

# COOPERATIVE EXTENSION

STRATEGIC OPPORTUNITIES AND MEASURING EXCELLENCE

Institution

**K-State Research and  
Extension**

State

**Kansas**

Region

**North Central**

## Extension Agents Save Kansas \$1.7M with Insurance Counseling

The U.S. Census Bureau reported in 2010 that more than 376,000 Kansans are age 65 or older, which means that 1 in 7 Kansans are currently eligible for Medicare. The “Baby Boom” generation is closing in on retirement age, which will push those numbers to more than 420,000 by 2015 and nearly half a million Kansans by 2020.

A government website, [www.medicare.gov](http://www.medicare.gov), is considered the best place for Medicare-eligible people to find information. For Kansans, the site lists as many as 31 stand-alone prescription plans, which underscores the complexity of understanding the best options available to older Kansans, who also may struggle using the web as a way to gather information.

For the 2012-2013 enrollment period, 16 K-State Research and Extension agents were certified by the Kansas Department of Aging to provide insurance counseling in Kansas. They provided help to 5,254 Medicare beneficiaries, helping them compare insurance company plans and re-evaluate their Medicare Part D prescription drug coverage. In addition, the agents meet with Kansans one-on-one and in group settings throughout the year to explain Medicare benefits and options.

During the 2012 open enrollment period, approximately 40% of those Kansans helped by K-State Research and Extension changed Medicare plans (1,855 of 5,254 people reached). Based on changing plans, those 1,855 people saved a total of \$1.7 million. Many reported that they used this money to pay down debt, build an emergency fund, and save for a vacation.

In north-central Kansas, one family and consumer sciences agent reported that her team of SHICK counselors saved \$113,575 for 491 residents. A couple in Iola, Kan. said that their local extension agent helped them find the right plan for them, and saved more than \$3,000.

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### Primary Strategic Priority:

Help families, youth and individuals be physically, mentally and emotionally healthy

### Tags:

Family Financial Management, Aging Well

**Year:** 2013

**Primary Source of Funding:**  
Capacity Funds

**Resource Link:**

### Synopsis:

K-State Research and Extension employees who have received insurance counseling training helped 1,855 Kansans save an estimated \$1.7 million on Medicare insurance and Medicare Part D prescription drug plans.