

2018 SMP/SHIP

NATIONAL CONFERENCE

August 20–23 • Chicago, IL

Medicare Training: Building
Partnerships and Advanced Skills

2018 SHIP/SMP Conference

Illinois SHIP:

A Hands-on Approach to Expanding Knowledge and Cultivating Partnerships



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

Aging.SHIP@illinois.gov



LOCAL HELP FOR PEOPLE WITH MEDICARE

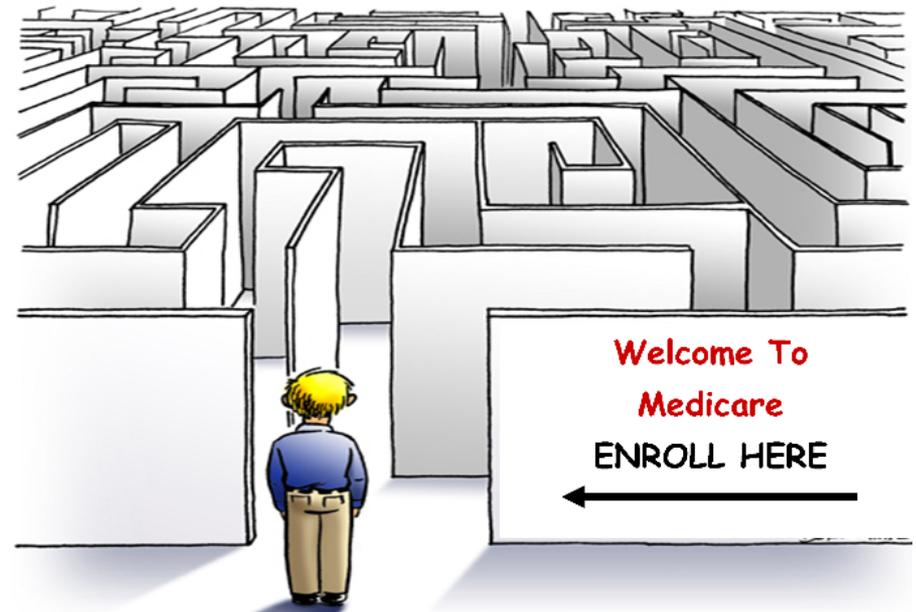
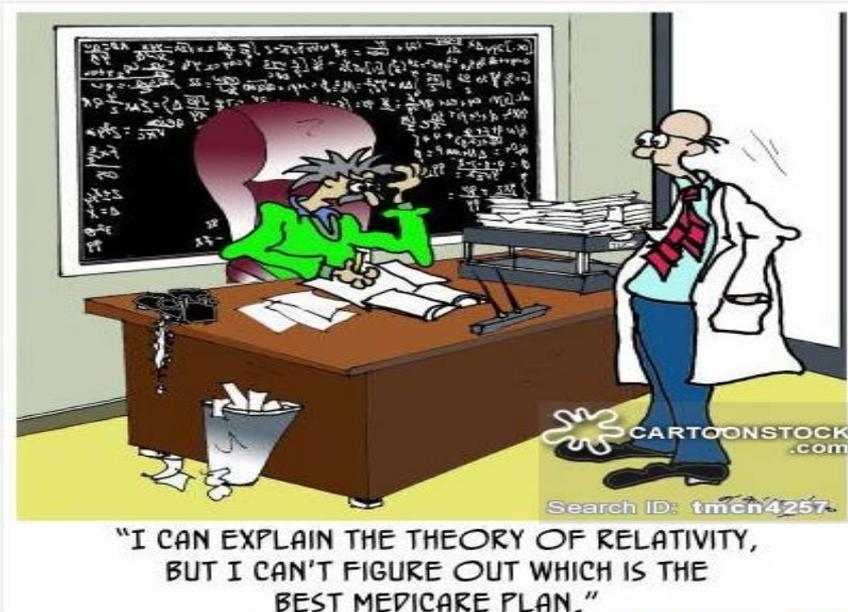
Presenter: Dave Lecik

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.

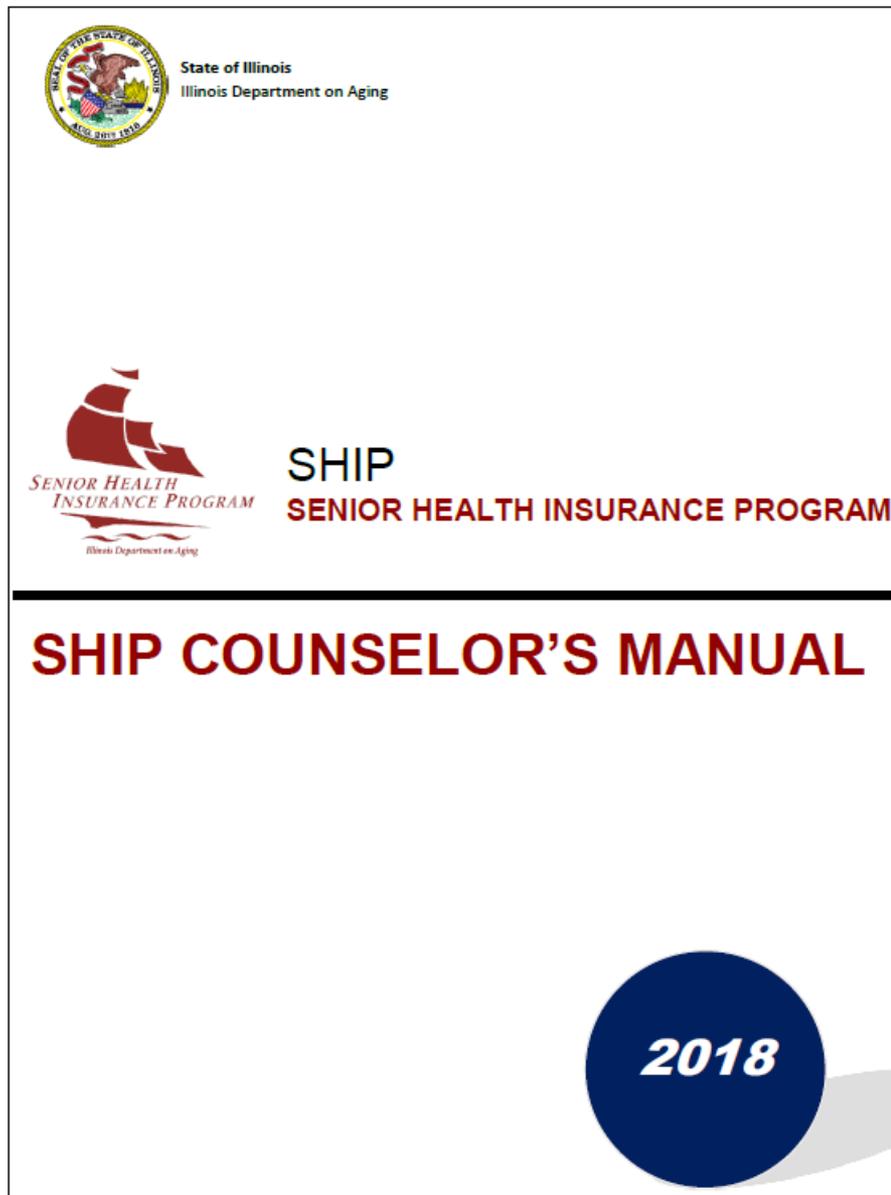
- Goal: Enhanced counseling skills among our existing counselors and expand training to other aging community partners such as, HUD Service Coordinators, FQHC's, ACA Navigators, Medicaid Waiver service providers and Community Care Program units, etc.
- We'll look at some past year's specialized trainings 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

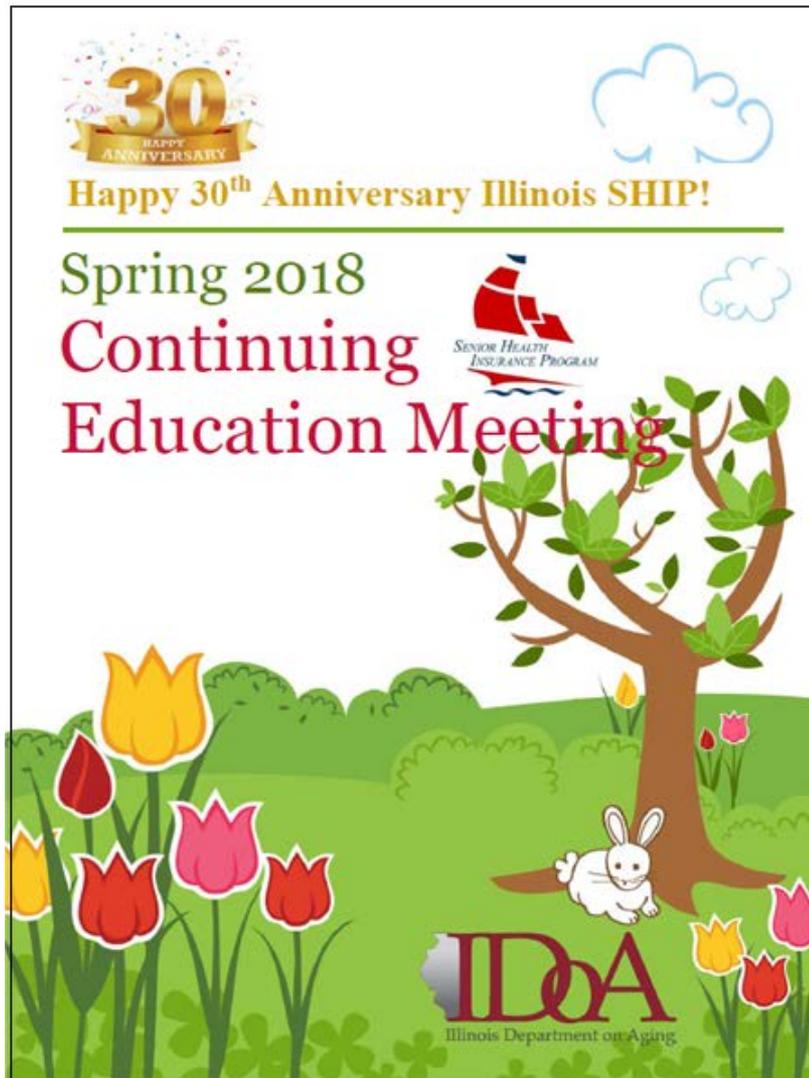


Four days of intense training using Pre-class emailed material, our comprehensive **SHIP Counselor Training Manual** and a 100 question open-book SHIP Counselor Certification exam.

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. 30th 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

IDoA
Illinois Department on Aging

SHIP
SENIOR HEALTH INSURANCE PROGRAM
Illinois Department on Aging

Illinois Long-Term Care OMBUDSMAN PROGRAM

Medicare Basics and Medicaid Bootcamp

SHIP Medicare and Medicaid Learning Collaborative

Senior Health Insurance Program (SHIP)

1-800-252-8966
Aging.SHIP@illinois.gov

July 2018

SHIP
SENIOR HEALTH INSURANCE PROGRAM
ILLINOIS DEPARTMENT ON AGING

LOCAL HELP FOR PEOPLE WITH MEDICARE



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
5th Floor Auditorium 160 N. LaSalle Street Chicago, IL 60601

Two sessions available - July 17th or 24th, 2018

9:30 a.m.-9:40 a.m.	<p>Welcome 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>Illinois Home Care Ombudsman Presentation Clarissa Shea, Illinois Home Care Ombudsman</p>
10:00 a.m.-12:00 p.m.	<p>SHIP Medicare Basics and Medicaid Bootcamp Dave Lecik, SHIP Trainer</p>
12:00 p.m. -1:00 p.m.	Lunch
1:00 p.m. -2:00 p.m.	<p>SHIP Continued Dave Lecik, SHIP Trainer</p>
2:00 p.m.-3:30 p.m.	<p>Overview of Medicaid HealthChoice Illinois and IES 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)



Chicago Area – Zip Code 60639

Standardized Medicare Supplement Plans Available – Annual Premium Estimates

AARP/UNITED HEALTHCARE INSURANCE COMPANY

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

(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

(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	

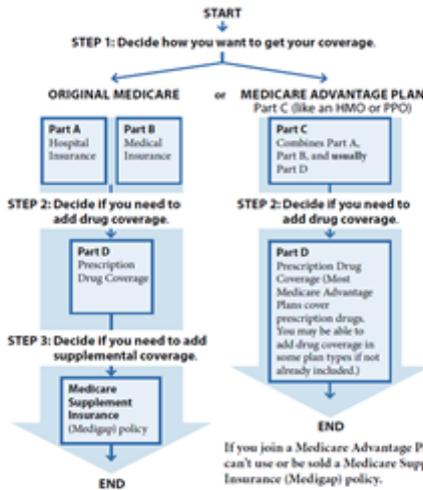
Pre-ex = # of months of waiting period for coverage of a pre-existing condition



Illinois SHIP Main Handout for Training

Updated 8/17/2018

Your Medicare Coverage Choices



If you join a Medicare Advantage Plan, you can't use or be sold a Medicare Supplement Insurance (Medigap) policy.

You must have both Parts A & B in order to sign up for a Medicare Advantage plan (Part C)

If choosing an HMO or PPO, you must get your Part D prescription drugs from that plan (not stand alone Part D)

Medicare Enrollment Periods - Quick Chart			
Part A & B	Part D	Part C	Medigap
Medicare Initial Enrollment Period (IEP) 7-month window surrounding month of entitlement to Medicare when eligible individuals can sign up for Medicare	Medicare Initial Enrollment Period (IEP) 7-month window surrounding month of entitlement to Medicare when eligible individuals can sign up for Medicare	Medicare Initial Enrollment Period (IEP) 7-month window surrounding month of entitlement to Medicare when eligible individuals can sign up for Medicare	Medigap Open Enrollment Period (OEP) One-time 6-month window after a person first enrolls in Part B
General Enrollment Period (GEP) (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)	
	Medicare Annual Open Enrollment Period (AOEP) for Parts C & D Oct 15 - Dec 7	Medicare Annual Open Enrollment Period (AOEP) for Parts C & D Oct 15 - Dec 7	
		Medicare Advantage (MA) Disenrollment Period (MADP) People in a Medicare Advantage (Part C) plan who wish to leave their plan to get Original Medicare (Parts A & B) January 1 - February 14	
Special Enrollment Period (SEP) Granted by Medicare in certain situations	Special Enrollment Period (SEP) Granted by Medicare in certain situations	Special Enrollment Period (SEP) 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 <small>(Without Medigap or Secondary coverage)</small>			
Service	Benefit	Medicare's share	Beneficiary's share (Per benefit period)
Inpatient Hospitalization 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.)	First 60 days	All but \$1,240.00	\$1,240.00
	61st to 90th day	All but \$325.00 a day	\$325.00 a day
	Lifetime Reserve 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) <small>(Qualitative care not covered)</small>	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 <small>(After a prior inpatient hospital stay; up to 100 visits)</small>	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. <i>Apply at SSA.gov</i>				
	Medicare & Medicaid Full Benefit Dual Institutional or receiving Home & Community Based Services (HCBS)	Medicare & Medicaid Full Benefit Dual 100% FPL \$1,012 Individual \$1,372 Couple (+ \$150 more drug cost)	Medicare & MSP Medicare Savings Programs (QMB, SLMB, QI) Up to 150% FPL \$1,805 Individual \$1,853 Couple (+ \$150 more drug cost)	Medicare Only 150% FPL \$1,517 Individual \$2,057 Couple
2018 Resource/Asset Limit		Medical Resource Limit \$2,000 Individual \$3,000 Couple	2018 Resource/Asset Limit \$7,500 (Individual) \$11,340 (Couple) (up to \$4,500 FPL and social allowance)	2018 Resource/Asset Limit (\$12,000) (Individual) \$25,150 (Couple) (up to \$4,500 FPL and social allowance)
Monthly Part D Premium	Full Premium Subsidy \$0	Full Premium Subsidy \$0	Full Premium Subsidy \$0	Partial Premium Subsidy Sliding scale: 100-150% = 50% premium subsidy 150-175% = 50% premium subsidy 175-200% = 20% premium subsidy
Annual Deductible	\$0	\$0	\$0	\$82
Copay Coinsurance	\$0	\$1.25 / \$0.70 Copay for 2018	\$3.15 / \$6.35 Copay for 2018	25% Coinsurance Up to \$492 out-of-pocket
Catastrophic coverage	N/A	N/A	N/A	\$3.15 / \$6.35 Copay plus \$180 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

Email: Aging.SHIP@illinois.gov

ADVANCED MEDICARE TRAINING: A CLOSER LOOK

- Ship/SMP National Conference
- Chicago
- August, 2018
- Presented by: Anne Smith and Gloria Rhode



HOW THIS TRAINING CAME ABOUT

- In 2017 we were asked by our SHIP/SMP Director to develop advanced Medicare training that would take a targeted, in-depth look at one or more coverage topics. In Maine the SHIP and SMP programs work together and a number of counselors had requested training that would provide them with a deeper understanding of Medicare. We felt this would be a great opportunity for us to try to develop training that would allow staff and volunteers to work together to resolve beneficiary inquiries. We solicited real cases from staff at the SHIP agencies and developed our training from those.

OBJECTIVES

- Provide advanced training to SHIP and SMP staff and volunteers to enhance their abilities to provide one-on-one problem resolution.
- Use real case scenarios and issues that staff and volunteers may encounter.
- Provide training in a format that will encourage participant involvement.
- Further develop staff and volunteer research skills.
- Build collegiality between staff and volunteers.
- Provide training suitable for all ability levels.

FORMAT

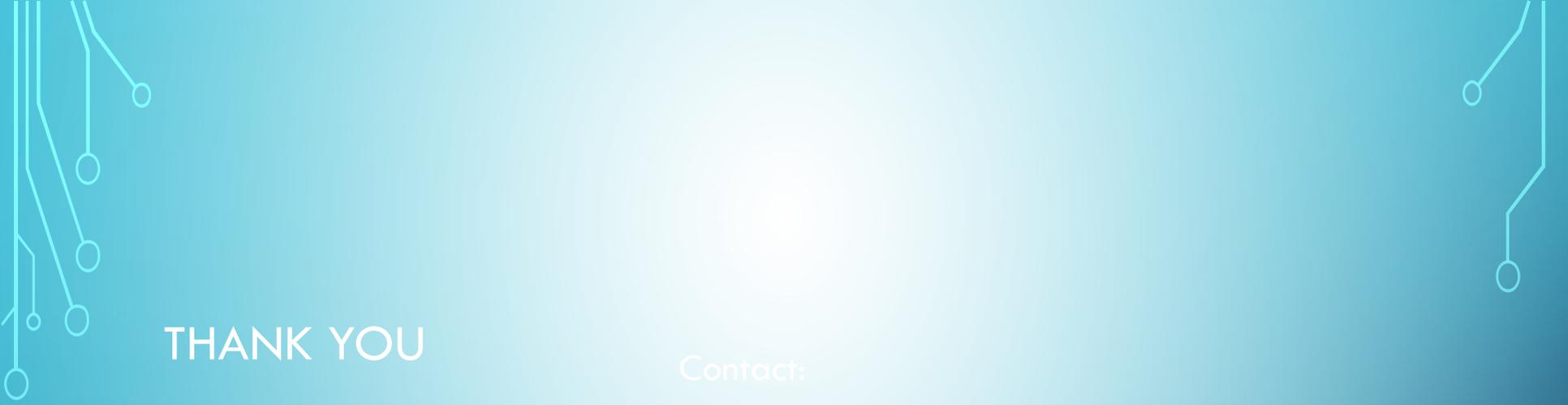
- Cases will be real cases
- Work will be done in a small group format
- Each group will be a mix of staff and volunteers, both seasoned and new
- Training will be 3-4 hours, depending on group size
- Sections of the training will utilize a variety of formats; some will provide each small group with a different case, while others will have all small groups working on the same case
- Groups will have ample time to read and resolve issues; each group will report out with their solutions

A FEW MORE DETAILS...

- We found that often staff tends to group together so after we determine how many groups there will be (we like to keep the groups between 4 and 8 members) we often have attendees count off so we get a nice mix of staff and volunteers in each group.
- We tried having groups work on the same case but attendees liked it better when each group had a different case; they liked the variety better.
- It is important to have a work space that allows for conversations within the small groups without too much distraction.
- Provide each attendee with a copy of all materials needed to find the answers to the presenting issues.

RESULTS

- Staff and volunteers, both seasoned and new, like the group format and felt a real sense of partnership (collegiality)
- Attending this training has built the confidence of counselors to research and resolve more issues
- Calls to the Medicare Rights Advocate for the most part no longer include simple issues the counselors could have dealt with on their own. Calls now are for more complex issues
- Strengthened the partnerships between staff, volunteers, the Medicare Rights Advocate and the SMP Statewide Coordinator



THANK YOU

Questions?

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