

Senior Health Insurance Counseling for Kansas—Financial Knowledge and Skills for Sound Financial Decisions

The 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 services. Many do not understand health insurance or Medicare. 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.

Short-Term (Knowledge)

Through the plan comparison process, participants will:

- increase their knowledge and understanding of health care options once eligible for Medicare.
- increase their knowledge and understanding of available income-based assistance.

Indicators

Participants will be asked to complete a short survey **after completing a plan comparison**.

They will be asked to rate the change in their level of knowledge and understanding of the following:

- parts of Medicare
- terms associated with Medicare.
- factors to consider when choosing a health or drug plan.
- their total out of pocket costs including premium.

Medium-Term (Behavior)

Participants make informed decisions about Medicare options.

Indicators

Participants shop for and compare plans.

As appropriate for their situation, participants applied for Medicare Savings Plan and Extra Help Plan resulting decreased out of pocket costs.

As appropriate for their situation, participants changed plans resulting in savings.

Long-Term (Change in Condition)

Participants achieve financial well-being because their financial situation and money choices provide them with security and freedom of choice.

Indicators

Those who participate in plan comparisons **during the fall 2020 open enrollment period** (October 15-December 7, 2020), will be asked if they changed plans the previous year. If they did change plans, they will be asked to rate the change in their ability to meet their basic financial needs.

Outputs

Extension personnel achieve and/or maintain SHICK certification.

Medicare education is provided via telephone and one-on-one in-person sessions in local Extension offices and at events.

Extension personnel collect and report short-, medium-, and long-term outcome data.