

## Counseling checklist

| What you need to do during a counseling session: |  | Done<br>✓ |  |
|--|--|-----------|--|
| 1.   | Smile – use a warm and friendly tone.  |           |  |
| 2.   | Introduce yourself.  |           |  |
| 3.   | Mention sponsor & SHIBA.   |           |  |
| 4.   | <b>How can I help?</b>   |           |  |
| 5.   | Listen to client’s questions/concerns.<br>Relieve client distress (if any).<br><b>Rephrase their response to check for understanding.</b>  |           |  |
| 6.   | <b>When will client turn 65 or retire?</b> (Determine client’s Medicare need.)<br>• Refer to SSA with appropriate information for client’s situation.  |           |  |
| 7.   | <b>If appropriate, refer client to SHIBA Welcome to Medicare workshop.</b>   |           |  |
| 8.   | <b>Do they have retiree, VA or Tribal benefits that help with Medicare costs?</b>  |           |  |
| 9.   | <b>Complete income screening for low-income or IRMAA.</b>  |           |  |
| 10.  | <b>Income under \$1660(S)/\$2239(M):</b><br><b>Ask if state is paying Part B or \$164.90 is deducted from Social Security check.</b><br>Part B is paid by state (client may say they have Medicaid or partial Medicaid).<br>Client has Medicare Savings Program (MSP) & Full Extra Help, Extra Help will be reflected in Plan Finder if using Medicare.gov account. Call for level of MSP if needed.<br><br>Part B premium payments deducted from Social Security checks – counsel on MSP & appropriate application process for sponsor.<br><br><b>Use “Full Extra Help” or “MSP” for assistance level in Plan Finder.</b><br><br><b>Income between \$1,660/\$2,239 &amp; \$1,843/\$2,485 (135%-150%FPL):</b><br><b>Counsel on Partial Extra Help</b> , if appropriate, assist with application on ssa.gov.<br>Application processing and updating takes up to 3 months. |           |  |
| 11.  | <b>Counsel for client’s situation/needs</b><br>New to Medicare: Original Medicare/Part D/Medigap vs. Medicare Advantage (MA), etc.<br>Special Enrollment (SEP): Part D or MA prescription drug (MAPD).   |           |  |
| 12.  | <b>Review actions taken → Discuss next steps</b><br>New to Medicare (NTM): Attend a SHIBA Welcome to Medicare workshop & call back for appointment.<br>NTM: Another appointment to enroll in plans.<br>SEP: Use Open Enrollment to review coverage for next year.  |           |  |
| 13.  | <b>Thank client &amp; remind them to call SHIBA if they have Medicare questions.</b><br>SHIBA: 1-800-562-6900  |           |  |
| 14.  | <b>Enter Beneficiary Contact Form in STARS.</b>  |           |  |