

Medicare Supplements (Medigaps)

Training Part 3: Washington State Health Insurance Pool (WSHIP)

July 2022 continuing education



Updated July 1, 2022



SHOW:

Slide #1

SAY:

- The July 2022 CE training will be the final 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 running from the top left towards the center. The title 'Medigaps' is positioned in the upper right area in a large, dark blue font. Below it, the subtitle 'Part 3 of a three-part series to be presented in May, June and July of 2022' 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 small blue box, 'oic' in orange, and 'SHIBA' in orange. To the right of the logo, a light gray horizontal bar contains the text 'SHIBA advisor continuing education | July 2022'. A small blue play button icon is located in the bottom right corner of the slide area.

Medigaps

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

WA oic SHIBA

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SHOW:

Slide #2



SHOW:

Slide #3

ASK:

- Who knows what WSHIP is?
- Why does SHIBA care about Washington State Health Insurance Pool (WSHIP)?
- Why do you – as an advisor - care about WSHIP?

LISTEN:

<Pause>

SAY:

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

More information may be found on the website <https://www.wship.org/>.



What happens today?

Training and building



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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.



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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 WSHIP 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 the website for the WSHIP
 - **https://www.wship.org/medicare_eligibility.asp**

A1

Agenda A0

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 and survey reminder	8	RTC-led



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6

SHOW:

Slide #6

SAY:

- Here is the 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.

Slide 6

A0

Questions for Tim:

1. Will we be adding time to the agenda and associated slides and materials for the changes to IEP and GEP?
2. The Bonus Materials doc makes reference to graphics and worksheet. I need to be sure I understand the points of reference.
 - a. What are the graphics? Is this the IEP/GEP job aid we discussed?
 - b. Is the worksheet the same scenario worksheet we've used for May and June?

Author, 2022-06-01T17:37:10.980

A1

No need to say literal

Author, 2022-06-02T18:22:36.120

Course objectives

1. Based on a client interview, the volunteer can determine whether the beneficiary has any special rights and protections, with regard to Medigap plans.
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



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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.
6. Screen a client for eligibility for WSHIP.
7. Explain to a client the eligibility rules for WSHIP.



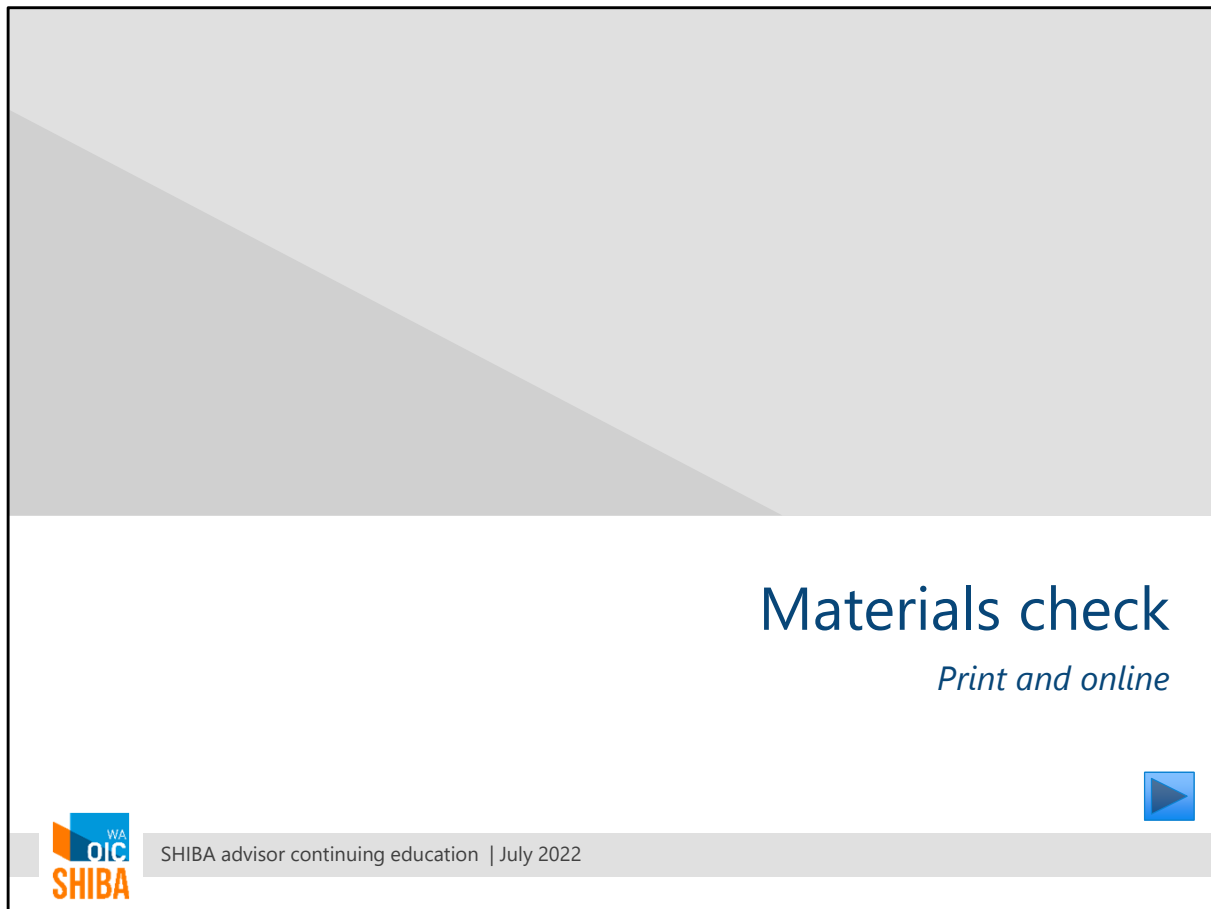
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8

SHOW:

Slide #8

The slide features a light gray background with a darker gray diagonal stripe. The title 'Materials check' is in a large, dark blue font, with the subtitle 'Print and online' in a smaller, italicized font below it. In the bottom left corner, there is a logo for 'WA oic SHIBA' and a footer bar containing the text 'SHIBA advisor continuing education | July 2022'. A blue play button icon is located in the bottom right corner.

Materials check

Print and online

WA oic SHIBA

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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
- WSHIP website



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10

SHOW:

Slide #10

SAY:

- We did not ship the Medicare and You Handbook to anyone for this CE. We hope 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
 - "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 July 2022:

- Medigap plans, Medicare & You (M&Y), 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



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SHOW:

Slide #11

Medigap training

	Medigap OEP	Guaranteed issue (GI) rights	Not OEP, not GI rights
	May	June	July
Case #1	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.
Case #2	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.
Case #3	Already Part B, just turning 65, now: disabled beneficiary.	Switch from one Medigap plan B-N to another Medigap plan B-N.	WSHIP



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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.
- In June, we focused on clients who qualify for other guaranteed issue rights and protections.
- In July, there are 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.

Eligibility for WSHIP (slide 1 of 2)

Criteria for eligibility	Criteria for eligibility
Criterion #1? Criterion #2?	

WA
OIC
SHIBA

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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 scenario #3, it will help to review the general eligibility rules about WSHIP.

ASK:

What are the criteria that the client must meet to qualify for WSHIP?

Eligibility for WSHIP (slide 2 of 2)

Criteria for eligibility

Criterion #1
Criterion #2

Criteria for eligibility

- You were rejected for coverage by a health carrier; and
- You do not have access to a reasonable choice of Medicare Advantage Plans (Part C).



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14

SHOW:

Slide #14

EXPLAIN:

Slide #13 was asking the question. Slide #14 is showing the answer.

SAY:

- Nice work.
- WSHIP eligibility depends upon exclusive criteria.

Medigap scenarios

- Scenario 1
I'm kind of late – now what?
- Scenario 2
I might reconsider a MA plan.
- Scenario 3
I might consider WSHIP.



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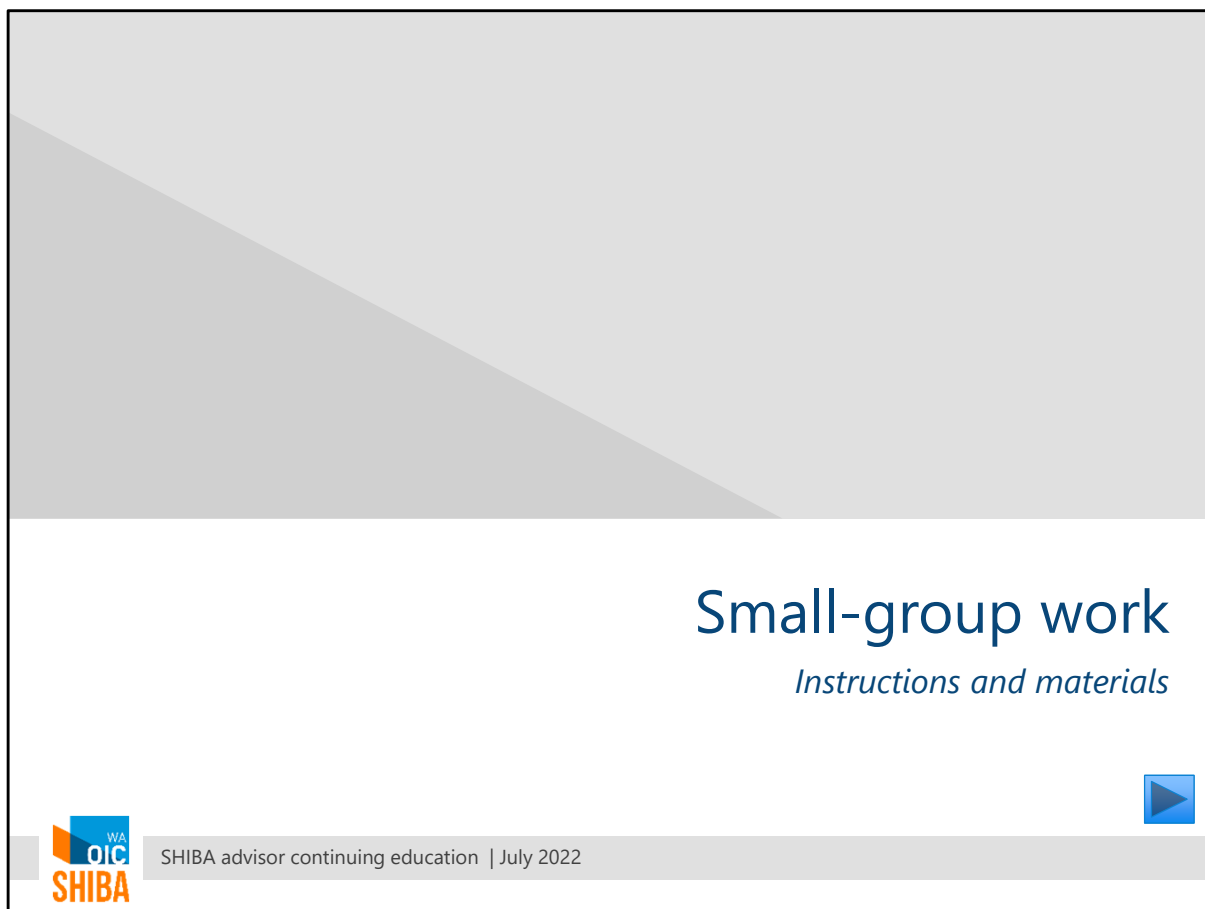
15

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.



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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

I'm kind of late – now what?

Monique retired from her job and left her employer group health plan (EGHP). She did enroll into Medicare Part A and Part B when she retired – this was 10 months ago -- but she declined retiree coverage (cost) and did not enroll into a MA plan or a Medicare Supplement.

She wants to talk about options.

Continued on next page...



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18

SHOW:

Slide #18

Scenario #1 (*continued*)

- What's important about the timing of her actions and plans?
- What resources would you use in counseling or send to her before or after the appointment?
- What makes this scenario challenging?



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19

SHOW:

Slide #19

Scenario #2

I might reconsider an MA plan.

Elliott left his job when he was no longer able to work, due to his disability. He enrolled in Medicare Part A and Medicare Part B – because he thought he had to. He did not enroll in any other insurance. This was about 11 months ago.

Now, his condition has worsened, and he wants more insurance. Rates for plans for people under age 65 are “too high,” he’s concluded.

Continued on next page...



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20

SHOW:

Slide #20

Scenario #2 (continued)

- What's important about the timing of his actions and plans?
- What resources would you use in counseling or send to him before or after the appointment?
- What makes this scenario challenging?



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21

SHOW:

Slide #21

Scenario #3

I might consider WSHIP.

Olivia lives in Kennewick. She applied for a Medicare Supplement plan but was denied coverage due to several expensive medical conditions for which she has recently been treated.

She expects to need ongoing therapies that she can't afford.

Continued on next page...



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22

SHOW:

Slide #22

Scenario #3 *(continued)*

- What's important about the timing of her actions and plans?
- What resources would you use in counseling or send to her before or after the appointment?
- What makes this scenario challenging?



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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.



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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.



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26

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 play button icon. A gray bar at the bottom contains the text 'SHIBA advisor continuing education | July 2022'.

Course objectives

Review

WA OIC SHIBA

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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



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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.
6. Screen a client for eligibility for WSHIP.
7. Explain to a client the eligibility rules for WSHIP.



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29

SHOW:

Slide #29



Wrap up

Feedback is the real breakfast of champions



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SHOW:

Slide #30

SHIBA survey: Your opinion counts!

- SHIBA will email the web link to you in June.
- The survey will ask for your thoughts on the ideal state of a mentoring program.
- There will be an opportunity for you to share:
 - Materials that you find helpful as a mentor or mentee.
 - Examples of training or support materials that will help with mentoring.
- The ideal way to reply is via the survey. Or if you prefer, you may email shiba@oic.wa.gov with "Mentoring Survey" as the subject line. Share your thoughts and attachments!
- The deadline to reply to the survey is July 17.
- Thank you!



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 or to your trainer.

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

We appreciate your feedback!



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32

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

August:

- No CE training...celebrate summer!

September and October

- Medicare OEP preparations



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33

SHOW:

Slide #32

SAY:

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

Photo credits

Slide 1

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SHOW:

Slide #33