



Making a Difference

2015 – 2016

Family Resource Management Program Focus Team Financial Knowledge and Skills for Sound Financial Decisions – Senior Health Insurance Counseling for Kansas

Grand Challenges

K-State Research and Extension: providing education you can trust to help people, businesses, and communities solve problems, develop skills, and build a better future.

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Kansas State University
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Situation

Health insurance choices affect all Kansans. Every day 10,000 Americans become Medicare eligible — significantly increasing the need and demand for Senior Health Insurance Counseling for Kansas (SHICK) services. Insufficient or inaccurate information can lead to late enrollment penalties, gaps in coverage, strained finances, and delayed health-care treatment for those who are newly eligible for Medicare. For all Medicare beneficiaries, and particularly for those living near or below the poverty level, making sound financial decisions related to health insurance can alleviate stress. It can also free up income to meet other goals, improve health outcomes, and support community vitality when that money stays in the local area.

What We Did

During the 2015-2016 program year, K-State Research and Extension professionals in 20 local units provided health insurance education, in both one-on-one and group settings, for Medicare beneficiaries. In addition to learning how to navigate the Medicare maze, beneficiaries are educated about the availability of the low-income subsidy and the Medicare Savings program as well as other resources available in their communities.

Face-to-face delivery methods are especially important for the significant number of Medicare beneficiaries with cognitive illness or other chronic conditions that make it more difficult to process the complicated information. Agents who provide SHICK counseling provide assistance with fraud and abuse issues, billing problems, appeal rights, and enrollment in low-income protection programs. Approximately one-third of the contacts are with vulnerable beneficiaries with incomes below 150 percent of the federal poverty level who qualify for financial assistance. Many of those who qualify do not know that help is available until screened by a counselor who can help them apply for programs such as the supplemental nutrition program, utility assistance, food pantry and food-commodity program.

Outcomes

During the fall 2015 open-enrollment period, K-State Research and Extension educated 7,160 Kansans through the process of Medicare-plan comparisons and the explanation of benefits that are covered. Nearly half of participants who completed plan comparisons (44.5 percent) changed prescription drug or Medicare advantage plans to a plan that better met their needs. This resulted in total savings of \$3,747,393 or an average savings of \$1,137 per person changing plans.

Kansans reached through these educational efforts reported that they increased their understanding of: terms associated with insurance; factors to consider when choosing a health plan; how levels of coverage and the size of deductibles affect the premiums paid; and where to look for other resources in their communities.

In many Kansas counties, the extension office is the most accessible, in-person source of information about Medicare. Since 2011, agents have educated Kansans about health insurance through 31,932 Medicare-plan comparisons that resulted in more than \$15 million becoming available to help beneficiaries reach their financial goals, improve their health outcomes, and support community vitality.