June 2022 continuing education scenarios

Use these scenarios with the June 2022 SHIBA continuing education. Your regional training consultant will provide directions for discussion and interaction.

Instructions

Read the scenarios and take notes in the area provided. You will be creating a checklist to help you with your counseling work.

Here are some guiding tips:

• 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.
• 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

Scenario information

• This is a four-page document.
• There are three scenarios, and each scenario is on one page.
• Scenarios:
  1. MA plans: You move from service area
  2. MA plans: "Trial right" period
  3. Switch from one Medigap plan B - N to another Medigap plan B – N
**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.

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?

Checklist notes:

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*For training purposes only – Do NOT share with consumers.*
**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 can change before then?

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?

Checklist notes:

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**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 Premera 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.

- 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?

Checklist notes:

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