

SHIBA volunteer materials for March 2022

Topic: Medicare Part B Special Enrollment Period (SEP): Part 2

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Volunteer packet supplemental training materials

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Scenario for Theresa - with highlights

SEP, currently employed person

Theresa is currently working – proudly completing her 20th year -- for Target, the super department store. She really enjoys the work and the people she supervises, and the new technology. So, she continued to work until she qualified for her full social security benefit. She's now 68 years old, and ready to move on to her retirement passions.

She's a US citizen and has lived in Shelton (Mason County, WA) for her entire adult life. She moved back home after completing her bachelor's degree at Washington State University in speech pathology. She's going to stay there and has no plans to travel outside the US in the near future. Her pet project at home is quilting, so she's going to buy an expensive machine to help with large-scale projects.

Theresa is an active member of her local Catholic church and a dedicated volunteer at the St. Vincent DePaul thrift store the church sponsors. She also helps at the local food pantry, including collecting food from Target that they donate. She describes herself as very fortunate because she owns her own home, has put aside a nest egg of about \$300,000 for retirement and will have a pension from Target as well as her Social Security income. She sees how "poor people in our town" struggle and she's grateful for the blessings she has.

She never married or had children of her own, but she dearly enjoys the company of her younger sister who lives in Olympia and her three teen-age children (whom she dotes on constantly).

Theresa, in her own judgment, is relatively healthy and active. She had a knee replacement surgery a few years ago – at Providence St Peter Hospital in Olympia – and made a full recovery, including taking physical therapy as an outpatient through the Mason General Hospital, in Shelton. She's (only) on a maintenance level dose of a blood pressure medicine – she thinks it's related to stress, but she does have some family history of stroke so she's careful.

Target employs many thousands of people in the U.S. and offers generous health insurance coverage to employees and retirees, including full prescription drug coverage. Theresa plans to continue her retiree coverage, including prescription coverage with Target. There are several plan offerings, and her intention is to choose one that includes access to Providence Hospital and the health care professionals at Mason General Hospital (a not-for-profit hospital that is part of a local hospital district). She's not attracted to leave her retiree plan – although she is impressed by the Joe Namath commercials on TV.

The two questions that are top of mind for her relate to getting started in Medicare – how and when does she take action? – and what might she have missed that we can tell her?

She's calling us in mid-February. Her 69th birthday is May 1. She'd like to retire (means stop working) by May 30. Her employer-sponsored coverage will end then, too. She'd like to miss the start of planning for the Christmas season, but she'd like to work one more "Spring Break" sales event.

(SHIBA office reference only: Scenario for SEP highlighted.docx)

Profile for Teresa

Part 1: Self-disclose

- I'm currently working – proudly completing my 20th year -- for Target, the super department store.
- I plan to retire on May 30th. I'd like to miss the start of planning for the Christmas season, but I'd like to work one more "Spring Break" sales event.
- I've never married or have no dependents on my insurance.
- I'm pretty healthy and active.
- I'm only on a maintenance level dose of a blood pressure medicine.
- **I'd like to know how and when do I take action to get start my Medicare?**
- **And what else have I missed that you can tell me?**

Part 2: Anticipate being asked (offer if needed, at the end)

- My birthday (69th) is May 1st.
- I've continued to work until I qualify for my full social security benefit.
- I'm a US citizen and have lived in Shelton (Mason County, WA) for my entire adult life.
- I've put aside a "nest egg" of about \$300,000 for retirement and will have a pension from Target as well as my Social Security income.
- I do plan to continue my retiree coverage, including prescription coverage, with Target.
- I am White (non-Hispanic).

(SHIBA office reference only: Profile for Theresa.docx)

Instructions for the client (Theresa)

Thank you.

You are the **client**, Theresa.

- Please be kind to your volunteer advisor; don't try to complicate their work.
- You have the basic facts about yourself and your circumstances.
- You will “go first” and disclose the facts that are in Section 1.
- You will, please, answer the advisor's questions completely and “lean in” a little to help as needed.
- Please check the boxes as the advisors asks the pertinent questions about you and your circumstances.
- If there are questions that are not asked – or facts that are not disclosed – please make a note of that.
- At the end, before closing, it's OK to ask -- as a way to prompt the advisor.
 - “Do you need to know ----?” or
 - “Does it matter that ----?”

(SHIBA office reference only: Client instructions Theresa (SEP - March 2022).docx)

Instructions for the advisor (you)

Thank you.

You are the **advisor**.

- Please be patient with the client; they are doing the best they can.
- You have 30 minutes for this consultation.
- Set a goal for yourself. It's OK not to "finish" in one conversation.
 - When we get together again as a whole group, we'll ask what your goal for yourself was.

Your main concern is to get the pertinent facts from your client and at the same time to please help us to:

- Learn more about how you use the training, tools and resources.
- What else we can do to help you with these kinds of consultations.

Your client has been asked to cooperate with you, including disclosing some basic facts about herself at the outset.

The client will be taking notes to ensure all pertinent facts have been asked and answered.

You ought to take notes sufficient to complete a Beneficiary Contact Form (BCF) (STARS form).

(SHIBA office reference only: Advisor instructions Theresa (SEP - March 2022).docx)

Instructions for the observer (volunteer)

Thank you.

You are the **observer**. In real life, this might be somewhat like what a mentor would do.

- Please be patient with the client and the advisor; they are doing the best they can.
- There is only 30 minutes for this consultation.

Your main concern is to monitor the consultation and listen to hear whether the advisor gathered all of the pertinent facts.

- Please take notes to ensure all pertinent facts have been asked and answered.

Your secondary concern is to observe whether there are opportunities where the OIC SHIBA program might create and provide more/better:

- Training, tools and resources

Your next concern is, based on your own experiences and this consultation:

- What else can the OIC SHIBA program do to help advisors with these kinds of consultations?

Please note: Unless the volunteer advisor specifically asks you, you're not supposed to provide feedback/coaching about their performance.

(SHIBA office reference only: Observer instructions Theresa (SEP - March 2022).docx)

Observer notes form

Instructions: Have a paper or electronic version of this form with you to take notes during your counseling session. Note that #3 and #4 may not specifically apply to the March exercise, but these are a reminder to ask questions that will guide you to helping your client’s topic and needs.

1. Intake - Listening

Introduction, then gathering critical information from client that will assist the counselor, determining client’s situation.

Needed for STARS data

- How did you hear?
- Gender
- Age
- Income
- Assets
- MIPPA?
- Race
- Zip code
- Contact phone / e-mail
- SMP?

2 Assessment - Asking

Asking clarifying questions, determining client’s needs, discussing basic options

Eligible for Medicare

- Age 65 + or disabled
- US citizen or lawful permanent resident

Enrolled in Medicare

- Part A
- Part B
- Part D
- MA plan
- Medigap

Which period applies (why)

- IEP
- SEP
- GEP

About their current insurance

- Employer coverage
- Medicaid
- None

3. Action Planning - Discussing

Discuss information on next steps.

Which path forward

- Retiree coverage
- Medicaid
- Original Medicare
- MA plan

4. Referral - Telling

If problem is complex or out of SHIBA scope, making referrals to other entities who can provide additional assistance.

NOTES

March 2022 continuing education exercise. For SHIBA volunteer use only. Not for distribution to clients.

If you have questions, please be sure to contact your regional training consultant or volunteer coordinator.

Thanks, and have a great day of training!



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