

# Benefits Counseling

## Navigating Healthcare Costs and Supportive Services



DEPARTMENT OF AGING AND DISABILITY  
SERVICES

ACCESS AND INTAKE  
AREA AGENCY ON AGING SECTION

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# Agenda



- History – DADS, AAAs, and ADRCs
- How does SHIP/HICAP help?
- What is Benefits Counseling?

# DADS, AAAs and ADRCs

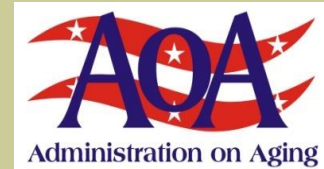


**WHO WE ARE  
AND  
WHAT WE DO**

# Aging Network



Administration for Community Living  
(Administration on Aging)



State Unit on Aging  
(Department of Aging and Disability  
Services)



Area Agencies on Aging



# Area Agencies on Aging (AAA)



- The Older Americans Act of 1965 (OAA)
  - 10 Objectives to support older individuals
  - Administration on Aging (AoA) formed
- Area Agency on Aging, 1973
  - Provision for coordination of OAA services
  - AAA nationwide
- Various amendments to expand, enhance, and re-structure; ACL

# Area Agencies on Aging (AAA)



- **Caregiver Support Program**
  - National Caregiver Support Initiative, 2000
  
- **Core AAA Services:**
  - Information, Referral & Assistance
  - Benefits Counseling
  - Nutrition Programs
  - Ombudsman Program
  - Health & Wellness
  - Transportation
  - Care Coordination/In-home services
  - Caregiver Support/Respite

# Texas Area Agencies on Aging (AAA)



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# Area Agencies on Aging (AAA)



Locate AAA serving your area:

- **1-800-252-9240**
  - Enter zip code

Hello,  
AAA!

# Aging and Disability Resource Centers



Aging and Disability Resource Centers (ADRC) serve as a “No Wrong Door” approach to services and comprise the network of local service agencies, coordinating information, and access to public long-term services and support programs and benefits through various models of single or multiple points of entry.

# Aging and Disability Resource Centers



## **Serve:**

- Individuals of any age with a disability
- Individuals who are older
- Individuals of any income level
- Caregivers of an individual who is older or has a disability
- Individuals interested in planning for the future
- Professionals who serve these individuals and families

# Aging and Disability Resource Centers



## **Services:**

- **Awareness and information:** public education and information regarding ADRC resources;
- **Assistance:** ADRC Options Counseling, employment-related assistance, information and referral, crisis intervention, planning for future needs; and
- **Access:** Long-term Services and Supports (LTSS) needs assessment; application assistance; private pay services, streamlined eligibility determination, and one-stop access to all public programs.

# ADRC – Options Counseling



- Options Counseling is a person-centered, interactive decision support process, whereas individuals, family members, caregivers and significant others are supported in their deliberations to make informed long-term services and support choices in the context of the individual's needs, preferences, values, and circumstances.

# Options Counselor Roles



- Support in decision-making when choosing where and how to receive LTSS
- Identification of formal and informal supports
- Development of an action plan
- Assistance in accessing support options; “system navigation”
- Follow-up

# Medicare Timeline



## **History:**

- In 1965, Medicare was created to provide health insurance for the nation's seniors.
- Fast forward almost 50 years, Medicare now covers over 50 million individuals.
- Medicare helps pay for a range of medical services, including hospital stays, physician visits, preventive benefits.
- In 2006, prescription drug coverage was added.
- In 2008, MIPPA
- In 2010, the Affordable Care Act

# Medicare Improvements for Patients and Providers Act (MIPPA)



- In 2008, Congress enacted **MIPPA**: an extensive piece of legislation that included provisions to strengthen Medicare for low-income beneficiaries and reduce racial and ethnic disparities among Medicare patients.
- The Affordable Care Act of 2010, added education of Medicare beneficiaries about free preventive services covered by Medicare and encouragement of their utilization



# Health Information, Counseling and Advocacy Program



DECIPHERING ALL THE ACRONYMS – HICAP,  
SHIP AND WHAT THAT MEANS TO YOU



# Who is HICAP and What is SHIP?



**HICAP is a partnership of:**



# Who is HICAP and What is SHIP?



- SHIP, or State Health Insurance Assistance Program, is a federally funded national program that assures that one-on-one counseling and information is available locally to people with Medicare and their families
- SHIP works closely with the Centers for Medicare and Medicaid Services (CMS)
- HICAP is the statewide name in Texas for the national program of SHIP



# HICAP Funding Sources



- DADS receives SHIP grant funding from the Administration for Community Living that is further distributed to statewide partners
- Area Agencies on Aging, in addition to grant funds, receive Administration on Aging funds which cover these activities through the provision of legal awareness and legal assistance

# HICAP Eligible Clients and Mandate Authority



- Persons 60 and older and caregivers acting on their behalf with priority to those with most economic need (Older Americans Act)
- Any Medicare eligible individual, their caregivers, persons with disabilities and target groups as identified by SHIP/CMS funding streams

# How HICAP is promoted to the public



- Texas SHIP telephone number is used by CMS in publications, given to contractors including 1-800 Medicare
- Used by other CMS-funded programs such as Medicaid, Medicare carriers and Medicare private plans
- Used by CMS staff in Region offices and at the CMS Office of the Ombudsman

# Texas Legal Services Center



- Receives funds to provide training and legal support to benefits counselors with legal questions about public benefits
- Offers access to their Legal Hotline for Texans with a line for the public, **1-800-622-2520** (certain services are tied to income guidelines)
- Oversees the certification process for benefits counselors and their continuing education for recertification every 2 years

# HICAP Benefits Counseling Certification



- Application for certification can only be made at the Area Agencies on Aging
- There are different certification levels:
  - Level I BC – Medicare support - Plan Comparisons
  - Level II BC – More complicated needs - Medicare Appeals
  - Long-Term Care certification – LTC Medicaid and Estate Recovery, LTC Insurance, etc.
  - Advance Directives certification – Assistance with completing Medical Power of Attorneys, Healthcare Directives, etc.

Chapter 2 of the HICAP Manual outlines the requirements for certification and compliance for the Benefits Counseling Program.



# HICAP Benefits Counselors



**FROM OUTREACH TO ENROLLMENT**

**BENEFITS COUNSELING**

# AAA – Benefits Counseling



Core programs of importance to people with Medicare benefits:

- Low Income Subsidy (LIS)
- Medicare Savings Programs (MSP)
- Supplemental Nutrition Assistance Program (SNAP)
- Low Income Home Energy Assistance Program
- Supplemental Security Income (SSI)
- Medicaid

# Benefits Counseling Competencies



- Provide Medicare and Medicaid information: eligibility, enrollment, benefits, complaints/rights and appeals
- Explain Medicare supplement insurance policy benefits/comparisons, protections and rights, other insurances, suitability, complaints resolution

# Benefits Counseling Competencies (cont.)



- Explain the "pros" and "cons" of Medicare Advantage Plans, comparisons and enrollment/disenrollment
- Explain Medicare Prescription Coverage/Assistance and other sources for prescription assistance

# Benefits Counseling Competencies (cont.)



- Provide information about long-term care options, including long-term care insurance
- Have an established referral process for making referrals to HICAP partners and local partners, and to local, state, and federal programs

# Benefits Counseling Competencies (cont.)



- Most recently expanded by MIPPA
  - Low Income Subsidy (Extra Help Part D)
  - Medicare Savings Programs (QMB, SLMB, QI – Help with Part B)
  - Medicare Preventive services and wellness benefits (some copays eliminated, annual wellness exam)

# Benefits Counselor Roles



- Outreach and education
- Advocacy
- Screening
- One-on-one assistance
- Complaints/rights and appeals assistance
- Staff BCs function as volunteer coordinators
- Information, referral and assistance to resources

# Benefits Counselors Provide



- Person centered, one-on-one assistance
- Takes individual needs, preferences and values into account
- Unbiased, non-judgmental provision of information
- Promotes independence
- Streamlined access to benefits and LTSS options



# Focused Strategies



- Collaboration
- Information about resources, especially Medicare and Medicaid
- Training
- Communication: data and reporting
- Coordinated outreach practices (e.g. MIPPA)

# Questions & Answers

