



## Medicare Supplements (Medigaps) Training Part 2: Medigap Open Enrollment

*June 2022 continuing education*



Created May 11, 2022



### **SHOW:**

Slide #1

### **SAY:**

- The June 2022 CE training will be the second of three (3) programs with a focus on Medigaps or Medicare Supplement plans.

The slide features a light gray background with a darker gray diagonal stripe in the upper left corner. The title "Medigaps" is displayed in a large, dark blue font. Below it, the subtitle "Part 2 of a 3-part series" and the text "to be presented in May, June and July of 2022" are written in a smaller, italicized blue font. In the bottom left corner, there is a logo for "WA oic SHIBA" and a footer bar containing the text "SHIBA advisor continuing education | June 2022". A blue play button icon is located in the bottom right corner.

# Medigaps

*Part 2 of a 3-part series  
to be presented in May, June and July of 2022*

WA oic SHIBA

SHIBA advisor continuing education | June 2022

**SHOW:**

Slide #2



**SHOW:**

Slide #3

**ASK:**

- Why does SHIBA care about Guaranteed Issue for Medigap?
- Why do you – as an advisor - care about Guaranteed Issue for Medigap?

**LISTEN:**

<Pause>

**SAY:**

Yes. These are all important reasons why we and you care about Guaranteed Issue for Medigap



What today?  
*Training and building*



SHIBA advisor continuing education | June 2022



**SHOW:**

Slide #4

# Today's program

---

## Training

Practice counseling clients about Medigap plans.

## Build our tool kit together

Create some tools we can use when we counsel clients about Medigap plans.



SHIBA advisor continuing education | June 2022



5

### **SHOW:**

Slide #5

### **SAY:**

This program has two purposes, at the same time. You'll see that in the course objectives.

- We're going to do the literal agenda for the day, filled with activities.
- We're also going to be building our tool kit together to get better at advising clients about Guaranteed Issue for Medigap and better at counseling work, in general.
- Discussion opportunity: Ask the volunteers: "What is important to you as the counselor to help you with your work?"
- This is an opportunity to get the information you need, as a counselor, from the client. Obtaining the job aids for topics to discuss will help you with your counseling session.
- Trainers: This is an opportunity for the counselors to develop a checklist

and share with the group how they create their checklist for a counseling session and what would be included on the checklist.

- There are a lot of tools available on My SHIBA and other authoritative sites:
  - One example is the six-step intake form at <https://www.insurance.wa.gov/sites/default/files/documents/client-counseling-six-step-intake-script.pdf>
  - Another is Medigap (Medicare Supplement Health Insurance) at <https://www.cms.gov/Medicare/Health-Plans/Medigap>
  - “What you need to know about Medigap (Medicare Supplement) plans” (**SHIBA publication: SHP875-4/2022**)

# Agenda

Topic	Time	Notes
Welcome and introductions	3	RTC-led
Review agenda	2	RTC-led
Preview course objectives	2	RTC-led
Check materials	3	RTC-led
Introduction to exercises	5	RTC-led
• Small-group exercise	20	Small group conversations
• Share perspectives	15	Whole team conversation
Review course objectives	2	RTC-led
Wrap-up	8	RTC-led



## **SHOW:**

Slide #6

## **SAY:**

- Here is the literal agenda for the day.
- There are two (2) main activities:
  1. Small-group work on client counseling, based on scenarios.
  2. Discuss the work we did in small groups.
- Let's review the course objectives, first, and then the list of materials.

## Course objectives

---

1. Based on a client interview, the volunteer can determine whether the beneficiary has Guaranteed Issue for Medigap rights and protections.
2. Using a SHIBA publication, describe to a client what coverage a standard Medigap Plan G provides. (after Medicare) and what the beneficiary liability is.
3. Summarize, for a client, the general rules (federal and state) about medical underwriting and waiting periods for pre-existing conditions.

*Continued*



SHIBA advisor continuing education | June 2022

7

### **SHOW:**

Slide #7

### **SAY:**

These are the learning objectives for this program.

We're making an opportunity for you all to practice these skills together.



## Course objectives *(continued)*

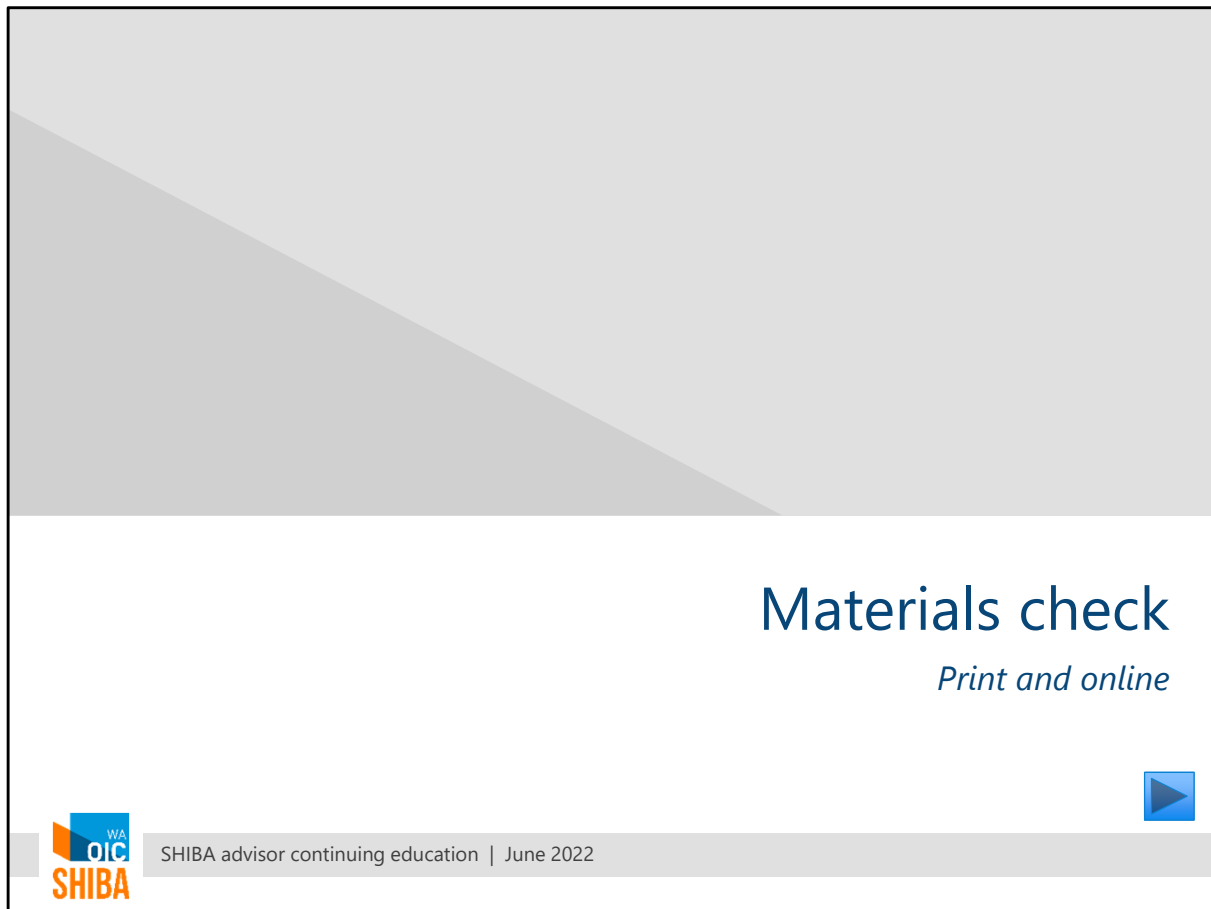
---

4. Develop an example list, which applies the general rules to the case of this client to explain their specific rights and protections.
5. Create a checklist as a way to organize our work when providing direct service to clients.



### **SHOW:**

Slide #8

A presentation slide thumbnail with a light gray background. The top half is a solid light gray, and the bottom half is white. The title 'Materials check' is in a large, dark blue font on the right side of the white section. Below it, 'Print and online' is written in a smaller, italicized dark blue font. In the bottom left corner, there is a logo for 'WA oic SHIBA' with 'WA' in a blue square, 'oic' in blue text, and 'SHIBA' in orange text. To the right of the logo, the text 'SHIBA advisor continuing education | June 2022' is displayed in a small gray font. A small blue play button icon is located in the bottom right corner of the white section.

## Materials check

*Print and online*

WA oic SHIBA

SHIBA advisor continuing education | June 2022

**SHOW:**

Slide #9

**SAY:**

- We mailed some materials ahead of time, upon request, to people.
- Other materials we posted on-line and announced to everyone.
- Let's be sure we're all 'on the same page' so to speak.

# Materials for today

## For counseling

- Scenarios [1, 2 or 3] that describe the client perspective.
- Guidance for role play exercise.
- Approved Medicare Supplement (Medigap) plans – *which includes (last page)*.
  - 10 Standardized Medicare Supplement (Medigap) plans chart

“What you need to know about Medigap (Medicare Supplement) plans” (SHIBA publication: SHP875-4/2022)



SHIBA advisor continuing education | June 2022



10

## SHOW:

Slide #10

## SAY:

- We did not ship the Medicare and You Handbook to anybody. We hope that you have one for reference.
- Here is what we think you’re going to use today for counseling:
  - Scenarios [1, 2 or 3] describe the client perspective
  - Approved Medicare Supplement (Medigap) plans -- which includes (last page)
  - 10 Standardized Medicare Supplement (Medigap) plans chart  
[https://www.insurance.wa.gov/sites/default/files/documents/medicare-supp-plans\\_55.pdf](https://www.insurance.wa.gov/sites/default/files/documents/medicare-supp-plans_55.pdf)
  - “What you need to know about Medigap (Medicare Supplement) plans” (**SHIBA publication: SHP875-4/2022**)
- Here is what we’re asking you to review later:

- Counseling checklist

Materials for June 2022:

- Medigap Plans, Medicare & You page 76
  - Link to the online version, Control F, type “compare medigap plans”
  - Or locate the single page PDF of M&Y page 76 on My SHIBA.
- Checklist for advisors is to help guide review of the counseling.
- Client descriptions are to help get in character.



# Introduction to exercises

*Context and scenarios*



SHIBA advisor continuing education | June 2022

**SHOW:**

Slide #11

# Medigap training

	Medigap OEP	Guaranteed issue rights	Not OEP, not GI rights
	May	June	July
<b>Case #1</b>	Turning 65 and getting Part B, at the same time.	MA plans: You move from service area.	Over age 65, focus on pre-x, creditable coverage.
<b>Case #2</b>	Already past 65 – just getting Part B, now: deferred (SEP).	MA plans: “Trial right” period (a) started in MA (b) started in Original Medicare.	Under age 65 (disabled), focus on HCA / Premera; c/b MA plan.
<b>Case #3</b>	Already Part B, just turning 65, now: disabled beneficiary.	Switch from one Medigap plan B-N to another Medigap plan B-N.	WSHIP



SHIBA advisor continuing education | June 2022

12

## **SHOW:**

Slide #12

## **SAY:**

- Before I assign each of you to a small group, let me provide some context for today’s program and the scenarios we have.
- In May, we focused on clients who qualify for the special rights and protections of the Medigap OEP.
  - There were three (3) client scenarios.
- In June, there will be three (3) scenarios related to clients who qualify for other guaranteed issue rights and protections.
- In July, there will be three (3) scenarios related to clients who do not qualify for any special rights or protections – and we’ll talk briefly about WSHIP: the Washington State Health Insurance Pool – or high-risk pool.

## Guaranteed Issue for Medigap (slide 1 of 2)

### Conditions for Guaranteed Issue for Medigap

Condition #1?  
Condition #2?  
More?

### Conditions for Guaranteed Issue for Medigap



SHIBA advisor continuing education | June 2022

13

### **SHOW:**

Slide # 13: This slide is a review of understanding. The first slide is asking the question and the next slide will show the answer.

### **EXPLAIN:**

To understand the client scenarios, it will help to review the general rules about Guaranteed Issue for Medigap.

### **ASK:**

What are the conditions that the client must meet to qualify for Guaranteed Issue for Medigap?

## Guaranteed Issue for Medigap (slide 2 of 2)

### Conditions for Guaranteed Issue for Medigap

Condition #1?  
Condition #2?  
More?

### Conditions for Guaranteed Issue for Medigap

1. **Service area change**
2. **Trial right**
3. **You have a Medigap plan**
4. You have other comprehensive coverage
5. Plan ends (includes bankruptcy)
6. Non-compliance by insurer



SHIBA advisor continuing education | June 2022

14

### **SHOW:**

Slide #14

### **EXPLAIN:**

Slide #14 was asking the question. Slide #15 is showing the answer.

### **SAY:**

- Nice work.
- Guaranteed Issue for Medigap depends upon a specific change in the client's circumstances.



# Medigap OEP scenarios

---

- Scenario 1  
I'm moving from the service area
- Scenario 2  
MA plans: The "trial right" period
- Scenario 3  
Switch from one Medigap plan B-N to another Medigap plan B-N



SHIBA advisor continuing education | May 2022



15

## **SHOW:**

Slide #15:

## **SAY:**

- For today, we are presenting three (3) relatively **un**complicated scenarios.
  - There are – of course – almost limitless variations on these and other possible guaranteed issue cases.
- For today, the scope of the counseling is about Medigap only – do not inquire about MA plans as an alternative, please.



**SHOW:**

Slide #16

**EXPLAIN:**

- I am going to assign each of you to a small-group.
  - Most will be an advisor and a client.
  - Some will have an observer role – if we have an odd number of people.
- I am going to assign each small group one of the three (3) scenarios
  - It matters that we cover all of the scenarios, please, because each presents unique challenges
- There can some limited switching.
  - After you're in the group, you can reach out to me via chat about a re-assignment.
- The goal will be to have less-experienced or confident volunteers take

the advisor role and for more-experienced or confident volunteers to take the client role.

**SAY:**

- After I put you in the group – and after any switching we need to make – please take a moment to choose a role for the simulation and either:
  - Read over the client persona so you can stay in character.
  - Prepare yourself for the advisor role, including reviewing the publications and getting ready to make notes of the kind you'd key into STARS later.

**SAY:**

I'm going to leave these instructions on the screen for you to refer to.

# Instructions

---

**Use the scenario document on My SHIBA with this exercise.**

## **Client**

- Read your persona and stay in character.
- Read the guidance.
- Make notes about the circumstances you adopt.

## **Advisor**

- Prepare for your role.
- Make notes that:
  - Help you advise.
  - You'll put in STARS later.
- Record the key questions you ask and assistance you provide.



SHIBA advisor continuing education | June 2022



17

## **SHOW:**

Slide #17

## **SAY:**

- These are the general instructions for you to consider, please.
- Use the scenarios document on My SHIBA to help with tracking your checklist ideas.

## **DO:**

- Use Zoom to arrange volunteers into small groups.
- Groups of two (2) are best – use three (3) if odd numbers...

## Scenario #1

---

### **MA plans: you move from service area**

Millie is moving from Spokane to Tacoma to be closer to her daughter and grandchildren. She is currently enrolled with "Asuris TruAdvantage + Rx Classic (PPO)" (Asuris Northwest Health 1-888-369-3172 [www.asuris.com/medicare](http://www.asuris.com/medicare)). That specific MA plan is not sold in Pierce County. Anyway, she only likes it "OK," and she wants to try the freedom of choice of a Medicare Supplement plan. She's not sure what providers are going to be right for her in her new home.

*Continued*



SHIBA advisor continuing education | June 2022



18

### **SHOW:**

Slide #18

## Scenario #1 *(continued)*

---

She started Medicare Part A and B when she retired and turned age 65: June 11, 2018.

She's had some serious health issues and she's worried about denied coverage by a private insurance company because of that.

- Can you please describe for her what guaranteed issue rights – if any – she has?
- What's important about the timing of her actions to change plans?
- What resources would you use in counseling or send to her before or after the appointment?
- What makes this scenario challenging?



SHIBA advisor continuing education | June 2022

19

### **SHOW:**

Slide #19

## Scenario #2

---

### **MA plans: "trial right" period**

Arturo turned 65 and enrolled in Medicare Part A and B and a Medicare Advantage plan back in November last year. That has not worked out really great for him and he'd like to make a change – as soon as next month. A friend told him he could do that during the Annual Medicare Open Enrollment period (Oct – Dec), but he's really pretty frustrated and wants to know if there is *any* way he change before then?

*Continued*



SHIBA advisor continuing education | June 2022



20

### **SHOW:**

Slide #20

## Scenario #2 (continued)

---

The problem is that he wants to keep seeing a certain doctor and she no longer contracts with the MA plan he picked.

- Can you please describe for him what guaranteed issue rights – if any – he has?
- What's important about the timing of his actions to change plans?
- What resources would you use in counseling or send to him before or after the appointment?
- What makes this scenario challenging?



SHIBA advisor continuing education | June 2022



21

### **SHOW:**

Slide #21



## Scenario #3

---

### **Switch from one Medigap plan B - N to another Medigap plan B – N**

Janet bought a Medigap Plan F from State Farm way back in 2019 when she retired and turned age 65 because she is loyal to her agent and wanted a comprehensive plan – just in case. Now that she's had a few years of experience with retirement and health care and learned more, she's motivated to change. A friend suggested Plan G with a high deductible as a way to save money on monthly premiums and she thinks that's the right choice for her. She's ready to reach out to Premier Blue Cross, but she wants to be sure she can get that plan without hassles. Could she get turned down and have no coverage after she cancelled? She'd like to be re-assured about the steps and the timing.

*Continued*



SHIBA advisor continuing education | June 2022

22

### **SHOW:**

Slide #22

## Scenario #3 (*continued*)

---

- Can you please describe for her what guaranteed issue rights – if any – she has?
- What's important about the timing of her actions to change plans?
- What resources would you use in counseling or send to her before or after the appointment?
- What makes this scenario challenging?



SHIBA advisor continuing education | June 2022



23

### **SHOW:**

Slide #23



**SHOW:**

Slide #24

- Collect information from the groups as they share their ideas for a checklist.
- Share best practices by typing into the Chat.
- Chats may be saved.

## Small-group exercise

---

Please raise your hand or use the chat feature to share your ideas.



SHIBA advisor continuing education | June 2022



25

### **SHOW:**

Slide #25

### **SAY:**

*Customary 'after-action' direction here....*

## Next steps

---

- Thank you!
- We're going to use these ideas to build out our toolkit, including getting ready for the program next month.



### **SHOW:**

Slide #26

### **READ:**

The slide: bullet points

A slide thumbnail with a light gray background. The top half is a darker gray triangle pointing downwards. The bottom half is white. The title 'Course objectives' is in blue, with 'Review' in a smaller, italicized blue font below it. In the bottom left corner is the SHIBA logo (WA OIC SHIBA). In the bottom right corner is a blue square with a white right-pointing triangle. A gray bar at the bottom contains the text 'SHIBA advisor continuing education | June 2022'.

# Course objectives

*Review*

WA OIC SHIBA

SHIBA advisor continuing education | June 2022

**SHOW:**

Slide #27

## Course objectives

---

1. Based on a client interview, the volunteer can determine whether the beneficiary has Guaranteed Issue for Medigap rights and protections.
2. Using a SHIBA publication, describe to a client what coverage a standard Medigap Plan G provides (after Medicare) and what the beneficiary liability is.
3. Summarize, for a client, the general rules (federal and state) about medical underwriting and waiting periods for pre-existing conditions.

*Continued*



SHIBA advisor continuing education | June 2022

28

### **SHOW:**

Slide #28

### **SAY:**

Let's just review our objectives for this program....

One key here is that Washington State laws and rules do provide more protections than the Federal guaranteed issue rights.

## Course objectives *(continued)*

---

4. Develop an example list which applies the general rules to the case of this client to explain their specific rights and protections.
5. Create a checklist as a way to organize our work when providing direct service to clients.



### **SHOW:**

Slide #29





# Wrap up

*Feedback is the real breakfast of champions*



SHIBA advisor continuing education | June 2022

**SHOW:**

Slide #30

# Evaluation

---

Your responses help to improve SHIBA's training program.

- ☐ *Did you find today's training helpful or useful for your SHIBA counseling or outreach?*
- ☐ *What would've made this training better for you?*

Please take some time to send thoughts to [shiba@oic.wa.gov](mailto:shiba@oic.wa.gov) or to your trainer.

Or you may use our brief online survey at <https://www.surveymonkey.com/r/SHIBA-TrainingEvaluation>.

***We appreciate your feedback!***



SHIBA advisor continuing education | June 2022



31

## **SHOW:**

Slide #31

## **SAY:**

We really do want your feedback about this program please.

I'm going to put a link in the chat to a quick 'survey monkey' form.

Please take a few minutes to complete that, now.

## **POST:**

Copy link to survey into chat and post.

## 2022 training schedule

---

### July:

- Medicare Supplements (Medigaps) part 3

### August:

- No CE training...celebrate summer!

### September – October

- To be announced



### **SHOW:**

Slide #32

### **SAY:**

- Here's what's coming next...

# Photo credits

---

## Slide 1

Photo by <a href="#">Vladimir Soares</a> on <a href="#">Unsplash</a>	Photo by <a href="#">Visual Stories    Micheile</a> on <a href="#">Unsplash</a>	Photo by <a href="#">Jixiao Huang</a> on <a href="#">Unsplash</a>
Photo by <a href="#">Nathan Anderson</a> on <a href="#">Unsplash</a>		Photo by <a href="#">Ekaterina Shakharova</a> on <a href="#">Unsplash</a>



## **SHOW:**

Slide #33