AL CSP: Task Analysis on Medicare Advantage Counseling

The following is a task analysis on Medicare Advantage (MA) counseling. The analysis offers a breakdown of the various counseling scenarios a SHIP counselor can expect during any given counseling session on MA. This tool offers a number of benefits to the AL SHIP and SHIP counselor, including:

- Providing a SHIP counselor with step-by-step instructions on how to navigate a counseling session on the topic of MA
- Offering detailed guidance for a SHIP counselor on what to ask, collect, share, review with a client, as well as how to troubleshoot any given client issue
- Presented during the initial SHIP training, it prepares new counselors for the various counseling scenarios on MA
- Provides a framework for designing training materials that will enable AL coordinators to train their counselors to carry out the various tasks

Developed by the Alabama SHIP and the Health Assistance Partnership
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Task Analysis: Medicare Advantage Counseling		
Task	**Other Resource Task**	**Notes**
Intake and Needs Assessment		
Welcome client to SHIP.		• Ask client, "What can we help you with today?" Make note of client's main question (e.g., providing general information, troubleshooting, etc.). Clients often need assistance with more than one issue, and some new issues may come up during the session. Take notes and listen closely so you can follow up on all questions raised by client. • Note how client learned about SHIP (e.g., media, friends, family).
Gather client's demographic information and current health care coverage information.		• Collect name, address, DOB, marital status, household size, if disabled, if client has ESRD. Also, complete section 1 and 2 of Client Contact Form. • Ask, what plan are you currently enrolled in? How long have you been enrolled?
Confirm with client whether counseling session will be in-person or completed over the phone.		• Will session be over the phone or in-person at community site? Would client have family member or friend present to assist? • Review HIPPA privacy rights. Advise client that Medicare counseling may be complex and may need to review other options within Medicare, not just Medicare Advantage (MA).
Confirm client's Medicare information.		• Look at client's Medicare card to confirm effective dates for Part A and Part B. (If over the phone, ask client to confirm effective dates.)

Find out if client has or is eligible for any other health care coverage (e.g., EXTRA Help/LIS, employer/retiree coverage, TRICARE, Veterans, COBRA, Medigap, etc.).	**X**	• Helpful to know what health coverage options client has available. Collect info about coverage (e.g., plan name, costs). • If appropriate, review and explain how benefits may work with Medicare. Reference **Medicare as a Secondary Payer Tip Sheet.** If client requires additional information about his other coverage retiree benefits, contact on his behalf or refer him to appropriate agency (e.g., VA, current/former employer's human resources).
Find out if client has met with SHIP before.		• If so, ask what have you learned so far? Determine if easier to have previous counselor proceed with client. • If not, explain role of SHIP. Tell client that info provided is free and unbiased. Important client understands he is responsible for making decisions based upon info presented to him.
If not already enrolled, screen client for eligibility in assistance programs (e.g., Medicaid, QMB/SLMB/QI-1, EXTRA Help/LIS).	**X**	• Use **Income/Asset Screening Tool**. Say, "if you make below X amount, you may be eligible for Extra Help. Are you over or under this amount?" • Explain how these programs can help client with certain costs.
Identify the specific nature behind client's need for a counseling session.		• MA Eligibility (proceed to **Counseling Scenario 1**) • Comparing Original Medicare vs. MA (proceed to **Counseling Scenario 1**) • Reviewing MA Plan Features (proceed to **Counseling Scenario 1**) • Enrollment (proceed to **Counseling Scenario 1**) • Disenrollment (proceed to **Counseling Scenario 3**) • Appeals/Grievances (proceed to **Counseling Scenario 4**) • Troubleshooting (proceed to **Counseling Scenario 5**)

Counseling Scenario 1: Eligibility for Medicare Advantage		
Client DOES appear eligible to enroll in an MA plan.		• Proceed to **Counseling Scenario 2**.
Client does NOT appear eligible to enroll in MA at this time.	**X** **X**	• Review appropriate **IEP/AEP/OEP/ SEP chart(s)** for next available enrollment opportunity. • Ask client if interested in drug coverage. If necessary, proceed to **Part D Task Analysis** and review client's options for accessing drug coverage. • Offer client any additional **SHIP Take-Away Materials**. Advise client on how to contact SHIP in the future.
Client has End Stage Renal Disease (ESRD).	**X**	• See **ESRD and MA Plans Tip Sheet** to review the situations in which a person with ESRD can join an MA plan.
Counseling Scenario 2: Reviewing Medicare Advantage		
Find out if client has already researched MA prior to contacting SHIP.		• Find out where client received info (e.g., *Medicare & You*, marketing materials, advice from family, friends, or physician). Confirm client understands options will vary from person to person, so best to review all info before making a decision.
Depending on effective dates of Part A and Part B, review client's options for enrolling in an MA plan.	**X**	• Important to recognize the timeframes for signing up. Client will need to know next enrollment opportunity. Review appropriate **IEP/AEP/OEP/ SEP chart(s)** to identify client's next opportunity.
Find out if client has any specific needs of a health coverage plan.	**X**	• Reference **Needs Assessment Questionnaire** (e.g.**,** does he have preference for a certain physician, drug coverage, etc.)**.** These needs and preferences are helpful for reviewing MA options.

Compare how Original Medicare and MA work vs. how Original Medicare and Medigap work.	**X**	• Important client understands all options, even if only interested in MA. Review with client the **Comparison Chart of MA vs. Medigap**, which will help him weigh the options.
Assess client's reason for interest in MA.	**X**	• Address misconceptions and important considerations of joining an MA plan. Reference **Deciding to Enroll in an MA Plan Guide** to help with addressing common reasons for wanting an MA plan (e.g., low premiums, simplicity, extra benefits).
Identify the MA plans available in client's service area.	**X**	• Reference **MA County Chart** to help compare plans and benefits. • If client interested in drug coverage, may also want to use **Plan Finder** tool to review MA-PD plans.
Review the different types of MA plans (e.g., HMO, PPO, PFFS, etc.) with the client.	**X** **X** **X**	• Help client understand the differences between the types of MA plans. Use **Making Informed Decisions** booklet as a guide. • Use the client's answers from the **Needs Assessment Questionnaire** to clarify and explain how certain plans may better suit his needs. • Clarify if client also interested in drug coverage. If so, may need to use **Part D Task Analysis** to review additional plan options.
Explain enrollment methods and timeframes for enrolling.	**X**	• If client has decided on a plan, explain the enrollment methods (e.g., paper application, online, telephone). • Explain when coverage takes effect. Reference appropriate **IEP/AEP/OEP/ SEP chart(s),** if necessary.
Review post-enrollment with client.	**X**	• Review client's rights, including chances to disenroll, appeal, etc. Offer **SHIP** T**ake-Away Materials**, such as when coverage takes

Review post-enrollment with client. (cont.)		effect, what materials client will receive by mail (e.g., ANOC). • If applicable, advise client about canceling Medigap or other secondary coverage.
Next steps for counselor.		• If not already done, complete CCF. Make note if need to follow up with client. • Review info collected and decide whether need to follow up with SHIP Coordinator.
Counseling Scenario 3: Disenrollment		
Ask client for his current MA enrollment information.		• Make note of plan name, type, and effective date of coverage.
Ask client why he is interested in disenrolling from the MA plan.		• Note client's reason. Take notes on all facts. This will help later when assessing whether client has an opportunity to disenroll.
Review with client his opportunities for enrolling/disenrolling.	**X** **X**	• Important to recognize the timeframes for disenrolling. Reference **IEP/AEP/OEP/ SEP chart(s)** as needed. o If YES disenrollment is available: explain methods for disenrolling (e.g., signed fax, 1-800-MEDICARE, enrolling in another plan). Ask client if you can assist in reviewing other coverage options. Explain that unless the client enrolls in another health plan, he may be responsible for paying out-of-pocket for health coverage costs. o If there is NO disenrollment opportunity available: clarify for client when next opportunity will be. Offer client **SHIP Take-Away Materials**. If client has other issues or needs further assistance to disenroll, proceed to **Counseling Scenario 4.**

Review with client next steps.		• Explain what he needs to do next and what SHIP is able to do on his behalf. Clarify how you or Medicare will follow up. • Determine if any follow up needed with your SHIP Coordinator. There may be an issue-trend, and it may require the SHIP Coordinator to follow up with CMS Regional Office. • Ask client if you can assist in reviewing other coverage options and if so, proceed to **Counseling Scenario 2**.
Counseling Scenario 4: Appeals and Grievances		
Ask client to explain his issue.	**X**	• Make note of all facts (e.g., problem client facing, who client has contacted for assistance, when it happened, etc.). See **Appeal and Grievance Flowchart** for proper instruction. If client's issue appears unique, and he has already made attempts to appeal or file grievance, consider following up with SHIP Coordinator.
Review next steps with client.		• Explain to client what he needs to do next and what SHIP is able to do on his behalf. Clarify how you will follow up. • Talk with your SHIP Coordinator about the issue in case there is an issue-trend with this particular plan.
Counseling Scenario 5: Troubleshooting		
Ask client to explain his issue.	**X**	• Make note of all facts (e.g., problem client facing, who client contacted for assistance, when did happened, etc.). Given this information, offer client the appropriate referral. See **Troubleshooting Directory** for guidance. • Talk with your SHIP Coordinator about the issue in case there is an issue-trend with this particular plan.