



Medicare Supplements (Medigaps)

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

July 2022 continuing education





Medigaps

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





Why WSHIP?





What happens today?

Training and building





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.





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 and survey reminder	8	RTC-led





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





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.





Materials check

Print and online





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





Introduction to exercises

Context and scenarios





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





Eligibility for WSHIP (slide 1 of 2)

Criteria for eligibility

Criterion #1?
Criterion #2?

Criteria for eligibility





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).





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.





Small-group work

Instructions and materials





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.





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...





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?





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...



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?





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...





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?





Scenario discussion





Small-group exercise

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





Next steps

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





Course objectives

Review





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





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.
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Wrap up

Feedback is the real breakfast of champions



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!





2022 training schedule

August:

- No CE training...celebrate summer!

September and October

- Medicare OEP preparations





Photo credits

Slide 1

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