

Making a Difference

2010-11 PFT Success Report

Title: Senior Health Insurance Counseling for Kansas (SHICK)

PFT: Family Resource Management

The Situation

In 2008, the U.S. Census Bureau reported that more than 366,000 Kansans are age 65 or older. This means that as many as one in seven Kansans are currently on Medicare. The 'Baby Boom' generation is now closing in on retirement age—the number of Kansans soon to become eligible for Medicare will hit 420,000 by 2015, and about 500,000 by 2020.

The Medicare website medicare.gov is the best place to perform a comparison of the 46 stand alone Medicare Prescription Drug Plans and the 45 Medicare Advantage Plans that include Prescription Drug coverage available in the state of Kansas. In a 2005 Kaiser Family Foundation survey only 42% of Americans 65 and older had ever used a computer, and only 31% had ever been online. By October 2004 only 8% had ever used the Medicare website for information about their Medicare coverage. In 2010 it was estimated that 79% of those eligible for Medicare had used the Internet. This finding can be associated with the 'Baby Boomer' generation becoming eligible for Medicare.

What We Did

Thirteen K-State Research and Extension Agents have taken the 3-day Medicare training that qualifies them as a Senior Health Insurance counselor. SHICK counselors can help Medicare beneficiaries choose their prescription drug coverage and supplemental insurance.

KSRE Extension works to recruit counselors, either volunteers or partners, to also take the 3-day training. Volunteers and partners are then able to work with Medicare beneficiaries to ease the burden on the agent and reach more individuals. So far KSRE has trained 41 plus counselors, out of a total of 300 volunteers in the state. SHICK Counselors are also trained through Kansas Area Agency on Aging.

The Annual Coordinated Election Period (AEP) for the Medicare Prescription Drug Coverage starts November 15 and ends December 31 each year. During that time SHICK counselors help guide Medicare beneficiaries in their decisions. In 2010 KSRE SHICK counselors were able to run 3536 comparisons. Contacts were made through 2,798 face-to-face appointments and 2,442 phone calls.

KSRE agents not only help Medicare beneficiaries find a Prescription Drug Plan, they can also help with Medicare billing issues, explain the Medicare program, and find assistance for medications when someone has a lapse in coverage and help with appeals.

Outcomes

Kansas Medicare beneficiaries saved \$1.9 million or an average of \$513 per person of those who switched to another Part D plan as a result of working with the SHICK counselors.

Success Stories

In the Central Kansas District, a woman called for her 92 year-old mother-in-law who is in a nursing home. She had never enrolled in a drug plan, as she did not take drugs until recently. It is now costing her about \$1200 a month for drugs and she was running out of money. The agent helped her apply for Extra Help and enroll in a drug plan. She will have \$0 premium and \$0 co-pays and will save \$14,400 a year—money she did not have. The family was so relieved that she will continue to get drugs as they could not afford to pay for her drugs.

In Marshall County a man whose insurance had dropped him when he moved to Kansas from Oklahoma came in to the extension office. While he was without insurance he was diagnosed with cancer and put on a very expensive cancer drug. The agent assisted the man in locating a pharmaceutical assistance program that would supply his drug free of charge for a year. This was a \$38,000 savings just for him.

Contact

Name: Sarah Taylor

Title: Extension Agent, Sedgwick County Address: 7001 W. 21st St N, Wichita KS 67205

E-mail: staylor1@ksu.edu

Kansas State University Agricultural Experiment Station and Cooperative Extension Service

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