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What is SHIP?

SHIP stands for State Health Insurance Assistance Program (SHIP). SHIPs provide free, personalized counseling and assistance to many of the 45 million Medicare beneficiaries and their caregivers who need help navigating the increasingly complex health care system, including the Medicare program. SHIPs provide accurate, understandable, and objective information, counseling, and assistance to Medicare beneficiaries on a wide range of health insurance issues, including Medicare, Medicaid, long-term care, and prescription drugs.

SHIPs were established in 1990 and are funded by grants from the U.S. Department of Health and Human Services. Some SHIPs also receive funding from their state government and other sources. SHIPs may be known by different names in each state, such as HICAP, SHINE, and SHIBA.

The Montana SHIP, which is actually known as “SHIP,” provides statewide health insurance counseling and assistance for Medicare beneficiaries in Montana’s 56 counties as well as on seven federal Indian Reservations.

Where Are SHIPs?

Across the country, there are 54 SHIP programs located in each of the 50 states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands. Seventeen state SHIP programs are located in their state Insurance Commissioner offices; the other 37 SHIPs are located in State Unit on Aging offices. Most SHIP staff and counselors work locally in community-based organizations that serve older adults and people living with disabilities, such as senior centers and hospitals.

In Montana, the state SHIP office is located in the State Unit on Aging, and local SHIP offices are based in each local Area Agency on Aging office across the state.

How Do SHIPs Work?

Nationwide, over 12,000 paid staff members and volunteers work in 1,300 local SHIP offices. Dedicated volunteers, many of whom are retired professionals, provide much of the one-on-one, objective counseling for which SHIPs are known. Counselors receive extensive training that enables them to help Medicare beneficiaries understand and effectively navigate an increasingly complex health care system.

Montana SHIP has approximately 150 trained counselors who provide free information and assistance to Montana's Medicare population. Montana's SHIP provides information and assistance by phone and in-person sessions; they also offer one-on-one counseling, community presentations, and outreach events. The Montana SHIP program provides services in the following areas:

- Information and counseling on Medicare benefits, eligibility, plan limitations, Medicaid, and Medicare Savings Programs
- Assistance with Medicare claims and care complaints
- Assistance with Medicare Advantage and Part D plan comparisons and enrollment and applying for the Low-Income Subsidy (LIS)
- Assistance with requests for reconsiderations and appeal processes for Medicare, Medicare Rx Drug Coverage
- Assistance with Medigap Supplement Insurance
- Referrals to counselors who can help identify Medicare fraud and abuse
- Referrals to other programs, which may assist beneficiaries with accessing adequate, affordable, and suitable health care coverage and services

Why Are SHIPs Important?

The needs of the 45 million Americans who depend on Medicare for their health care are multifaceted and diverse. More than one-quarter of beneficiaries have cognitive impairments; almost one-third have limitations in activities of daily living such as eating and dressing; almost one-third have not graduated from high school; and more than 1 in 10 are over 85 years of age. Yet these beneficiaries are trying to navigate a health care system that is growing more complex each year.

Across the country, SHIPs have assisted hundreds of thousands of beneficiaries save millions of dollars, in addition to providing unbiased assistance that have helped so many beneficiaries access care. In 2008 alone, Montana SHIP counselors provided assistance to Medicare beneficiaries in more than 11,000 instances.



Roles of SHIP

SHIP Program Roles

Montana SHIP has approximately 150 trained counselors who provide free information and assistance to Montana's Medicare population. SHIP counselors help beneficiaries and their family members identify health insurance needs. They also provide objective information and counseling to assist consumers in making well-researched, informed decisions about their health and long-term care insurance needs. The SHIP provides outreach information to seniors and adults with disabilities and their families through meetings, seminars, classes, health fairs, senior fairs, and the media. SHIP counselors also assist beneficiaries with referrals and coordination with other state and community services.

Why Work with SHIP?

Volunteers and staff who work with the SHIP program have different reasons for doing so. Some like to meet new people; others are driven by saving people money. Regardless of their reasons for being involved in SHIP, volunteers and staff are part of dynamic teams which play a big role in the community. The people who volunteer with SHIP are a unique group of individuals, who are committed to assisting people in making informed decisions for themselves.

"Volunteering for SHIP gives me a purpose and a direction in retirement. When I'm in the community working with seniors, I feel needed and useful." SHIP Volunteer

Volunteers also have the experience of collaborating and socializing with other volunteers as well as the SHIP staff.

"I really enjoy working with the local SHIP staff. They do a good job, and they're fun to be around." SHIP Volunteer

Volunteers report that they enjoy feeling helpful when they provide assistance to Medicare beneficiaries. This is another motivating factor that keeps people volunteering with their local SHIPs.

“I helped a friend get a drug card for his mother. The card reduced the cost of one drug from \$100 to \$20. Every time he sees me, he thanks me.... If you want to feel good about helping someone, become a SHIP volunteer.” *SHIP Volunteer*

Other volunteers feel drawn to community service activities. Being a SHIP volunteer is one way that people can give back to the communities in which they live.

“I want to be part of the solution rather than to do nothing about the problems.”
SHIP Volunteer

Since being a SHIP volunteer provides people with unique knowledge about Medicare, many volunteers have reported being popular among their friends in order to help answer their Medicare questions.

“I like to stay current on Medicare. It’s fun to know what’s going on.” *SHIP Volunteer*

Many SHIP volunteers enjoy the sense of giving that comes with being a SHIP volunteer.

“I have been so blessed in my life, and SHIP makes it possible for me to give something back.” *SHIP Volunteer*

Volunteer Roles

Volunteers serve different roles within each SHIP. Most SHIP offices are designed to support different types of volunteers within the program as well. For example, some SHIPs have volunteers who are counselors. Other SHIPs have volunteers helping with administrative tasks. Each SHIP is different, and most SHIP programs will accommodate volunteers with different interests.

Some tasks volunteers may provide at a SHIP include:

- Conducting information and assistance activities designed to link people with the Medicare services they need
- Receiving telephone calls and visitors
- Providing direct assistance to, and advocacy for, clients
- Providing follow-up activities to ensure clients are receiving appropriate services
- Assisting others in locating and using Medicare information and materials
- Maintaining SHIP program records
- Participating in community relations and other outreach activities; forming partnerships with other community organizations
- Planning, organizing, monitoring, and evaluating SHIP program activities

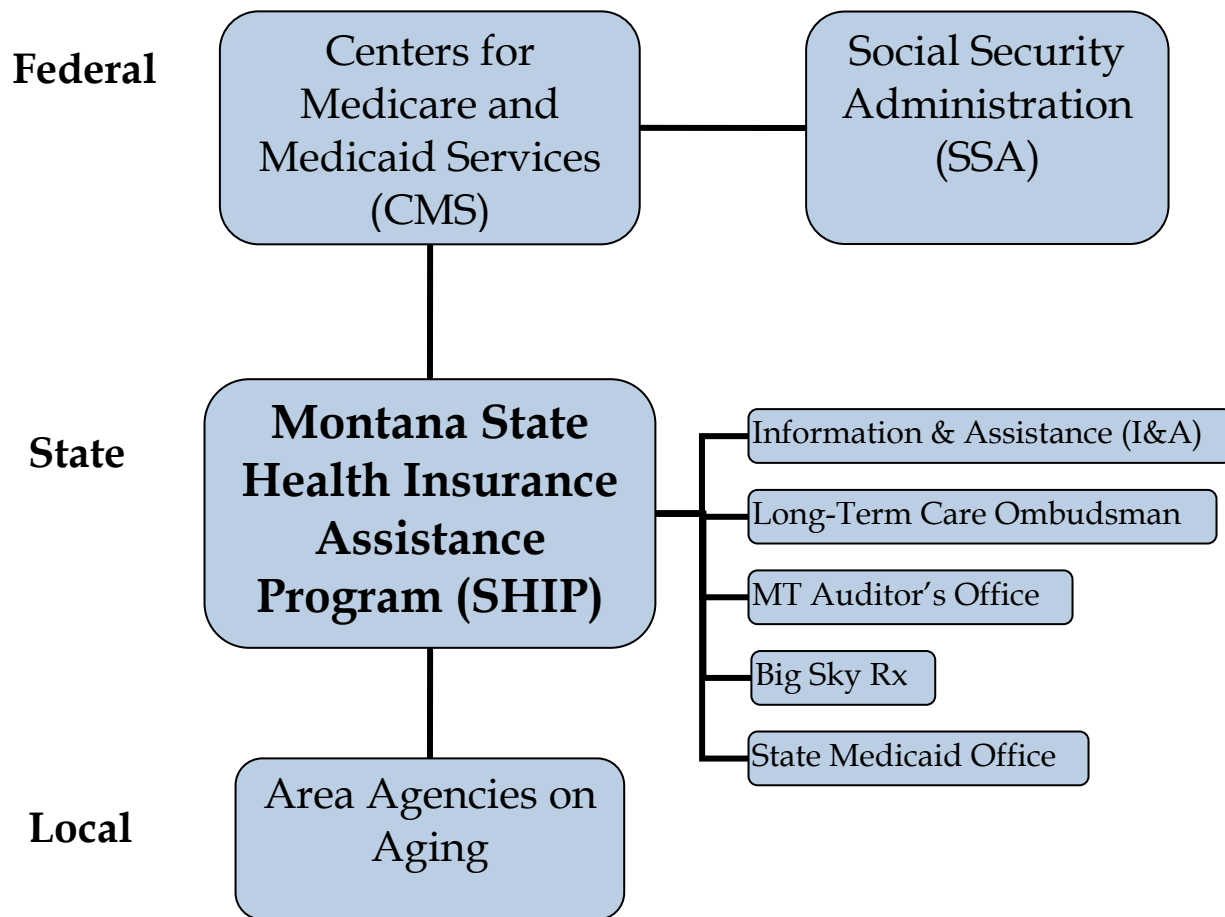
- Helping resolve complaints and advocating for Medicare beneficiaries

In most states, local SHIP programs provide training, management, and oversight for their volunteers. This means that volunteers have a local staff resource to help if they have questions about the program or if they face challenges as a volunteer.

While volunteers certainly benefit from their volunteer experience, local SHIP programs also reap rewards from having volunteers. Not only do volunteers extend the reach of a SHIP program and allow the SHIP to assist more Medicare beneficiaries, they also can be great colleagues and add different perspectives and life experiences to the mix of staff people at the local SHIP.



SHIP Structure and Partners





Initial Training Topics

Before you begin your work at the Montana SHIP, you will participate in a two-day initial training to learn about SHIP and the Medicare program. The initial training covers detailed information that counselors need to know in order to assist Medicare beneficiaries. But, keep in mind that as a counselor, you are never more than a phone call away from someone at the SHIP who can help answer your questions.

Here is an outline of the topics the Montana SHIP's initial training will cover:

SHIP (State Health Insurance Assistance Program)

- Program Overview
- Objective Advocacy & Beneficiaries
- Confidentiality
- Resource & Acronym Lists
- Congressional Liaison Contact List

Social Security 101

- Eligibility & Enrollment
 - SSDI, SSI
- Benefits & Options
 - Retirement
 - Survivor Benefits
- Relationship to Medicare/Medicare Part D
 - Medicare Enrollment
 - LIS (Extra Help)
- Contacts & Resources
 - Local staff
- SSA Online
 - Electronic Applications

Medicare 101

- The Basics from A to B
 - Parts A and B Overview
 - Hospitalization
 - Durable Medical Equipment (DME)
 - Medicare Savings Programs (MSP)
- The Basics from C to D

- Medicare Health Plans/Medicare Advantage
- Medicare Prescription Drug Plans/Part D
- LIS/Big Sky Rx

Medicare Part D

- Program Overview
- Comparing Drug Plans
- Using the Plan Finder
- Dual Eligibility/LIS/Big Sky RX

Medicare Supplemental Policies/ Medigap

- Supplemental Guide
- Medicare Advantage Plans
- MCHA
- Consumer Fraud

VA and TRICARE

- Program Overview
- Relationship to Medicare
- Contacts & Resources

SHIP Reporting & Resources

- SHIPTALK - Unique IDs, Reporting
- Confidentiality
- Hold Harmless
- Medicare Summary Notice (MSN)
- Senior Medicare Patrol (SMP)
- My Medicare.gov
- Benefits Checkup/Quicklink

Training/Online Training & Certification

- Annual Recertification
- CSP/SHIPTools - Demonstration
- Frequent (short) Optional Trainings
- National/Regional Training Calls

Sensitivity & Cultural Awareness Training

- Counseling & Communication Skills
- Mental Illness and Disability Etiquette
- Disability Etiquette - People First Language
- Cultural Diversity in Montana



Brief Intro to Medicare

- Who Benefits from Medicare?
- What Are Medicare's Main Benefits and Costs?
- Who Runs Medicare?
- How Are Medicare and Medicaid Different?
- Where Can I Learn More?

Who Benefits from Medicare?

Medicare is a federal health insurance program that began in 1965. Medicare is available to three groups of people: those who are 65 and older, people with disabilities, and people with end-stage renal disease (ESRD). Medicare eligibility is open to people regardless of income; eligibility is not based on financial need.

Generally, the rules governing Medicare's operation are the same nationwide and the program is virtually the same throughout the country. In short, no matter what state you live in, Medicare is Medicare.

What are Medicare's Main Benefits and Costs?

The Medicare program is made up of four parts:

- Part A provides hospital coverage
- Part B provides outpatient coverage
- Part C or "Medicare Advantage" is another term for private, health insurance plans which provide coverage for Part A and Part B services
- Part D provides prescription drug coverage through private drug plans

Beneficiaries have the option to receive Medicare health care services through the "Original Medicare" program, made up of Medicare Part A and Part B (also called "Traditional Medicare") or through a private "Medicare Advantage" plans.

Regardless of the choice they make between these options, beneficiaries can get coverage for Part A benefits including inpatient hospital, skilled nursing facility, home health, and hospice care services. They also can get coverage for Medicare Part B benefits including physician, outpatient hospital, home health, ambulance, and preventive services, along with medical equipment, supplies, and many other services



and items. If beneficiaries choose to enroll in a private “Medicare Advantage” plan, they must get all of their health care services according to the rules of the plan.

Medicare specifically excludes some services and items from its covered benefits. A few of Medicare’s exclusions include hearing aids, routine dental, eye, and foot care, and cosmetic surgery.

For Medicare beneficiaries to receive coverage for prescription drugs, they must enroll in a private prescription drug plan, or Part D plan. Each state has dozens of plan options, which differ in cost, coverage, and pharmacy network. Beneficiaries must examine their own prescription drug needs to pick the best plan for them.

Medicare is not free of cost for beneficiaries who are enrolled in the program. Medicare beneficiaries pay a share of the total cost of the health care services they receive. A beneficiary’s costs may include:

- Monthly premiums
- Annual deductibles
- Coinsurance charges
- Payment for non-covered (excluded) services and items

There are some programs to help people with limited income and resources pay for the costs of Medicare. Each state has Medicare Saving Programs, which help pay some of the costs of Medicare Part A and Part B. Some beneficiaries also can get help paying for the costs of a Part D drug plan through the Extra Help (or low-income subsidy) program.

Who Runs Medicare?

Medicare’s administration is the combined work of federal agencies and contractors. Here are brief descriptions of the main actors:

The Centers for Medicare & Medicaid Services (CMS)

CMS is the federal agency that administers Medicare and Medicaid. Its headquarters are in Baltimore, with Regional Offices (ROs) in 10 cities around the country. The Regional Office for Montana is in Denver, Colorado.

CMS is the largest agency within the U.S. Department of Health & Human Services (HHS). CMS contracts with many private companies that handle aspects of Medicare’s



program operations including claims processing, monitoring the quality of care for patients, handling complaints, and reviewing appeals.

The Social Security Administration (SSA)

SSA handles Medicare eligibility and enrollment for Social Security recipients. SSA sends enrollment packets and Medicare cards to new Medicare beneficiaries. It also processes applications for Medicare Part D's low-income subsidy (LIS) program. The Railroad Retirement Board (RRB) also has a role similar to SSA's. It handles Medicare eligibility and enrollment for Railroad Retirees.

How Are Medicare and Medicaid Different?

Medicare differs greatly from Medicaid. Medicaid is a health insurance program for low-income older Americans and some others with limited income. Medicaid is financed jointly by federal and state governments. Medicare, on the other hand, is tied largely to employment and not at all to financial need.

It is important to remember that some people meet the qualifications for both Medicare and Medicaid. These beneficiaries are known as dual eligible, in that they are entitled to both programs.

	Medicare	Medicaid
Eligibility	People age 65 and older as well as people with disabilities.	People in certain eligibility groups (e.g., children, pregnant women, and aged and disabled people) who qualify on the basis of income and/or assets.
Financial Need	Not based on income or assets. Tied to employment and a work record.	Based on income and/or assets.
Federal/State	Federal program with eligibility and coverage rules that are generally the same throughout the country. Federal contractors administer day-to-day operations.	Federal-state partnership with minimum federal standards. Eligibility and coverage rules vary from state to state. State agencies administer Medicaid's day-to-day operations.
Financing	Federal payroll taxes and general revenues.	Federal and state taxes.



Applications	Social Security Administration offices.	County or state welfare or human services offices.
Covered Benefits	Excludes coverage for custodial level nursing care and most dental care, eyeglasses, and hearing aids.	Covers nursing home care and many state programs cover dental care (including dentures), eyeglasses and hearing aids.

Where Can I Learn More?

For general information about Medicare benefits and coverage:

- *Medicare and You*. CMS’s handbook for Medicare beneficiaries available for free by calling 1-800-MEDICARE or available online at <http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>. Every year CMS sends a revised copy of the booklet to beneficiary households.

For more on Medicare’s history and program development:

- The CMS website contains a history section with timelines and an oral history section, available at <http://www.cms.hhs.gov/History>.
- The Kaiser Family Foundation website, available at <http://www.kff.org>, offers an extensive library of fact sheets, issue briefs, and charts on Medicare coverage and financing issues. One piece to note is “Medicare: A Primer,” available at <http://www.kff.org/medicare/upload/7615-02.pdf>.
- The National Academy of Social Insurance (NASI) website, available at <http://www.nasi.org>, offers a wide range of publications and briefing papers on topical Medicare policy issues.

For the names and contact information for Medicare’s various contractors go to the Medicare website at <http://www.medicare.gov> and click on the “Find Helpful Phone Numbers and Websites” link.



Resources

Health Assistance Partnership

<http://www.hapnetwork.org>

The Health Assistance Partnership (HAP) works with State Health Insurance Assistance Programs (SHIPs) on initiatives that develop the resources and capacity necessary to deliver education and personalized counseling and assistance to Medicare beneficiaries, so they can make informed health care decisions. HAP partners with SHIPs on Medicare education, program development, and public education and policy initiatives.

CMS National Medicare Training Program

<http://www.cms.hhs.gov/NationalMedicareTrainingProgram/>

The National Medicare Training Program (NMTP) provides training events and products that are designed for Medicare partners – professionals and volunteers who work with seniors and people with disabilities – to help people with Medicare make informed health care decisions. NMTP develops a variety of educational materials in multiple formats for a diverse partner audience, many of whom train other partners such as community-level and faith-based organizations that in turn provide the information, assistance, and education to people with Medicare.

Medicare.gov Publications

<http://www.medicare.gov/Publications/home.asp>

Medicare.gov is the official U.S. government site for people with Medicare. This website has over 100 publications that provide information about Medicare for beneficiaries and their caregivers. Publications are categorized into six groups: General Information, Medicare Prescription Drug Coverage, Health Care Choices, Coverage and Payment, Rights and Protections, and Staying Healthy.

Medicare Rights Center

<http://www.medicarerights.org/>

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with

disabilities through counseling and advocacy, educational programs, and public policy initiatives.

National Council on Aging and the Access to Benefits Coalition - My Medicare Matters

<http://mymedicarematters.org/>

The National Council on Aging is a nonprofit organization that sponsors programs to help older people remain healthy and independent. The Access to Benefits Coalition (ABC) is a coalition of organizations that share a commitment to helping Medicare beneficiaries with lower incomes find the public and private prescription savings programs they need. The My Medicare Matters Web site is designed to help individuals learn more about the Medicare Prescription Drug Coverage.

Center for Medicare Advocacy

<http://www.medicareadvocacy.org/>

The Center for Medicare Advocacy works to advance fair access to comprehensive Medicare coverage and quality health care for older people and people with disabilities by providing the highest quality analysis, education, and advocacy.



Common Terms and Acronyms

AAA - Area Agency on Aging
ADA - Americans with Disabilities Act of 1990
ADL - Activities of Daily Living
APS - Adult Protective Services
AoA - Administration on Aging
ARDC - Aging & Disability Resource Center
AIRS - Alliance of Information & Referral Systems
AIMS - Advocates in Medicare Savings
BIA - Bureau of Indian Affairs
BSRX - Big Sky RX
CHR - Community Health Representative
CMS - Centers for Medicare & Medicaid Services
COB - Coordination of Benefits
COBRA - Comprehensive Omnibus Budget Reconciliation Act
DME - Durable Medical Equipment
DMERC - Durable Medical Equipment Regional Carriers
DPHHS - Department of Public Health & Human Services
EOB - Explanation of Benefits
ESRD - End Stage Renal Disease
FCN - Financial Control Number
FI - Fiscal Intermediary
FFS - Fee-For-Service
FPL - Federal Poverty Level
GAO - Government Accounting Office
HCBS - Home and Community Based Services
HIPPA - Health Insurance Portability and Accountability Act
HMO - Health Maintenance Organization
HRSA - Health Resources and Services Administration
I & A - Information & Assistance
IHS - Indian Health Service
LIS - Low Income Subsidy
LTC - Long Term Care

MA - Medicare Advantage
Medicare Part A - Hospital care
Medicare Part B - Outpatient care
Medicare Part C - Medicare Advantage plans
Medicare Part D - Medicare prescription drug plans
MHA - Montana Hospital Association
MILC - Montana Independent Living Centers
MMA - Medicare Modernization Act of 2003
MSCA - Montana Senior Citizens Association
MSN - Medicare Summary Notice
MSP - Medicare Savings Program
MSP - Medicare Secondary Payer
M4A - Montana Association of Area Agencies on Aging
N4A - National Association of Area Agencies on Aging
NAIC - National Association of Insurance Commissioners
NASUA - National Association of State Units on Aging
NCOA - National Council on Aging
NPR - National Performance Review
OAA - Older Americans Act of 1965
OIG - Office of Inspector General
OPA - Office of Public Assistance
PDP - Prescription Drug Plan
PPO - Preferred Provider Organization
QMB - Qualified Medicare Beneficiary
RAM - Reverse Annuity Mortgage
RPO - Regional Program Officer
RSVP - Retired Senior Volunteer Program
SHIP - State Health Insurance Assistance Program
SLMB - Special Low Income Medicare Beneficiary
SLTC - Senior & Long Term Care
SNF - Skilled Nursing Facility
SPAP - State Pharmacy Assistance Program
SSA - Social Security Administration
SSDI - Supplemental Security Disability Insurance
SSI - Supplemental Security Income
SUA - State Units on Aging
TBI - Traumatic Brain Injury
VA - Veteran's Administration



Congratulations!

**You have completed the Get Your Feet
Wet training package.**

**Welcome to the Montana SHIP. Now
you can set sail and begin helping
Medicare beneficiaries.**