

MAKING A DIFFERENCE

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Grand Challenge: Health

Title: 2023 Senior Health Insurance Counseling for Kansas (SHICK)

Why is this issue important?

According to the U.S. Census Bureau, about 12,000 people will turn 65 every day in the next year. This is when most people first become eligible for Medicare. Many do not understand health insurance or Medicare which is becoming more complex. Insufficient or inaccurate information can lead to late enrollment penalties, gaps in coverage, strained finances and delayed treatment for many people.

Recent Statistics:

- 19.8% of Saline County population is 65 or older and 11% of those under age 65 are disabled
- 20.9% of Ottawa county residents are 65 years of age or older and 8.2% under age 65 years live with a disability
- The federal poverty level for one is \$14,580
- 11.5% of Kansans, 13.1% of Saline county residents and 10.1% of Ottawa county residents of all ages live in poverty.
- 9.1% of people over the age of 65 in Kansas live in poverty
- 11.2% over age 65 have faced hunger in the past 12 months

How did Extension address this issue?

Central Kansas Extension District provides health insurance education for Medicare beneficiaries year-round, one-on-one and in group settings. The SHICK program provides free, unbiased, and confidential education and counseling. Understanding options helps beneficiaries select a plan that will best fit their needs, be most economical, and help to avoid costly penalties. Beneficiaries are also screened for potential assistance program.

Having a trusted, unbiased source of information in the community is important for beneficiaries who are bombarded with ads, phone calls, and mail with sometimes misleading and inaccurate information, making it very confusing as they get older.

During Medicare Open Enrollment, October 15-December 7, plan comparisons were done in-person, by phone, and Zoom. Extension faculty Debra Wood and three volunteer counselors helped approximately 710 Medicare beneficiaries during the Medicare Open Enrollment period, answering questions and running plan comparisons.

What was the impact?

Medicare Open Enrollment

586 plan comparisons were run during Open Enrollment. Of those, 239 (41%) made changes and will save a combined \$963,853.61 compared to what they would have paid for medications if they had stayed in the same plan. This is an average savings of \$4,032.86 per person. Over the last eleven years Deb and the volunteers she supports have helped Saline and Ottawa County beneficiaries save more than \$5.59 million. This is money available to spend back in the community on housing, food, and other necessary living expenses.



Assistance Programs

During open enrollment, applications were completed for over one dozen individuals who met the income and asset guidelines to qualify for the Medicare Savings Program and/or the Extra Help program to help pay Medicare premiums and assist with prescription drug costs. This was in addition to those helped outside the open enrollment period.

Enrollment in the Medicare Savings Programs puts \$2100 back in the pocket of older adults and adults with disabilities in 2024 by paying the Medicare premium. The program also pays medical deductibles and copays for those at the strictest income levels (\$14,820 per year or less). This is an increase of up to 14% in available resources to spend on other living expenses.

The Extra Help program has higher income guidelines (150% of the federal poverty level, or \$21,870 per year) and is estimated to be worth an average of \$5300 per year. It helps to subsidize the cost of prescription drug premiums and medications.

Educational Programs

Six educational programs on Medicare were delivered in 2023 in person and by Zoom to increase the understanding of how the health insurance program works and when to enroll. The office continues to serve as a resource to many professionals in the community who work with the Medicare population, both to educate the professionals and as a referral for their patients and clients.

Success Stories

Deb started working with a woman in December who was receiving SSI (\$914/month) and not eligible for Medicare on her own record. The original plan was to enroll in Medicare provisionally so that she could qualify for the Medicare Savings Program which would cover the premium cost for Part A and Part B. In working with Social Security Administration to see if she could qualify on an ex-spouse's record to be enrolled immediately with no Part A premium, we discovered she had been married for more than ten years twice, and her first spouse had a high enough income that spousal benefits would be higher than her current SSI payment. Her check will increase by \$100 per month this year and she will qualify to enroll in Medicare Part A and B, as well as receiving Qualified Medicare Beneficiary Medicare Savings Program status (premiums plus deductibles and copays covered), and Extra Help with a prescription drug plan. This change will almost double her economic capacity to meet her essential needs.



The SHICK Program is a Partnership between Cooperative Extension and Kansas Department of Aging and Disability Services (KDADS)