

# 2018 SMP/SHIP

NATIONAL CONFERENCE

August 20–23 • Chicago, IL

## A Success Story: Reaching the Non- English Speaking Community of Chicago

Sandy Leith, Grace Nawakowski, Eliza Chan, and  
Jason Echols

# 2018 SHIP/SMP Conference

## Illinois SHIP:

# A Hands-on Approach to Expanding Knowledge and Cultivating Partnerships

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Illinois Department on Aging  
Senior Health Insurance Program (SHIP)  
800-252-8966

[Aging.SHIP@illinois.gov](mailto:Aging.SHIP@illinois.gov)



**LOCAL HELP FOR PEOPLE WITH MEDICARE**

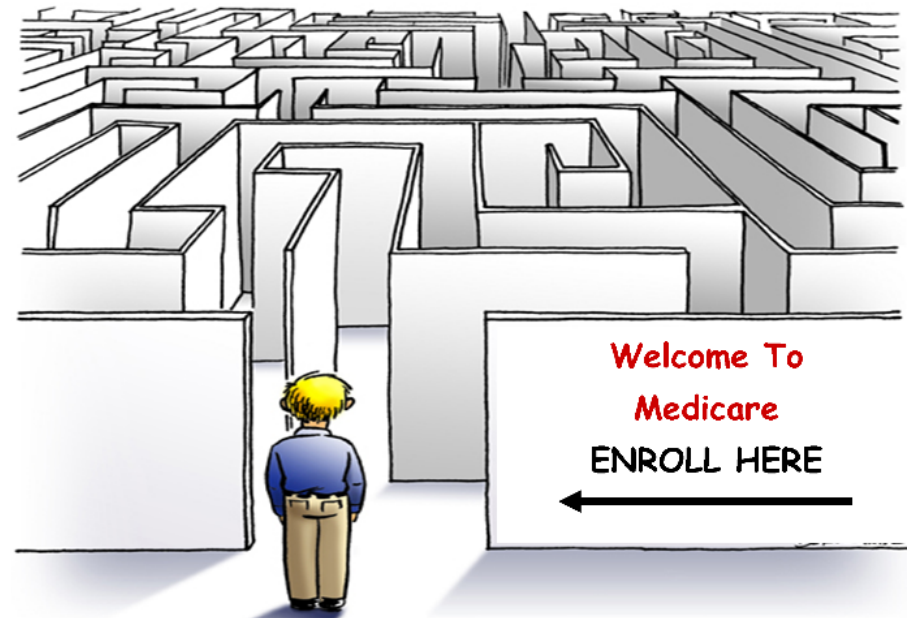
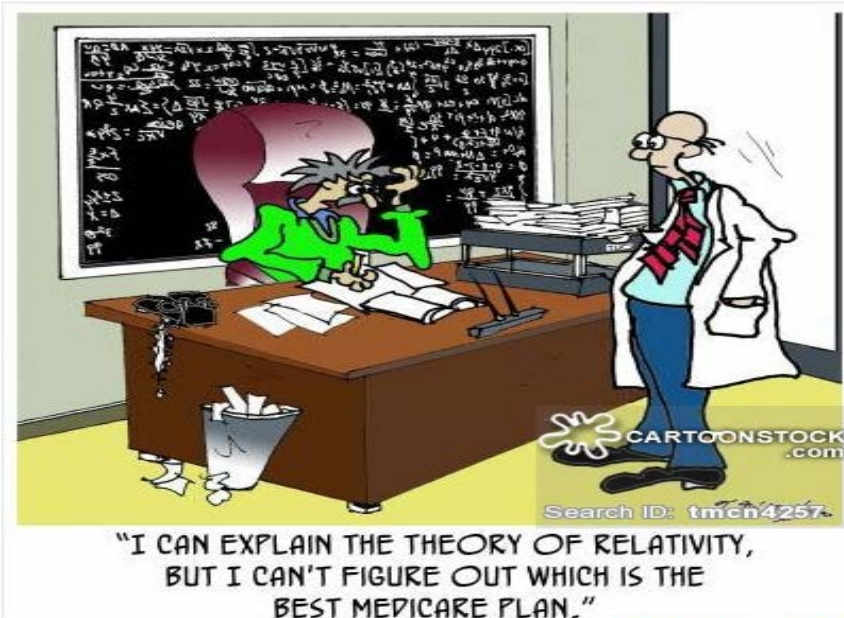
Presenter: Dave Lecik

***The best counselors are educated counselors!***

***Learn how we train a consisted unified message to over 1,000 counselors.***

***Take away materials used for Open Enrollment, Continuing Education, and Specialized Medicaid training.***

***Increase your partnerships through reliable desk reference materials for counselors.***



# Illinois SHIP Overview



## Happy 30th Anniversary Illinois SHIP!

- ❑ 350 Illinois SHIP Counseling sites
- ❑ 1,100 certified SHIP counselors
- ❑ Trained approximately 200 new counselors a year for the last 2 years, due to outreach efforts

# Presentation Overview



Illinois SHIP created specialized curricula for a hands-on approach to educating and engagement.

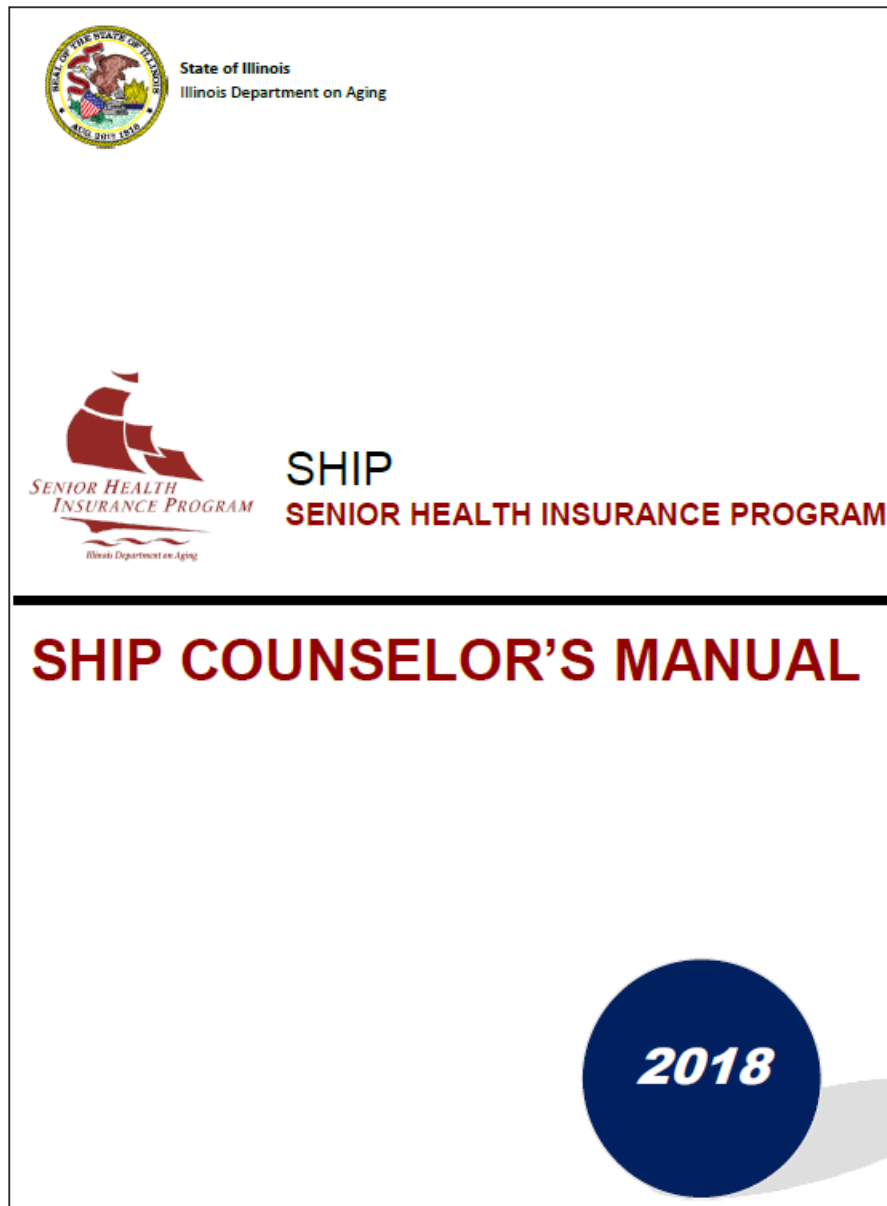
- Goal: Enhanced counseling skills among our existing counselors and expand training to other aging community partners such as, HUD Service Coordinators, FQHC's, ACA Navigators, Medicaid Waiver service providers and Community Care Program units, etc.
- We'll look at some past year's specialized trainings that kept counselors up-to-date and expanded on the role of Medicaid, the Long-Term Care and Home Care Ombudsman programs, Medicaid Managed Care Expansion in Illinois, Social Security updates and the everchanging Medicare updates.

**Disclaimer:** For many SHIPs, this could be costly, creating and printing these curricula. Fortunately, Illinois SHIP partners with other agencies as a part of a master contract to print our training materials, versus outsourcing.

# Specialized Curriculum We'll Discuss



- New Counselor Certification Training (4-Day)
- Spring Continuing Education Conference
- SHIP Fall Conference
- Medicare-Medicaid Learning Collaborative
- Illinois SHIP Medicare Supplement Guide
- SHIP Main Handout for Training



# New Counselor Certification Training

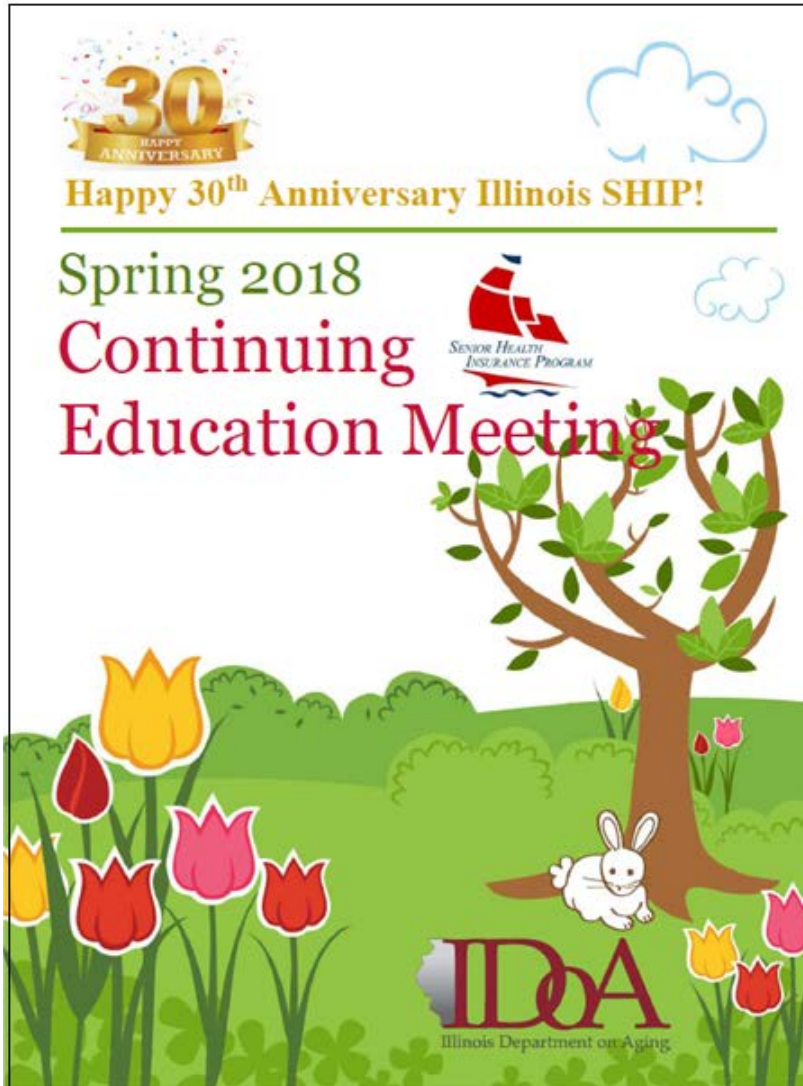


Four days of intense training using Pre-class emailed material, our comprehensive **SHIP Counselor Training Manual** and a 100 question open-book SHIP Counselor Certification exam.

Training is 4 days in length, split between 2 weeks (2 days per week)



# Spring Continuing Education Conference



## AGENDA

### Introduction

1. SHIP Counselor Manual Changes
  - “Cheat sheet”

NOTE: All coordinators will get an e-mailed manual and be mailed a hard copy at a later date
2. Changes to Medicare for 2018
  - Lifting of Therapy caps
  - Part D Coverage Gap closing earlier
  - Higher Part B & D premiums for higher income earners
  - Extension of Equitable Relief
3. New Medicare Cards Are Coming
  - 10 Things to Know About Your New Card
  - New Card PowerPoint
4. NPR Changing to SHIP Tracking and Reporting System (STARS)
5. Volunteer Risk and Program Management (VRPM) program
6. WebEx to Replace ATT System for Quarterly Coordinator Calls
7. 30<sup>th</sup> Anniversary of Illinois SHIP – July 2018!
8. 2018 Medicare Numbers
  - Part A & B Charts
  - Part D Chart
  - Extra Help Chart
  - Medicare Savings Programs Chart
  - Income Related Monthly Adjustment Chart





# SHIP Fall Conference

## (Pre- Medicare Open Enrollment)

**IDoA**  
Illinois Department on Aging

**2017  
SHIP CONFERENCE**

**SENIOR HEALTH  
INSURANCE PROGRAM**  
Illinois Department on Aging




**Aging.SHIP@Illinois.gov**  
**1-800-252-8966**

This project was supported in part by grant #90SAPG0047-01-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

8:15 a.m. – 9:00 a.m.	Registration
9:00 – 9:15 a.m.	Welcome – Sandy Leith, SHIP Director
9:15 – 10:15 a.m.	Medicare Part D Updates Kelly Dehlinger, SHIP Trainer
10:15 – 10:30 a.m.	BREAK
10:30 – 10:45 a.m.	National Performance Reporting (NPR) Sergio Mojarro, SHIP Trainer
10:45 a.m. – 12:00 p.m.	Medicaid Bootcamp Dave Lecik, SHIP Trainer
12:00 – 1:00 p.m.	LUNCH
1:00 – 1:30 p.m.	Plan Finder Jose Alves, SHIP Trainer
1:30 – 2:00 p.m.	Medicare Supplement Plan Update Bryan Padgett, SHIP Trainer
2:00 – 2:15 p.m.	BREAK
2:15 – 3:15 p.m.	Social Security Updates John Hren, Claims Specialist Joliet SSA Office
3:15 – 3:30 p.m.	Wrap-up – Sandy Leith, SHIP Director



# SHIP Medicare and Medicaid Learning Collaborative






## Medicare Basics and Medicaid Bootcamp

SHIP Medicare and Medicaid Learning Collaborative

Senior Health Insurance Program (SHIP)

1-800-252-8966  
[Aging.SHIP@illinois.gov](mailto:Aging.SHIP@illinois.gov)

 LOCAL HELP FOR PEOPLE WITH MEDICARE

July 2018



## Illinois' new Statewide Medicaid Managed Care Program

JULY 2018

Updates on the Illinois' Integrated Eligibility System (IES) and Application for Benefits Eligibility (ABE) –

JULY, 2018



## SHIP Medicare and Medicaid Learning Collaborative

State of Illinois Michael A. Bilandic Building  
5<sup>th</sup> Floor Auditorium 160 N. LaSalle Street Chicago, IL 60601

Two sessions available - July 17<sup>th</sup> or 24<sup>th</sup>, 2018

9:30 a.m.-9:40 a.m.	<p><b>Welcome</b> Sandy Leith, Senior Health Insurance Program Director, IDOA and LaRhonda Williams, Deputy State Home Care Ombudsman</p>
9:40a.m.-10:00 a.m.	<p><b>Illinois Home Care Ombudsman Presentation</b> Clarissa Shea, Illinois Home Care Ombudsman</p>
10:00 a.m.-12:00 p.m.	<p><b>SHIP Medicare Basics and Medicaid Bootcamp</b> Dave Lecik, SHIP Trainer</p>
12:00 p.m. -1:00 p.m.	Lunch
1:00 p.m. -2:00 p.m.	<p><b>SHIP Continued</b> Dave Lecik, SHIP Trainer</p>
2:00 p.m.-3:30 p.m.	<p><b>Overview of Medicaid HealthChoice Illinois and IES</b> Laura Phelan, MCO Account Manager/Medicare-Medicaid Alignment Initiative Manager Department of Healthcare and Family Services</p>

## SHIP Medicare and Medicaid Learning Collaborative (continued)



### Medicare and Medicaid Learning Collaborative

by Illinois Department on Aging

#### DESCRIPTION

The learning collaborative will provide an interactive overview of the Home Care Ombudsman Program, Medicare and Medicaid, Medicaid managed care programs, and how to link programs in order to reduce costs for the beneficiary. Participants will also receive a copy of the presentation handouts, helpful reference charts, guides, and fact sheets.



# Illinois SHIP Medicare Supplement Guide



State of Illinois  
Illinois Department on Aging

## 2017 – 2018 Medicare Supplement Premium Comparison Guide

Chicago Area  
(UPDATED)



LOCAL HELP FOR PEOPLE WITH MEDICARE

Chicago Area – Zip Code 60639

Standardized Medicare Supplement Plans Available – Annual Premium Estimates

AARP/UNITED HEALTHCARE INSURANCE COMPANY

[www.aarpmedicaresupplement.com](http://www.aarpmedicaresupplement.com)

(800) 523-5800

Pre-ex: 3

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M
64 & Under	\$2,214	\$3,231	\$4,086		\$4,104		\$3,983	\$1,611	\$2,461	
65	\$945	\$1,379	\$1,743		\$1,751		\$1,500	\$687	\$1,050	
70	\$1,166	\$1,702	\$2,152		\$2,161		\$1,851	\$848	\$1,296	
75	\$1,624	\$2,369	\$2,996		\$3,010		\$2,577	\$1,181	\$1,805	
80	\$1,624	\$2,369	\$2,996		\$3,010		\$2,577	\$1,181	\$1,805	
85	\$1,624	\$2,369	\$2,996		\$3,010		\$2,577	\$1,181	\$1,805	

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

[www.anico.com](http://www.anico.com)

(800) 899-6503

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M
64 & Under	\$4,098				\$5,777		\$4,567			
65	\$2,424				\$3,418		\$2,701			
70	\$2,712				\$3,824		\$3,023			
75	\$3,169				\$4,468		\$3,531			
80	\$3,647				\$5,142		\$4,064			
85	\$4,343				\$6,123		\$4,841			

AMERICAN REPUBLIC CORP INSURANCE COMPANY

[www.americanenterprise.com](http://www.americanenterprise.com)

(888) 755-3065

Pre-ex: 0

App Fee: \$0

Crossover: yes

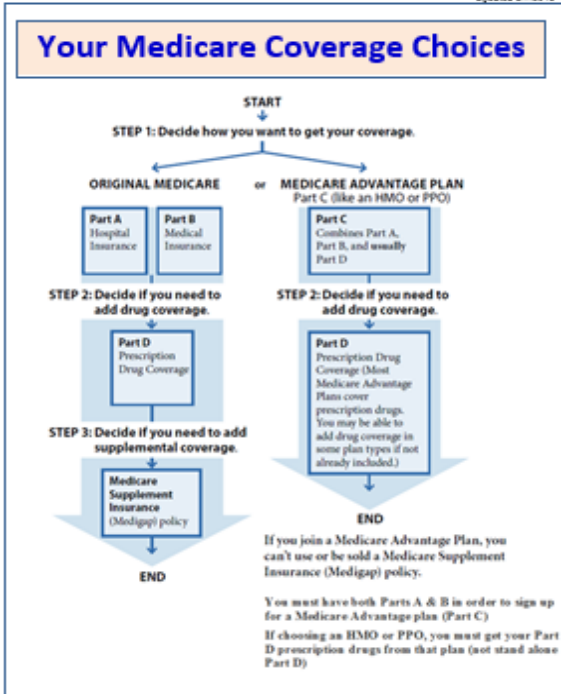
Age	A	B	C	D	F	FHD	G	K	L	M
64 & Under	\$4,833				\$5,879	\$1,930		\$2,888	\$3,934	
65	\$2,538				\$3,088	\$1,013		\$1,517	\$2,066	
70	\$2,845				\$3,461	\$1,136		\$1,700	\$2,316	
75	\$3,447				\$4,194	\$1,377		\$2,060	\$2,806	
80	\$3,971				\$4,832	\$1,586		\$2,373	\$3,233	
85	\$4,494				\$5,467	\$1,794		\$2,686	\$3,658	

Pre-ex = # of months of waiting period for coverage of a pre-existing condition



# Illinois SHIP Main Handout for Training

Updated 4/17/2018



### Medicare Enrollment Periods - Quick Chart

Part A & B	Part D	Part C	Medigap
<b>Medicare Initial Enrollment Period (IEP)</b> 7-month window surrounding month of entitlement to Medicare when eligible individuals can sign up for Medicare	<b>Medicare Initial Enrollment Period (IEP)</b> 7-month window surrounding month of entitlement to Medicare when eligible individuals can sign up for Medicare	<b>Medicare Initial Enrollment Period (IEP)</b> 7-month window surrounding month of entitlement to Medicare when eligible individuals can sign up for Medicare	<b>Medigap Open Enrollment Period (OEP)</b> One-time 6-month window after a person first enrolls in Part B
<b>General Enrollment Period (GEP)</b> (If missed IEP) Jan 1 - Mar 31 Part B effective July 1	If use GEP, Can sign up for Part D, April 1 - June 30 (if July 1) Part D effective July 1	If use GEP, Can sign up for Part C, April 1 - June 30 (if July 1)	
	<b>Medicare Annual Open Enrollment Period (AOEP)</b> for Parts C & D Oct 15 - Dec 7	<b>Medicare Annual Open Enrollment Period (AOEP)</b> for Parts C & D Oct 15 - Dec 7	
		<b>Medicare Advantage (MA) Disenrollment Period (MADP)</b> People in a Medicare Advantage (Part C) plan who want to leave their plan to get Original Medicare (Parts A & B) January 1 - February 14	
<b>Special Enrollment Period (SEP)</b> Granted by Medicare in certain situations	<b>Special Enrollment Period (SEP)</b> Granted by Medicare in certain situations	<b>Special Enrollment Period (SEP)</b> Granted by Medicare in certain situations	Note: May have Special Rights and Guaranteed Issue Rules

#### Your 7-Month Initial Enrollment Period (IEP)

This is the best time to sign up for Medicare Part A & B

If you wait until here to sign up, your coverage will be delayed

Note: If do not sign up during the IEP, coverage may be delayed and late penalties may apply

1-800-252-8966  
TTY # 1-888-206-1327

### 2018 Original Medicare (Part A) Inpatient Hospital Insurance

(Without Medigap or Secondary coverage)

Service	Benefit	Medicare's share	Beneficiary's share (Per benefit period)
Inpatient Hospitalization	First 90 days	All but \$1,240.00	\$1,240.00
	91st to 90th day	All but \$325.00 a day	\$325.00 a day
	Lifetime Reserve Days		
Semi-private room and board, general nursing, inpatient drugs and miscellaneous hospital services and supplies (You begin a new Part A benefit period after you have been home for 60 consecutive days.)	91st to 150th day (these 60 reserve days may be used only once in your lifetime)	All but \$670.00 a day	\$670.00 a day
	Beyond 150 days	Nothing	All Costs
Skilled Nursing Facility Care (SNFC)* (Qualitative care not covered)	First 20 days	Full cost of services	Nothing
	21st day through 100th day	All but \$167.50 a day	\$167.50 a day
	Beyond 100 days	Nothing	All costs
Home Health Care (After a prior inpatient hospital stay; up to 100 visits)	Visits limited to medically necessary part-time skilled care of a homebound individual	Full cost of services (see Durable Medical Equipment)	Nothing
Hospice Care Available to terminally ill	Unlimited renewable benefit period	All but limited costs for outpatient drugs and inpatient respite care	\$5.00 for each outpatient prescription drug and 5% of Medicare-approved amount for respite care

### 2018 - Extra Help with Part D Drug Costs

Medicare beneficiaries can qualify for Extra Help (from Social Security) with their Medicare prescription drug plan costs. To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 States or the District of Columbia. *Apply at SSA.gov*

	Medicare & Medicaid Full Benefit Dual Institutionalized or receiving Home & Community Based Services (HCBS)	Medicare & Medicaid Full Benefit Dual 100% FPL	Medicare & MSP Medicare Savings Programs (QMB, SLMB, QI-1)	Medicare Only 150% FPL
Monthly Part D Premium	\$0	\$0	\$0	Partial Premium Subsidy \$82 (scale: 100-110% = 20% premium subsidy; 110-115% = 50% premium subsidy; 115-119% = 20% premium subsidy)
Annual Deductible	\$0	\$0	\$0	\$82
Copay Coinsurance	\$0	\$1.25 / \$3.70 Copay for 2018	\$3.15 / \$8.35 Copay for 2018	25% Coinsurance up to \$492 out-of-pocket
Catastrophic coverage	N/A	N/A	N/A	\$3.15 / \$8.35 Copay after \$1,800 out-of-pocket cost

### 2018 Medicare Savings Programs (QMB, SLIB, QI-1)

The Medicare Savings Program (MSP) is a State Medicaid program that can help to pay Medicare premiums,

Program Name	2018 Monthly Income Limits	Resource/Asset Limits	Program Pays	Effective Date
Qualified Medicare Beneficiary (QMB)	100% FPL \$1,012 Individual (+ \$25) \$1,372 Couple (+ \$25)	\$7,560 Individual \$11,340 Couple	Part A & B Premiums, deductibles, & coinsurance	Premiums are paid effective the month of QMB eligibility which is the month after the month of the QMB eligibility determination.
Specified Low-Income Medicare Beneficiary (SLIB/SLMB)	120% FPL \$1,213 Individual (+ \$25) \$1,645 Couple (+ \$25)	\$7,560 Individual \$11,340 Couple	Medicare Part B premiums	Part B premium paid for application month & may be backdated an additional 3 months
Qualified Individual-1 (QI-1)	135% FPL \$1,365 Individual (+ \$25) \$1,851 Couple (+ \$25)	\$7,560 Individual \$11,340 Couple	Medicare Part B premiums	Part B premium paid for application month & may be backdated an additional 3 months

(+ \$25) = Illinois Medicaid income disregard      NOTE: Illinois Medicaid income standards differ from the national amounts

# Results and Real Life Take-Aways



We've work hard at building partnerships and the achieving results through our trainings and sharing materials:

- **HUD Service Coordinators:** Spoke to 150 housing coordinators at their annual conference and are a major part of their curriculum each year.
- **ACA Navigators:** We have trained several of these folks working through various agencies such a FQHCs
- **FQHCs:** We have 10 rural health centers and 6 FQHC's in Cook county as SHIP sites. These partners meet with the low income and hard to reach population who trusts these clinics with their healthcare.
- **LTC and Home Care Ombudsman:** We partnered with these folks and are introducing their community services to the SHIP network. This gives in home advocacy with regard to our Medicaid waiver and Duals Demonstration programs.
- **Aging and Waiver Service Community Care Units (CCU):** We've partnered to cross train CCUs to take on the SHIP counseling efforts. These partners are proficient in Medicaid application processes yet relay on SHIP training to help their clients make the most of their healthcare benefits to lower out of pocket costs and enhance the beneficiaries qualify of life.

# Training material is available for participants

ANY QUESTIONS?



# Illinois SHIP

Phone: 800-252-8966

Web Link: [www.state.il.us/aging/SHIP](http://www.state.il.us/aging/SHIP)

Email: [Aging.SHIP@illinois.gov](mailto:Aging.SHIP@illinois.gov)