

Agents Offer Senior Health Insurance Education for Kansans

The Situation

Health insurance choices affect all citizens of Kansas.

Every day 10,000 baby boomers turn 65, and many do not understand Medicare. They have questions:

- What do Medicare Part A and Part B cover?
- Do I need to enroll if I'm still working?
- What is a Medicare Advantage Plan?
- What is Part D? Do I really need it?
- What is a supplement/Medigap plan?
- If I have Medicare why do I need a supplemental plan?
- Should I keep my employer's insurance after I retire?
- Is extra help available to help pay for all this?
- Where can I find a trusted source for accurate information?

Households can save money by making informed decisions, which can alleviate stress and conserve funds that can be spent locally. K-State Research and Extension is a trustworthy, non-biased educational resource for financial information.

What We Did

Throughout the year, agents with K-State Research and Extension conduct health insurance education, both one-on-one and in group settings, for a variety of Medicare beneficiaries. They educate clients about the availability of the low-income subsidy, the Medicare Savings Program, and Medicaid.

The audience includes:

- current Medicare beneficiaries age 65 or older and individuals with a disability;
- individuals turning 65;
- caregivers and family members;
- people with various incomes and ethnic backgrounds; and
- many who have never had contact with K-State Research and Extension.

Through the educational programs, Medicare beneficiaries become aware of other resources available in their communities — opening the door to services such as the supplemental nutrition program, utility assistance, food pantry, and food commodity program.

In addition, the health insurance educational program makes Kansans better aware of the variety of educational opportunities available through K-State Research and Extension.

Outcomes

During the 2012 Medicare Part D Open Enrollment period:

Agents Involved	Individuals Reached	Number of Changed Plans	Money Saved
16	5,254	1,855 or 40%	\$1,700,000

Success Story

Money saved helps beneficiaries reach their financial goals such as paying down debt, building an emergency fund, or saving for a vacation. In addition, they build relationships with trusted educators who can provide additional information about financial resource management and related topics.

Contact

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