

Help When They Need It

Medicare Benefits Not so Scary, Thanks to District Agent's Help

IOLA, Kansas – Retabess Ling couldn't imagine that sorting through Medicare options for she and her husband, Kenneth, could be as simple as making a phone call to Tara Solomon.

"Our district (extension) agent was like an angel," says Ling, age 81. "I saw the number in the local paper... so I called the office and (Solomon) talked to me over the phone and took the information that she needed.

"She came to our house one rainy night and actually spelled out exactly which options were the best and how much they would save us. We were very pleased, very pleased."

Last year, by finding the right plan for them, the Lings saved more than \$3,000 on Medicare costs, according to Retabess. Their annual premium is lower, and they pay less for prescription medication.

Solomon, an agent in the Southwind Extension District, serves Allen, Bourbon and Neosho counties in southeast Kansas. Since 2009, she has been a state licensed counselor for Senior Health Insurance Counseling for Kansas (SHICK), which provides free Medicare counseling to those age 65 and older.

"It's one of my favorite things to do," Solomon said, "and fortunately since joining the Southwind



Kenneth and Retabess Ling say district agent Tara Solomon is helping them save \$3,000 in health costs annually.

District, I have been able to expand the number of people that we reach."

In 2009, as a Neosho county agent, she was able to help just over 25 residents. Neosho County joined the Southwind District in 2010 and the number of people she reached has doubled each year.

"From October to December (2011), I reached approximately 100 individuals that lived within the Southwind District," Solomon said. "We were able to save those families \$914 (on average), and as a whole, the total savings was an estimated \$89,500."

The SHICK program is administered in Kansas by the state's Area Agency on Aging, with help from local volunteers and K-State Research and Extension.

Current estimates in Kansas indicate that more than 400,000 residents are age 65 and older. About 1 in 7 individuals have Medicare.

"Like many communities, everybody is getting older and that is true here in the Southwind District," Solomon said. "We have a need for this program here.

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At left: Southwind District Agent Tara Solomon, a state-licensed SHICK counselor, helped nearly 100 residents save \$89,500 on Medicare costs in 2011.

"I reach more people with the same amount of information," Solomon said. "I have not spent any more time than I would have in training or preparation for this. I am able to spend (work) time going out to each community and meeting with people."

The Area Agency on Aging basically has just one individual that does SHICK counseling for nine counties. So it's the partnership (with K-State)...that has been able to reach more people."

The key for her, says Solomon, is being a district extension agent. In a county office, her time was spread among several programs, whereas in a district, she is better able to specialize in a smaller number of programs.

Notes Retabess Ling: "I was looking for some way to get the information because we are not computer-wise. It was going to take a lot of scratching to get information from somewhere. We had just gotten a notice from our company that our premiums would be going up in 2012. There was something better out there, and she (Solomon) found it."