Visit (AWV)

- ▶ Who is eligible?
  - 12 months after Welcome to Medicare Visit
- ▶ One visit every 12 months
- ▶ Who can furnish an AWV?
  - Physician
  - Physician's Assistant, Nurse Practitioner, Clinical Nurse Specialist
  - Medical professional or team of medical professionals under direct supervision of a physician
- ▶ No cost if qualified and participating health professional accepts assignment
  - Services not included in AWV subject to regular billing

# DMEPOS

## Competitive Bidding Program

- ▶ Part B covered equipment and supplies
- ▶ Beneficiaries generally must use contracted suppliers
  - In certain areas
  - For certain products

# National Mail Order Program for Diabetic Testing Supplies

- ▶ Beginning July 1, 2013
- ▶ Includes all parts of the United States:
  - The 50 States
  - The District of Columbia
  - Puerto Rico
  - The US Virgin Islands
  - Guam
  - American Samoa

# Standard Part D Benefit 2013



| Yearly deductible   | Co-payment <sup>1</sup> | Coverage Gap (donut hole) |  | Catastrophic Coverage <sup>2</sup> |
|---|-------------------------|---------------------------|--|------------------------------------|
|   |                         | Brand-Name                | Generic  |                                    |
| <p>\$2970 Coverage Limit →</p> <p>You may pay as much as \$325 before your plan starts to pay</p> <p>(Not all plans have deductibles)</p> <p>\$4750 spent out-of-pocket →</p> | Insurance Pays 75%      | Insurance Pays 52.5%      | Insurance Pays 21%                               | Insurance Pays 95%                 |
|   | You pay 25%             | You pay 47.5%             | You pay 79%                                      |                                    |
|   |                         |                           | You pay 5% or \$2.65 generic / \$6.60 brand-name |                                    |

# Medicare Part D: Drug Coverage Options

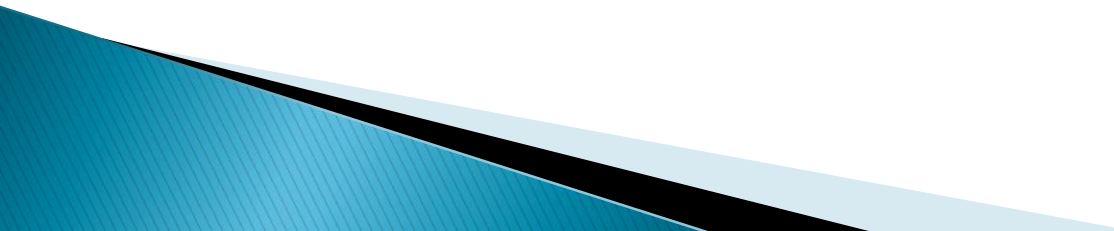
- ▶ Original Medicare: Stand-alone PDP
- ▶ Medicare Advantage: MAPD
  - You must enroll in the MA plan's PDP if you want drug coverage, (sometimes, maybe and it depends)
  - If the MA does not offer drug benefits, then choose a stand-alone PDP

Other creditable drug coverage:

Retiree plans, Employer Group Plans, VA, IHS



# Other Insurance or Benefits Coordinating with Original Medicare

- ▶ Employee coverage
  - ▶ Union
  - ▶ Retiree coverage
  - ▶ Military Health Benefits
  - ▶ Veterans Administration
  - ▶ Tribal Health Benefits
  - ▶ Medicaid
  - ▶ Peace Corp
- 

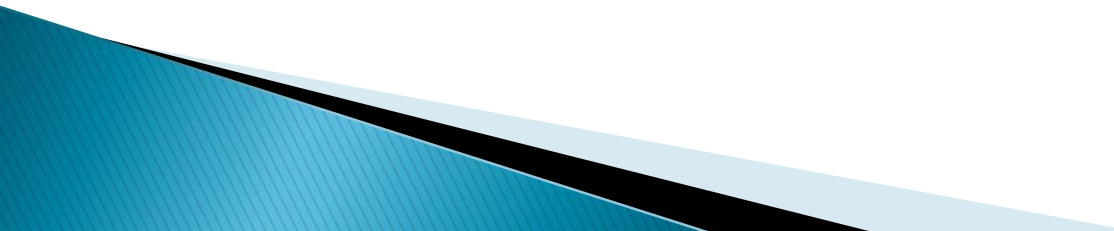
# What is Medigap?

- ▶ Policies sold by private companies
- ▶ Fill the gaps in Original Medicare
  - Deductibles, coinsurance, copayments
- ▶ Standardized plans (except)
  - Minnesota, Massachusetts, Wisconsin
- ▶ All plans of same letter have same coverage
  - Only costs are different

# What is Part C – Medicare Advantage?

- ▶ Private Medicare health insurance (replaces Original Medicare insurance)
- ▶ Medicare contracts with insurance company
- ▶ Could be HMO or PPO
- ▶ Get all benefits of Original Medicare
- ▶ May get extra benefits, like vision care
- ▶ Pay a monthly premium to plan
  - Continue to pay Part B premium
- ▶ You pay deductible, copayments, coinsurance

# What Medicare Does Not Cover

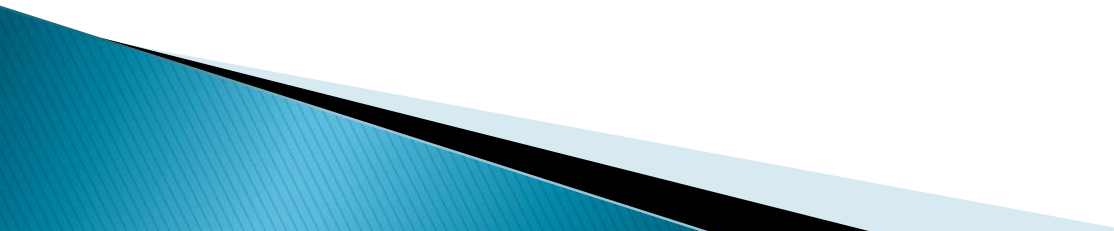
- ▶ Routine
    - Dental
    - Vision
    - Hearing
  - ▶ Annual Routine Physical exams
  - ▶ Long Term Care nursing home cost
  - ▶ Custodial care in the home  
(not to be confused with Medicare covered In-Home Care benefits)
- 

# Medicare Plan Choices



- ▶ Original Medicare  
(Part A and Part B)
  - Medigap Supplement
- ▶ Prescription Drugs  
(Part D)
- ▶ Medicare Advantage  
(Part C=Parts A+B+D)

# Social Security Administration

- ▶ SSA is enrollment gatekeeper for Medicare eligibility & enrollment
  - ▶ Social Security Disability Insurance (aka “Disability” or SSDI)
  - ▶ Supplemental Security Income (SSI)
  - ▶ Extra Help with Part D also called Limited Income Subsidy
- 

# Limited-Income Assistance

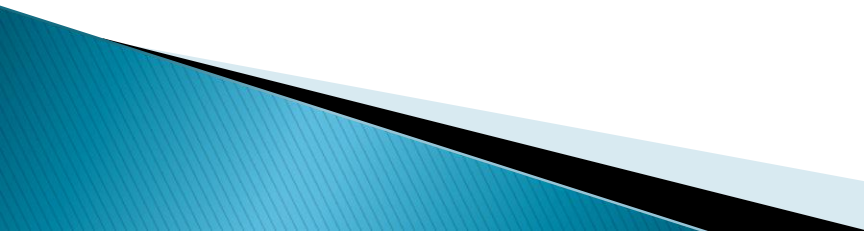
## Medicaid

- ▶ Part B + Part D
- ▶ State Program
- ▶ To apply:  
Contact DHS in  
your state

## “Extra Help”

- Part D only
- Federal Program
- To apply: SSA  
[www.ssa.gov](http://www.ssa.gov)

# Dual Beneficiaries' Unique Needs

- ▶ Duals have Medicare and Medicaid
    - Work with two different systems
    - Each may cover things differently
    - Both may not cover some things
    - Level of subsidy based on income and assets, i.e. “Full Dual” or “Partial Dual”
- 



# Dual Beneficiaries in Alaska

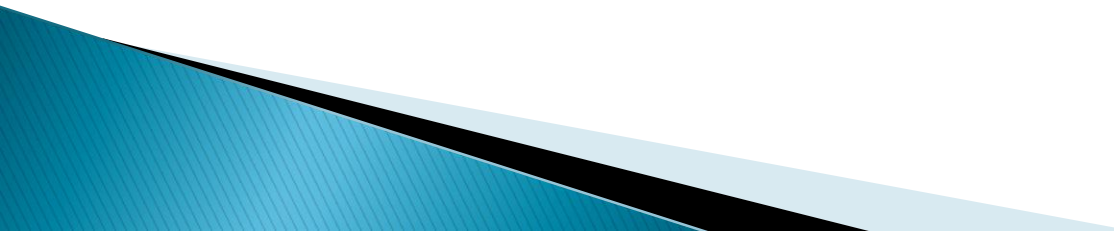


# Special Enrollment Periods

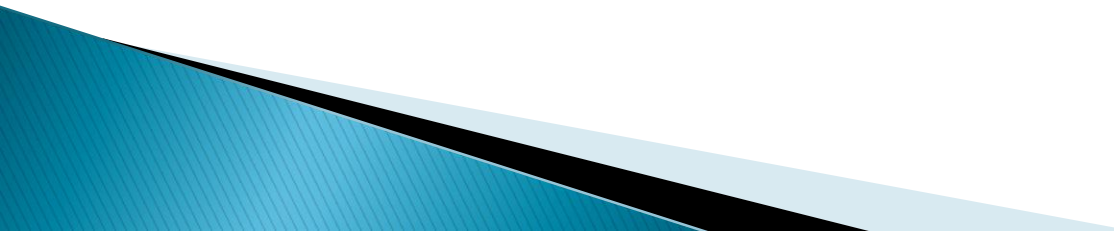


- ▶ Anyone with any level of LIS has a continuous SEP for starting, stopping, or switching PDP or MAPD plans!
- ▶ ...and no penalty for late enrollment!

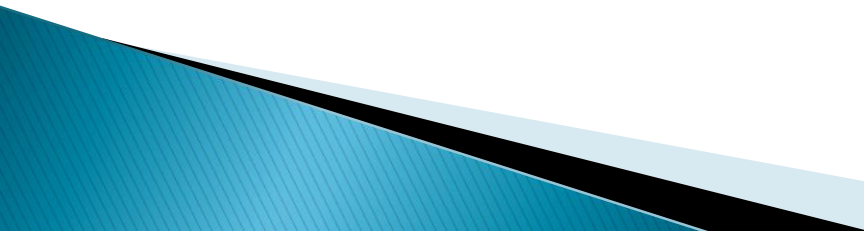
# Enrollment Period Timelines

- ▶ Annual Enrollment Period Oct 15–Dec 7 each year for MAPD or PDP
  - ▶ General Enrollment Period Jan 1 – March 31 for Original Medicare Parts A & B
  - ▶ Initial Enrollment Period for Original Medicare, MAPD, PDP (7 months around birthday)
  - ▶ Special Enrollment Periods
- 

# Topic Expertise

- Medicare Enrollment periods (there are many)
  - Part A – Hospital
  - Part B – Outpatient Medical
  - Part C – Advantage Plans
  - Part D – Medicare Prescription Drug Plans
  - Medicare Supplements
  - Extra Help ( Subsidy for Prescription Drugs)
  - Medicare Savings Program (aka Buy-in)
- 

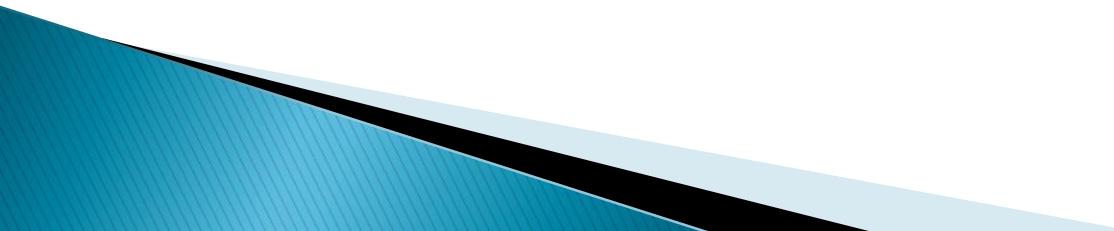
# More topics

- Skilled nursing facility coverage
  - Home health care coverage
  - Mental health coverage
  - Medicare fraud, errors, waste or abuse
  - Medicare claims & billing
  - Medicare Summary Notices
  - Coordination with other insurances, spousal insurance, auto or worker's compensation
  - Unraveling complex Medicare snafus
- 

# Role of state SHIP/SHIBA

- ▶ SHIP, SHIBA, SHINE, HICAP... various names
- ▶ One-on-one individualized counseling and assistance
- ▶ Public and media outreach
- ▶ Extra Help for Prescriptions and Medicare Premium
- ▶ Some SHIPS are also co-housed and function as Senior Medicare Patrol (SMP)
  - Fraud Education and Prevention through Seniors

# Alaska-specific expertise

- ▶ 10% of Alaskans are veterans
  - ▶ 20% of Alaskans are Alaska Native
    - Eskimo, Aleut, Indian
  - ▶ We know what services are available through the Veterans Administration and Tribal Health Services
  - ▶ Navigate Veterans and Alaska Natives through Medicare and their health care delivery systems
- 

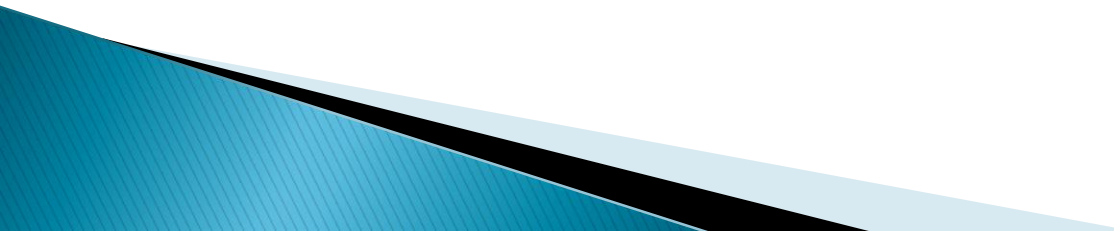




# Medicare and Tribal Health

- ▶ Alaska does not have reservations and is not Indian country as it may be known in the lower 48
- ▶ The Alaska Native Claims Settlement Act 37 years ago recognized the struggles of Native people for economic and social justice
- ▶ ANSCA settled all native land claims, created the native corporations.
- ▶ Alaska Native-run agencies manage their health and social services systems.
- ▶ In 1975 the Indian self-determination and education assistance act opened the door for tribes to delivering Federally funded services to native people.
- ▶ In that spirit we empower and network with tribal health corporations to do their own outreach and enrollment and navigation through Medicare and Medicaid. We support those efforts through collaboration.

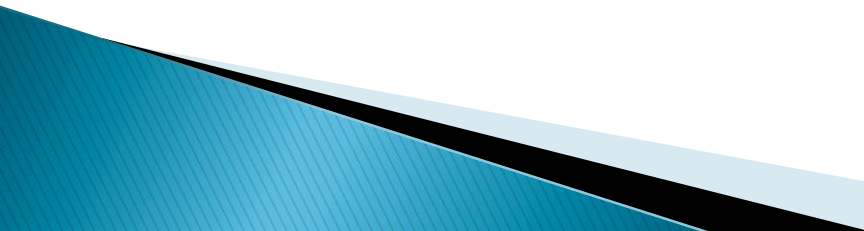
# Role of the ADRC

- ▶ Provides Personalized Options Counseling
  - ▶ Is a trusted resource where people access information and assistance on long-term support options in the community
- 

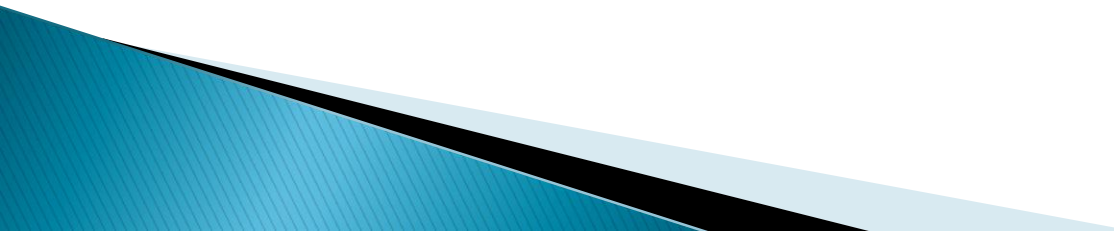
# Who the ADRC serves

- ▶ People with disabilities of all ages
- ▶ Seniors
  - As defined by a program
    - “Anchor rides” for 62 +
    - Senior benefits for 65+
    - Oregon specific examples
- ▶ Families, providers, caregivers

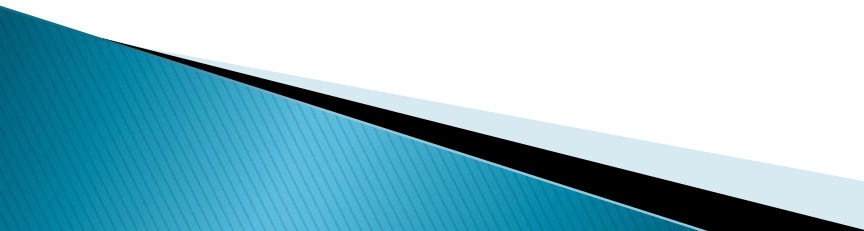
# ADRC Areas of Expertise

- ▶ Housing Options
    - Assisted Living Homes
    - Nursing homes
    - Relocation into or out of Alaska
  - ▶ Transportation
  - ▶ Family Caregiver Supports
    - Medicaid, other forms of assistance
  - ▶ Nutrition Programs
  - ▶ Adaptive Equipment
  - ▶ Public Benefit Analysis (Public and Private)
- 

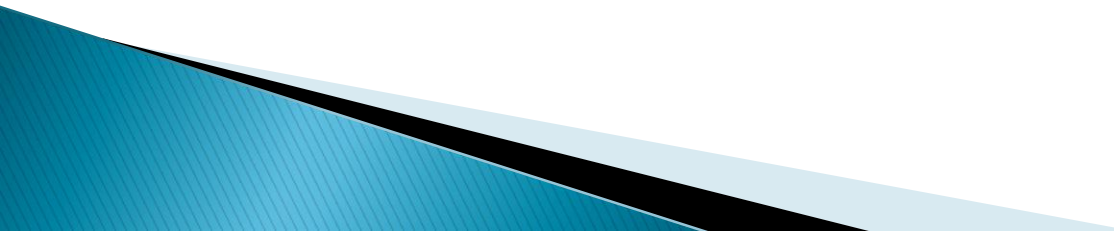
# ADRC Areas of Expertise

- ▶ Financial Aid
  - ▶ Employment Programs/Vocational Rehab
  - ▶ In-Home Care
  - ▶ Prescription Drug Coverage
  - ▶ Exploitation – Fraud or Abuse
  - ▶ Legal Assistance including trusts
  - ▶ End of Life Discussions
    - Guardianship/Conservator
    - Advanced Director
    - Power of Attorney
  - ▶ Support Groups
  - ▶ Aging in Place
- 

# SHIP/ADRC Commonalities

- ▶ Funding is by CMS and ACL
  - ▶ Both focused on empowering clients
  - ▶ Both focused on client's choice
  - ▶ Subject matter experts in disabilities and aging
  - ▶ Explore options
  - ▶ Healthcare involved, aging process involved
    - Family involvement in financial & insurance matters
  - ▶ We do outreach and presentations and individualized counseling
  - ▶ We work with vulnerable people making decisions
- 

# Things we have in common

- ▶ Communicate effectively with people
    - We greet people and build trust
    - Actively listen, assess the need
    - Paraphrase, clarify
    - Use empathy
    - We give information
    - Help in prioritizing
    - We assist in problem solving or referring
    - We close and/or follow up
- 

Friendly, knowledgeable  
people on the phone



People to help with  
applications



We are helpers

People are grateful



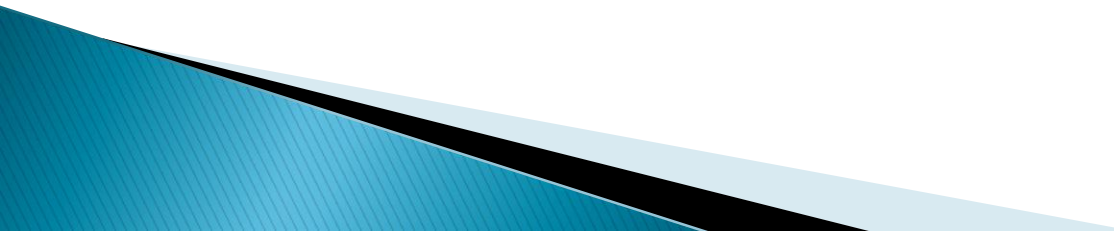


# Outreach by ADRC

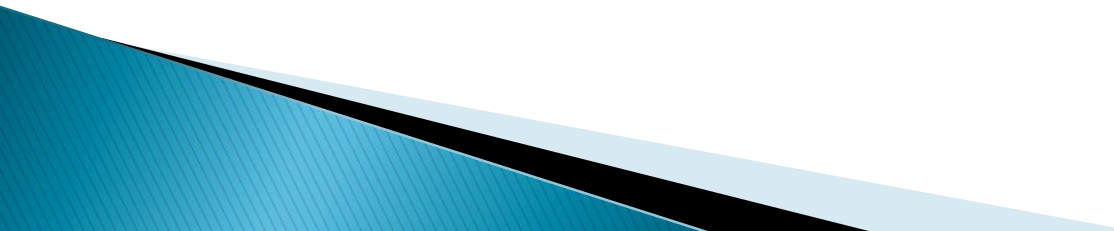
- ▶ Telephone
- ▶ Face to face
- ▶ Email
- ▶ Meet at central place
- ▶ Electronic newsletter
- ▶ Website
- ▶ Ads in papers
- ▶ Radio advertisements
- ▶ Attend inter-agency network meetings



# Outreach to groups

- ▶ Faith Community
  - ▶ Military Community, V.A.
  - ▶ Alaska Native organizations
  - ▶ Homeless community
- 

# Challenges

- ▶ Funding is disappearing
  - ▶ Cross referral and confusion
  - ▶ Availability of resources
  - ▶ Language and cultural differences
  - ▶ Perception of “government”
  - ▶ Telling people there are no options but try later
  - ▶ Hospital discharge to where?
  - ▶ Not eligible for certain benefits
  - ▶ Finding providers that take Medicare
  - ▶ Some people have no options (burned bridges)
  - ▶ People agency shop, looking for a different answer
- 

# Have fun... get crazy



# Opportunities?

- ▶ Reaching out
- ▶ Drinking good coffee, eating lunch, taking walks
- ▶ Developing a trusting relationship
- ▶ Initiating partnerships
- ▶ Clear communications
- ▶ Cross-training
- ▶ Informal relationship-building
  - Brown-bag lunch
  - FYI emails
  - Invitations to speak to groups

# Collaborations in Alaska




Travel



Marketing

Combined RFP for ADRC and SHIP

# Collaborations

- ▶ Joint ADRC and SHIP RFP's
  - ▶ Co-write and manage MIPPA/outreach to limited income beneficiaries
  - ▶ Co-manage benefits application grants
  - ▶ Utilize private label website for benefits applications
  - ▶ ADRC I & R specialists are Certified Medicare Counselors
  - ▶ Cross refer and cross inform continuously
  - ▶ Share lists, resources, insights
  - ▶ Share tables at fairs
  - ▶ Share outreach materials
  - ▶ Co-present
- 

# How to find your state SHIP

Go to Shiptalk.org  
Click on “Find a State SHIP”



The screenshot shows a Windows Internet Explorer browser window displaying the Shiptalk website. The address bar shows the URL <https://shipnr.shiptalk.org/shipprofile.aspx>. The page header includes the logo for "The National SHIP Resource Center" and the text "SHIPtalk" in large letters. Below the header, there is a section titled "What is SHIPtalk?" which explains that SHIP is a national program offering one-on-one counseling and assistance to people with Medicare and their families. A prominent section titled "Find a State SHIP" contains the text "Looking for a State SHIP? Select your state below to find your local SHIP branch." and a form with a dropdown menu labeled "Select a State" and a "GO >>" button. At the bottom of the page, there is a link "Back to SHIPtalk" and a "SHIPtalk" logo.



# How to find a local ADRC

Go to [http://www.adrc-tae.acl.gov/tiki-index.php?page\\_ref\\_id=739](http://www.adrc-tae.acl.gov/tiki-index.php?page_ref_id=739)

The screenshot shows a web browser window displaying the ADRC Locator page. The browser's address bar shows the URL: [http://www.adrc-tae.acl.gov/tiki-index.php?page\\_ref\\_id=739](http://www.adrc-tae.acl.gov/tiki-index.php?page_ref_id=739). The page title is "LOCAL ADRC LOCATOR".

**Navigation and Utility Links (Left Sidebar):**

- FOLLOW US on twitter
- ADRCs IN THE NEWS
- TAE ONLINE FORUM
- OC FORUM
- CARE TRANSITIONS WORK GROUP FORUM
- Enhanced OC Forum
- BOOKMARK
- Home
- Calendar
- Receive TAE Newsletter
- Registered Users Please Log In to Access Semi-Annual Reporting Tool and Private Grant Resources
- Register Here
- Privacy
- Log In (User, Password, login button)
- Remember Me
- Forgot Your Username?
- Forgot Your Password?
- Contact Us
- Site Map

**Main Content Area:**

Map to Find a Local Aging and Disability Resource Center

[ADRC-TAE.org](#) -> [About ADRC](#) -> [ADRCLocator](#)

## LOCAL ADRC LOCATOR

If you are looking for information or assistance with long term services and supports for yourself or for a friend or family member, you can use the map below to locate the Aging and Disability Resource Center nearest you. In states or counties where there is not an ADRC, we have provided information to help you find assistance through other state and local organizations.

### Instructions for Using the Map:

- To view counties that Aging and Disability Resource Centers currently serve, click on a state in the map below to bring up a map of the counties in that state. States that have received federal ADRC grants are shaded in indigo.
- Once in the state map, click on any individual county for information about accessing services and supports in that county.
- Alternatively, use the text list of state names below the map to access the information.
- You may view and print a full list of the contact information for all ADRC pilot sites nationwide:
  - [List of all ADRCs \(formatted for printing\)](#)
  - [List of all ADRCs \(formatted for web viewing\)](#)

*If you notice an error or have an update to the information presented here, please notify us at [adrc-tae@lewin.com](mailto:adrc-tae@lewin.com) and we will correct it.*

Legend:

- Guam
- Northern Mariana Islands
- Puerto Rico

Additional labeled states: RI, CT, DE, DC

Browser status bar: Done, Internet, 100%

# Your thoughts?

