

SHIBA



Senior

Health

Insurance

Benefits

Assistance

SHIBA

Overview

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Background and mission

The Senior Health Insurance Benefits Assistance Program (SHIBA) is a statewide network of trained volunteers who educate Medicare beneficiaries about their health insurance choices.

Volunteers advocate for people with Medicare and explain Medicare benefits and options. SHIBA volunteers are trained in:

- ◆ Basic Medicare (Parts A and B)
- ◆ Medicare supplements
- ◆ Other Medicare health plans (private Medicare Advantage plans)
- ◆ Medicare prescription drug coverage
- ◆ Medical billing, fraud and abuse, and long- term care.
- ◆ Medicaid

This program operates through a federal grant from the Centers for Medicare & Medicaid Services (CMS). Through one-on-one counseling and seminars, SHIBA educates and empowers beneficiaries to:

- ◆ Understand their Medicare benefits and eligibility
- ◆ Appeal Medicare decisions
- ◆ Compare insurance plans based on individual health care needs
- ◆ Pursue eligibility for state and federal programs

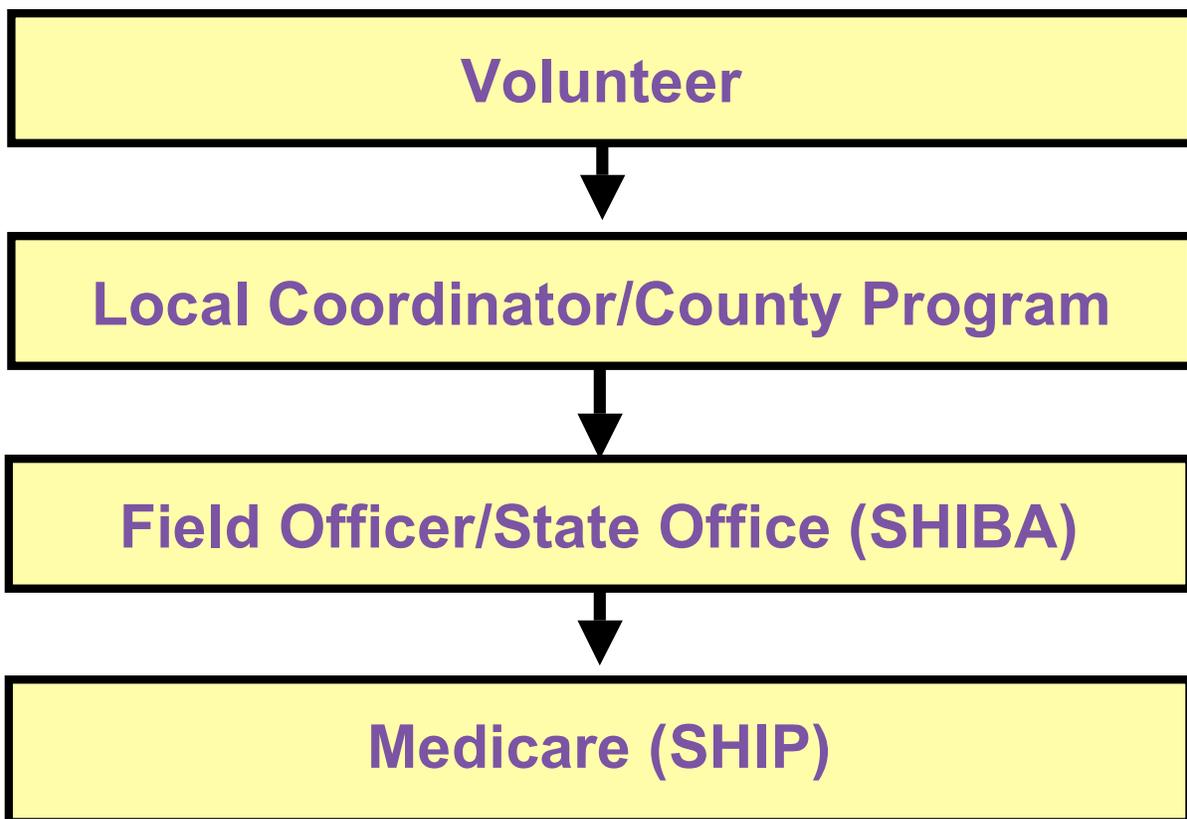
“When I saw that seniors were going to be expected to use the Web to ascertain the best prescription drug plan for themselves, and I saw there was an opportunity to help with that, I had to leap right in.”

Jim Knutson, Lincoln County volunteer

Organization

SHIBA is funded with state and federal funds and relies on more than 200 volunteers and community sponsors to ensure that Oregon's Medicare beneficiaries, their families and caregivers, make informed choices about their health care.

There are similar organizations in every state. The state organizations are part of the national State Health Insurance Assistance Program, or SHIP.



SHIBA staff and sponsors

SHIBA staff duties

- ◆ Develop and update training curriculum
- ◆ Train volunteer coordinators and volunteers
- ◆ Provide volunteer identification materials
- ◆ Act as liaison between CMS and local sponsoring organizations
- ◆ Making periodic visits to work with coordinators and volunteers
- ◆ Provide forms and current informational materials
- ◆ Help recruit volunteers and coordinators
- ◆ Respond to a toll-free help line
- ◆ Counsel Medicare beneficiaries in rural areas that lack volunteers
- ◆ Educate the public about Medicare through seminars, panels, and presentations
- ◆ Report to CMS

Sponsoring organizations

Sponsoring organizations, such as Retired Senior Volunteer Programs, senior centers and Area Agencies on Aging, provide services to Medicare beneficiaries of *all* ages. They cannot have conflicts of interest with the program.

Sponsor/volunteer coordinator responsibilities:

- ◆ Provide workspaces, telephones and general office support
- ◆ Maintain and distribute supplies and materials
- ◆ Provide expert guidance and updated training for volunteers
- ◆ Recruit, interview, and screen volunteers
- ◆ Manage and evaluate volunteers
- ◆ Liaison between volunteer and SHIBA staff
- ◆ Data reporting, including *Client Contact* form information

Ways sponsor organization benefit from SHIBA participation:

- ◆ Technical support from the state for Medicare beneficiaries
- ◆ Statewide outreach for SHIBA program, including media publicity
- ◆ Partnerships with other programs likely to benefit people with Medicare
- ◆ Additional Medicare training opportunities provided by state/federal staff

The SHIBA volunteer

Training

SHIBA volunteers complete:

- ◆ Online SHIBA training modules and questions. These can be found at www.oregonshiba.org. These lessons are also available in print. Call the state office to order: 1-800-722-4134.
- ◆ Initial training in Medicare. This will cover Parts A, B and D as well as Medicare supplements, Medicare Advantage, Medicaid and Medicare prescription drug coverage.
- ◆ Internship of *at least* 10 hours with experienced SHIBA volunteers.
- ◆ Ongoing Medicare training from a variety of sources: local SHIBA meetings, conference calls, Medicare-related Web sites, weekly SHIBA bulletin, etc.

Duties

- ◆ Answer questions and provide information about Medicare and Medicaid programs, including Medicare prescription drug coverage, supplemental policies and Medicare Advantage plans
- ◆ Accept a reasonable share of counseling requests through the local volunteer coordinator
- ◆ Help beneficiaries understand and organize Medicare bills and statements
- ◆ Help beneficiaries, their families and caregivers submit claims

- ◆ Provide information about Medicare appeals and help beneficiaries decide whether to file an appeal
- ◆ Clarify which services Medicare does not cover to help beneficiaries make decisions about additional insurance
- ◆ Make referrals to other resources and organizations to help beneficiaries address specific needs or when issues go beyond the area of the volunteer's expertise.
- ◆ Understand basic long-term care issues and where to go for detailed help
- ◆ Listen empathetically to Medicare beneficiaries and their families who have problems with Medicare supplements or long-term care insurance
- ◆ Keep client information confidential
- ◆ Keep accurate records (*Client Contact* forms) of each client issue
- ◆ Maintain up-to-date training materials

Ethics

In fulfilling their duties, volunteers are careful not to endorse or appear to promote the purchase of any specific policy, company, or agent.

Volunteers with for-profit businesses (such as cosmetic or insurance sales) may *not* use contacts from their volunteer work to increase their customer base.

What you can expect

Senior citizens and people of all ages with disabilities may contact you in any of several ways, each unique to the SHIBA sponsor's service area. However, volunteers should return the client's initial call within *two business days*.

Some volunteers meet at a regularly scheduled time and place each month and advise beneficiaries in the order they arrive. Others schedule appointments for in-person meetings. Some issues may be handled by telephone.

Volunteers may go to the client's home in situations where the client is homebound and unable to meet at the sponsor's service location. Home visits are subject to sponsor's approval and guidelines.

Appointments might take 45 minutes to an hour. Clients can count on follow-up technical support from a SHIBA field officer for complicated situations.

Volunteers also respond to telephone requests for help forwarded to them from other agencies.

Assisting beneficiaries with health insurance problems and education is serious business and demands a lot of your time and attention. But the rewards are great. In addition to the relief you provide those who want to make good Medicare choices, you have the opportunity to meet socially and professionally with other volunteers!

One volunteer's experience

As a SHIBA volunteer, I have opportunities to impact clients' lives in matters that make a difference in their daily experience. The effort is interesting and the training material is well prepared and presented. My colleagues are people who share similar values, and I can vary my time commitment when my work or my health requires me to do so. We receive frequent updates about changes in Medicare and resources available from government agencies as well as private and non-profit organizations.

We are not asked to memorize lots of detail, but instead learn how to use the resource material available and how to look things up when we encounter new issues. Back-up resource people are available at the local, state, regional, and federal levels to help resolve case problems, if necessary.

I often find my clients' cases lead me into dimensions of Medicare I never explored before, so I'm always learning, and I find that very stimulating.

Linda Lord, Clackamas County, Oregon