



*Seniors' Health Insurance
Information Program (SHIIP)
Training and Supporting the Volunteer
Network*



Carla S. Obiol, Senior Deputy Commissioner
Ombudsman Services Group

SHIIP's Mission

- To assist Medicare beneficiaries and their families in understanding their choices of insurance products and services available;
- To provide free unbiased and factual health insurance information;
- To serve as a clearinghouse for consumer publications (CMS & NAIC).

Methods of Providing Services

- Initial and ongoing training of Volunteer Counselors in all 100 counties throughout the state;
- Operation of toll-free consumer line;
- SHIP website, www.ncshiip.com;
- Development & distribution of educational materials.

Staff/Volunteer

- SHIIP currently employs twenty-five paid staff members;
- SHIIP currently partners with 108 county coordinators;
- SHIIP supports 858 volunteers statewide.

SHIP coordinators/volunteers help Medicare beneficiaries in their community with questions regarding Medicare, Medicare supplements, Medicare claims processing, Medicare Advantage, Medicare prescription drug plans and long-term care insurance.

Program Responsibility to Coordinators and Volunteers

- Give the invitation to the volunteer to offer their time and talent to assist beneficiaries;
- Provide the tools and knowledge to handle the job the program asks them to do;
- Support the volunteer in the task at hand;
- Acknowledge who they are and what they do in performing their volunteer duties;
- Extend the gesture of **respect** by understanding how difficult it is for a volunteer to assimilate all of the information used to counsel beneficiaries.

Give the invitation to the volunteer
to offer their time and talent to
assist beneficiaries.

Organizational Mission

.... To aid people with Medicare and their families in understanding the choices of insurance programs and services available to them

--NC SHIP Basic Training Course

- Clear statement of the program's goals and objectives;
- Understand the role of counselor;
- Acceptance of the program's requirements of volunteer service (40 hour minimum per year);
- Acknowledgement of Volunteer Relationship regarding client privacy and liability protection.

Invitation to SERVE...

Comes with Expectations

- Job Description & Application;
 - Clear statement of expectations;
 - Approval by local coordinating agency;
 - References & Background check.
- Basic Training
 - NC SHIP Basic Training Model;
 - Registered in online training;
 - 13 Lessons ranging from Program Overview to How to Assist a Medicare beneficiary.



Volunteer Participation Requirements

A potential Volunteer Counselor must meet several requirements before being accepted into the SHIIP online training.

NORTH CAROLINA SHIIP, 11 SOUTH BOYLAN AVE. RALEIGH, NC 27603
TELEPHONE: 1-800-443-9364 OR 919-597-6900 FAX: 919-597-6901

SHIIP Volunteer Registration

To help us keep the most accurate records possible, please complete the following information and return it to your SHIIP County Coordinator.

Name (First, Middle Initial, Last): _____

Mailing address: _____

Shipping address (if different than mailing): _____

City: _____ Zip Code: _____

County of Residence: _____

Telephone Numbers with area code: (Home) _____ (Work) _____
(Cell) _____ (Fax) _____

E-mail Address: _____ Do you have high speed internet access? _____

Can we send you all correspondence through e-mail? Yes No

Date of birth: _____

Are you or any of your immediate family members a licensed insurance agent? If so, give full name and relationship. _____

Have you ever been convicted of an offense against the law other than a minor traffic violation?
 Yes No If yes, explain _____

Please list three references that SHIIP may contact.

Reference 1: _____
(Name, Address, Telephone Number, Relationship)

Reference 2: _____
(Name, Address, Telephone Number, Relationship)

Reference 3: _____
(Name, Address, Telephone Number, Relationship)

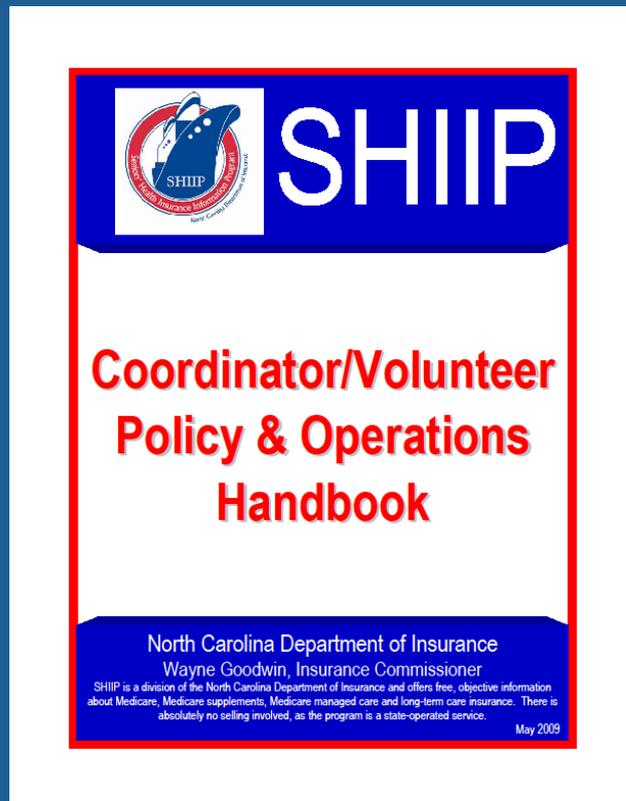
Are there any other counties where you are able to provide counseling and/or outreach? If so, please list: _____

How did you learn about becoming a SHIIP Volunteer Counselor?
 Friend Newspaper/Newsletter Web-site
 Radio/TV Flyer Other _____
(Please complete other side)

1

- Cannot be or have an immediate family member who is an active insurance agent;
- Be sensitive;
- Get along well with others;
- Willingness to learn;
- Have good written and oral communication skills;
- Remain unbiased.

Volunteer Responsibilities Once Accepted into SHIIP



- Successfully complete the SHIIP online Basic Training Course;
- Provide 40 hours of volunteer service per calendar year;
- Attend quarterly follow-up meetings;
- Counsel beneficiaries in their communities on topics covered in training;
- Report counseling and outreach activities through federal reporting website, SHIPtalk; and
- Represent SHIIP in a professional manner.

SHIIP Volunteer Recruitment Tool

Do you know

senior citizens

who need accurate information
about Medicare and other insurance issues?

Would you like to

**help the seniors in
your community**

with an issue that is often
confusing and intimidating?

Are you sensitive to the

needs of others,

and do you care about
the elderly in your community?

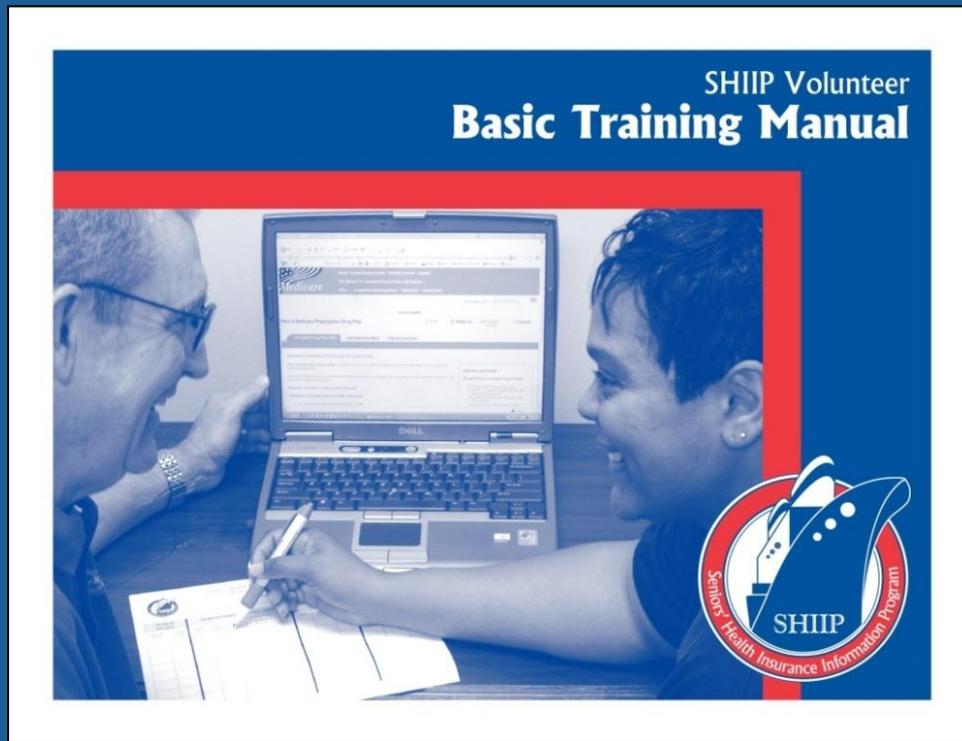


If you answered yes to
these questions,

**SHIIP
needs you!**

Provide the tools and knowledge to
handle the job the program asks
them to do.

Overview of SHIP Basic Training On-Line Course



About the On-line Training

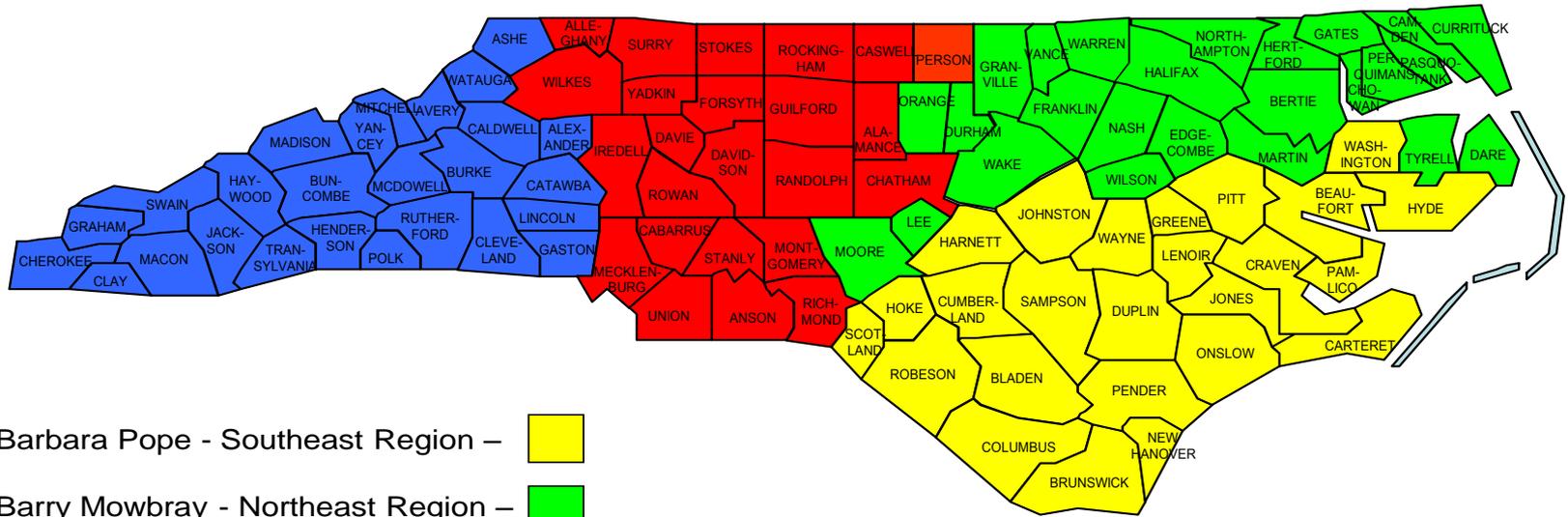
- Created through Macromedia Breeze Presentation Program allowing both visual and auditory instruction;
- Paper copy of training manual and handout packet is forwarded to individuals prior to online training;
- Network server can handle up to 25 participants at one time;
- Lessons are designed to allow a person to go at their own pace.

More About the On-line Training

- Review quiz is given at the end of each lesson. Quiz must be completed before proceeding onto the next lesson;
- All lessons must be studied in succession;
- Quiz may be taken up to two times. Person must receive a passing grade of 70% in order to proceed.

Support the volunteer in the task
at hand.

SHIIP Regional Manager Territories



- Barbara Pope - Southeast Region – 
- Barry Mowbray - Northeast Region – 
- Jeanie Schepisi - Piedmont Region – 
- Josiah Bova - Western Region – 

Continuing Education

- All volunteers are expected to attend the quarterly trainings;
- Trainings are generally held in the local sponsoring county;
- During the year the volunteer receives about 12 hours of continuing education;
- Quarterly follow-up trainings offer the opportunity to discuss situations encountered, review program information, and prepare for the upcoming quarter.

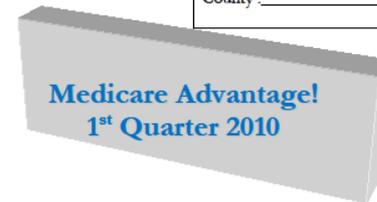
Standard Training Agenda

- **1st Quarter:** Review of Medicare Advantage plans and enrollment information;
- **2nd Quarter:** Review of Medicare Supplement options and introduction of current guide;
- **3rd Quarter:** Special Topic (e.g., Mental Health) and introduction of programmatic changes;
- **4th Quarter:** Review of Medicare Prescription Drug plans and annual overview of the Medicare program.

The Knowledge Survey

- Initiated in 2009, each training begins with a knowledge survey of the topics to be discussed;
- 10 question survey touches on the most salient points of benefit features and are based upon the Call Center experience;
- After completed, volunteers are asked to set the survey aside until later in the training;
- Distribution of training notes and handouts;
- Conclude the training by taking the Knowledge Survey again, but in a different question order;
- Review of correct answers and discussion.

The Knowledge Survey



County: _____

- 1) Medicare Advantage Plans are often referred to as:
 - a) Medicare Health Plans b) Medicare Part C Plans c) All of the above
- 2) Providers who accept Original Medicare are required to accept Medicare Advantage Plans. (True or False)
- 3) All co-payments under a Medicare Advantage Plan apply towards the Annual Out-of-Pocket maximum. (True or False)
- 4) A Medicare Supplement Plan will coordinate with a Medicare Advantage Plan. (True or False)
- 5) The NC Department of Insurance has regulatory authority over Medicare Advantage Plans. (True or False)
- 6) A person can enroll in both a MA-medical only HMO or PPO and a stand-alone prescription drug plan during the MA-OEP. (True or False)
- 7) Upon turning 65, a beneficiary immediately enrolled into a MA-PD plan. Six months later, he is dissatisfied and would like to dis-enroll from the MA-PD. He can return to Original Medicare, enroll into a Stand-Alone PDP, and have guarantee issue rights for a Medigap policy. (True or False)
- 8) A person has Original Medicare and a Stand-alone PDP, and does not have any SEP rights, which of the following can they do between 1/1 and 3/31?
 - a) Change their PDP b) Drop their PDP c) Enroll into a MA-PD
- 9) When is the Medicare Advantage Open Enrollment Period (MA-OEP)?
 - a) 11/15 – 12/31 b) 1/1 – 3/31 c) 1/1 – 6/30
- 10) With a PPO, you may have different copayments for “In Network” services versus “Out of Network” services. (True or False)

NC SHIIP News

- Provides weekly/bi-weekly contact from the SHIIP office;
- Intentionally repeats information that has been previously discussed with volunteer;
- Provides updates from CMS;
- Published electronically bi-weekly and emailed to Coordinators who in turn email to volunteers. It is also available on the SHIIP website.

SHIIP News Continued

- Captures most current explanation of benefits;
- Reports systematic problems;
- Outlines current training issues;
- Provides up-to-date knowledge in understandable language.

NC SHIIP News

March 11, 2010

Need a quick answer? Call the SHIIP Coordinator and Volunteer Line at **1-866-905-0468**.

Please remember this phone number is for coordinators and volunteers only and should not be shared with the general public.



Urgent! Medicare Terminates Contract with Fox Value Insurance Company

On March 9, 2010, the Centers for Medicare & Medicaid Services (CMS) terminated its contract with Fox Insurance Company of New York. CMS found that Fox committed a series of violations, including improperly denying its enrollees coverage of critical HIV, cancer, and seizure medications. This termination affects approximately 24,000 members in North Carolina enrolled in the Fox Value and Fox Grand prescription drug plans.

As you may recall, CMS suspended marketing and enrollments for Fox Insurance Company on February 26, 2010. The plan failed to fully meet its obligations to Medicare beneficiaries, particularly new enrollees, by failing to provide timely access to Part D drugs by imposing prior authorization and step therapy requirements that were not approved by CMS, not meeting the necessary appeals deadlines, and not meeting the requirements to transition new enrollees to the covered drugs.

Effective immediately, all Fox members will be transitioned into the LI-NET program administered by Humana to ensure that beneficiaries receive their Medicare prescription drugs without delay or disruption. This transition will happen automatically and the member does not need to take any action at this time. Please remember, LI-NET has an open formulary and there are no drug restrictions or limitations including prior authorization, quantity limits, or step therapy. The www.medicare.gov website now reflects these individuals as being current members of LI-NET.

If a pharmacy is having difficulty processing claims for these individuals, please have them contact LI-NET at 1-800-783-1307 from 8:00 a.m. to 8:00 p.m. for assistance.

Fox members will be able to choose a new prescription drug plan through a Special Election Period (SEP) that will run through April 30, 2010. Members who do not choose a plan by April 30, 2010 will be auto-enrolled into a new plan by Medicare to be effective May 1, 2010. CMS will be sending notification to the affected members next week advising them of the termination as well as their opportunity to switch plans.

It is important to note that the majority of beneficiaries in North Carolina are LIS or dual eligible and already have a continuous SEP to change plans. However, we do understand that there are members who are not LIS or dual eligible. We have asked CMS to provide clarification and instructions on how SHIIP can assist these individuals with the enrollment process. Currently, there is not an enrollment option on the www.medicare.gov website that addresses Medicare's decision to end its contract with a plan. There is an option that states "My plan is ending its contract with Medicare" but that would apply to plans that opted not to renew their contract for the following plan year. As soon we receive this information from CMS, we will forward it along to the SHIIP network.

Additional Support Tools

- Website, www.ncshiip.com
- Coordinator/Volunteer Toll free hotline;
- Statewide Volunteer Manager.

Website

- Password protected section designated specifically for Volunteers and Coordinators;
- Includes updated education materials;
- Medicare supplement comparison database.

Coordinator/Volunteer Hotline

- Established to handle technical questions which need immediate attention;
- Dedicated toll-free number established and answered by key technical Call Center staff;
- Call is prioritized ahead of all other in-coming calls;
- Special voicemail box for this toll-free number.

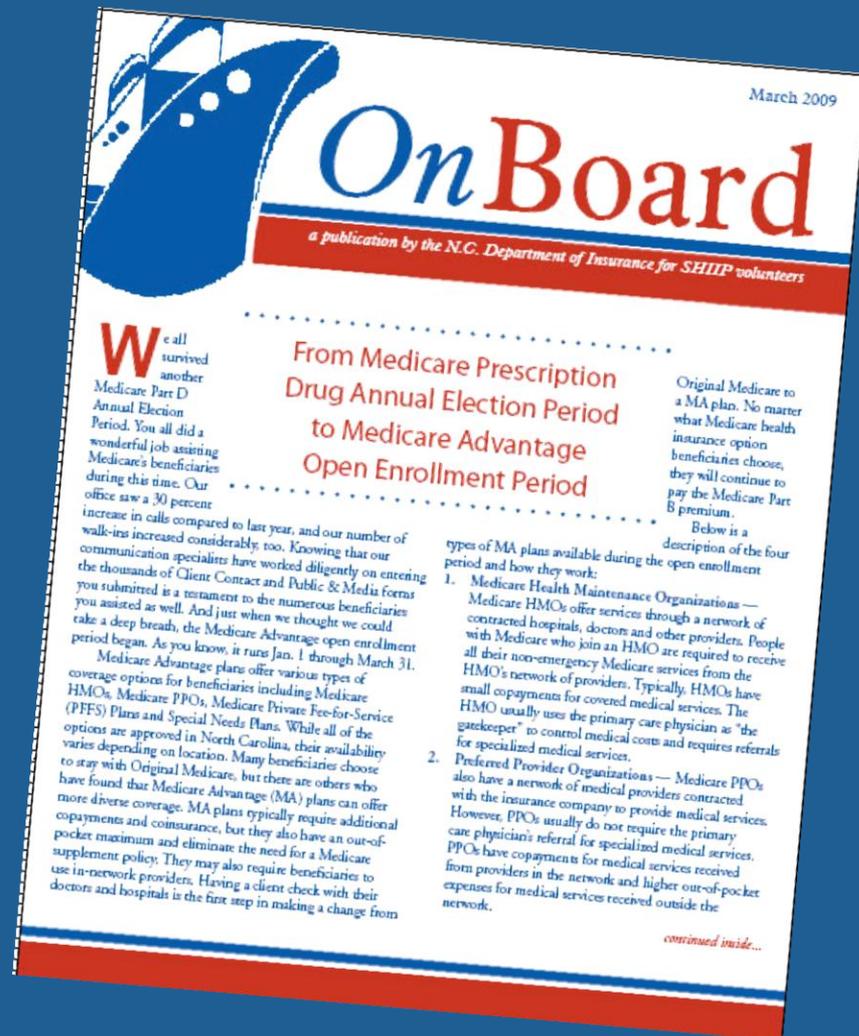
Statewide Volunteer Manager

- Assist with recruitment and retention of volunteers;
- Supports coordinator and volunteer local programs;
- Reviews and evaluates local site counseling data;
- Assists in coordination of special events.

Acknowledge who they are and what they do in performing their volunteer duties.

NC SHIP *OnBoard* Newsletter

- Quarterly newsletter to entire network and Medicare partners;
- Highlights current technical information;
- Provides recognition of new graduates of Basic Training;
- Showcases program achievements.



Annual Coordinators Conference

- Builds statewide program identity and recognizes the leadership of the local network;
- Offers training/network opportunity and gathers together all coordinators from across state;
- Enhances and develops relationship between staff and county coordinators;
- Allows coordinators to highlight approaches and accomplishments during the past grant year;
- Provides opportunities to learn additional technical information.



Coordinator's Conference 2009

Establish Strong Links

- Coordinators at the local level have increasingly become strong “links” between the state office and volunteers in each county;
- In 2007 established a Coordinators Steering Committee comprised of 8 members--meet quarterly by conference call or in person;
- Monthly conference call held for coordinators only to review technical and programmatic information with SHIP office staff;
- Streamline information through email contacts.

Extend the gesture of **respect** by understanding how difficult it is for a volunteer to assimilate all of the information used to counsel beneficiaries.

Local Agency Sponsorship

- Each agency receives a mini-grant to support local activity;
- Amount of grant is determined based on Medicare population, number counseling sessions performed, outreach activities, along with a set base grant amount;
- Outstanding productivity merits additional funding.

Volunteer Awards

- Statewide Awards:
 - County of the Year;
 - Volunteer of the Year;
 - Coordinator of the Year;
 - Award recognizing an outstanding Medicare partner in the state.
- Volunteer Recognition:
 - Each local coordinating agency provided with grant funds to honor volunteers in their county;
 - Volunteer presented with certificate and small gift.





Questions & Discussion

Thank You for your Participation!