



Medicare Savings Programs & LIS

Materials

- This PowerPoint presentation.
- Workbook.

Housekeeping

There will be specific question times.

- Mute your microphone.
- Use the "raise your hand" function for questions.
- Limit your questions to the material we are covering.

A glimpse of what's to come

- Section 1: March CE review & reminders
- Section 2: Tools & rules
- Section 3: Counseling session prep
- Section 4: Counseling session
- Section 5: Counseling session & STARS
- Section 6: Conclusion

Learning outcomes

Learning outcomes:

- By the end of this lesson, participants will be able to effectively counsel clients on SLMB and LIS.

Section 1: March CE review & reminders

March CE overview

March CE overview:

- Income.
- Household.
- MSP & SLMB.
- Counseling case.

Counseling session scenario

Laura is 67 years old and lives in Pierce Co. She is currently enrolled in a Medicare Advantage plan. She was encouraged to apply for SLMB during the last counseling session.

Laura has received letters indicating she is enrolled in SLMB and LIS programs, and seeks clarification from her counselor, Brian.

Section 2: Tools & rules

Low Income Subsidies (LIS)

Extra Help basics

Extra Help basics:

- Program of Social Security Administration (SSA).
- SSA determines eligibility.
- Primarily helps by lowering Part D costs.
- Estimated to save beneficiaries about \$5,300/year on average.

Extra Help basics

Applies to both Part D (PDP) and Medicare Advantage (MAPD) plans:

- \$0 plan premium for benchmark PDP plans, reduced premiums for other plans.
- \$0 Part D deductible.
- Maximum co-pays of \$4.50 for generic and \$11.20 for brand-name drugs on plan formulary.

LIS/Extra Help beyond cost-savings

LIS/Extra Help information:

- Allows change of plan with Part D once per calendar quarter in the first three quarters of each year.
- Beneficiaries use Open Enrollment (October 15 – December 7) to choose Part D coverage for following year.

LIS/Extra Help beyond cost-savings

LIS/Extra Help information:

- Changes are effective the first of the next month.
- Waives late enrollment penalties for both Part B & Part D.

Extra Help enrollment

Clients enrolled in a Medicare Savings Program (MSP) are automatically enrolled in Extra Help.

Section 3: Counseling session prep

Counseling session scenario

Laura is 67 years old and lives in Pierce Co. She is currently enrolled in a Medicare Advantage plan. She was encouraged to apply for SLMB during the last counseling session.

Laura has received letters indicating she is enrolled in SLMB and LIS programs, and seeks clarification from her counselor, Brian.

Preparing for a counseling session with Laura

You are a counselor preparing to return a call to Laura. Consider these questions:

- What do you do to prepare for this session?
- What information do you need to convey?
- What is within your scope as a counselor for this session?

Section 4: Counseling session

Session checklist

Go through the checklist (Workbook p. 10) and evaluate each item using the following criteria:

- **Yes:** The item was fully addressed in the counseling session.
- **Somewhat:** The provided information was incomplete.
- **No:** The issue was not addressed but should have been addressed in the session.
- **Not Applicable (N/A):** The item didn't apply in this case.

Provide brief explanations for your evaluations in "Comments."

Counseling scenario

Laura is 67 years old and lives in Pierce Co. She is currently enrolled in a Medicare Advantage plan.

Now she got SLMB and was auto-enrolled in LIS.

[Audio Recording](#)

Section 5: Counseling session & STARS

Beneficiary Contact Form (BCF) for Laura

Review the form, focusing on:

- The demographic data.
- The information discussed in counseling sessions.

Highlight any item for which you believe the necessary information is missing.

Section 6: Conclusion

Learning outcomes assessment

Learning outcomes assessment:

- How has your understanding of SLMB and LIS improved through this training?
- How will you apply what you've learned in your future counseling sessions?

Tell us what you think about

Tell us what you think about:

- Today's topic.
- New training format (more hands-on).
- Workbook usefulness.
- Training topic suggestions.
- Counselor challenge (Workbook p. 23)

OICMedicareTrainingFeedback@oic.wa.gov

Announcements & resources

First Thursday Lunch and Learn

1st Thursdays - 11:00 to Noon

Register through monthly training calendar

- **April 4 - Medicare Enrollment**
Kirk Larson, Social Security Administration
- **May 2 – MSP Determinations & Buy-ins**
Deena Best & Angie Gonzales DSHS



Have questions? Send in advance to:

Noreen.Brisson@oic.wa.gov

Resources

Section I

- [Medicare Savings Programs \(MSP\)](#)

Section II

- [Understanding the Extra Help with Your Medicare Prescription Drug Plan](#)

Section III

- [Deemed Status Notice Example](#)

Resources

Section V

- [SHIBA STARS Beneficiary Contact Form \(BCF\)](#)

Section VI

- [SHIBA monthly training](#)