

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. 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.

What We Did

Health insurance education is provided via telephone, zoom, and one-one-one in-person sessions in local Extension offices and at events, in addition to public education presentations presented all over the state. Podcasts and videos are also used.

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. Nationally, 29% of enrollees are vulnerable beneficiaries with incomes below 150% 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 the programs.

During the 2021-2022 program year, K-State Research and Extension professionals in 20 local units reported covering 35 Kansas counties provided health insurance education, in both one-on-one and group-settings, for soon-to-be eligible, newly-eligible, and long-time 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. This opens the door to services such as the supplemental nutrition program, utility assistance, food pantry, and food commodity program.

Outcomes

During the fall 2021 open enrollment period, K-State Research and Extension educated 3,838 Kansans through the process of Medicare plan comparisons and explanation of benefits covered. Participants who completed plan comparisons and changed prescription drug or Medicare advantage plans to a plan that better met their

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needs saved a total of \$4,643,960. Among those who completed a follow-up evaluation survey, four out of five respondents indicated that because of the sessions, they better understand the: (1) things they should consider when choosing a health or drug plan, and (2) anticipated annual estimated costs associated with the health or drug plan they selected for the next year. In addition to the plan comparisons, older Kansans were educated through office visits or telephone consultations. In the past 10 years, agents have educated Kansans about health insurance through more than 71,000 Medicare plan comparisons that resulted in nearly \$42 million becoming available to help beneficiaries reach their financial goals, improve their health outcomes, and support community vitality. Relationships are built with a trusted educator who can provide additional information about financial resource management and related topics.

Success Story

A Medicare beneficiary from Marshall county shared the following: Thank you so much for making the extra effort and going the extra mile to help me get enrolled in a Medicare Prescription Drug plan and reviewing things with me. I appreciate you so much. Thanks for taking the extra time to answer all my questions at such late notice. You give me great peace of mind

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