Volunteer continuing education
Statewide Health Insurance Benefits Advisors (SHIBA)

Paving the way for Medicare open enrollment

- Guide to consumer Medicare mailings from CMS, Social Security and plans in 2018/2019 (Guide to colorful letters)
- Module 9: Medicare prescription drug coverage
- Extra help and Part D drug plans
- Medicare Open Enrollment timeline

September 2018
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Handouts and in-packet learning aids (also on My SHIBA):

1. Open Enrollment period timeline [Link] .....................................................p. 9
2. Medicare enrollment periods that occur annually [Link] .................p. 10
3. **Handout**: Guide to consumer mailings from CMS (colorful letters)
4. **Handout**: PowerPoint module 9 WA version
5. How to print a customized Plan Finder report [Link] .........................p. 16
6. **Handout**: SHIBA complaints process
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<th>Acronyms</th>
<th>Description</th>
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<tbody>
<tr>
<td>AIC</td>
<td>Amount in Controversy</td>
</tr>
<tr>
<td>ALJ</td>
<td>Administrative Law Judge</td>
</tr>
<tr>
<td>ANOC</td>
<td>Annual Notice of Change</td>
</tr>
<tr>
<td>BC</td>
<td>Beneficiary Contact</td>
</tr>
<tr>
<td>BCF</td>
<td>Beneficiary Contact Form</td>
</tr>
<tr>
<td>BPH</td>
<td>Benign Prostatic Hyperplasia</td>
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<tr>
<td>CHIP</td>
<td>Children’s Health Insurance Program</td>
</tr>
<tr>
<td>CMS</td>
<td>Centers for Medicare &amp; Medicaid Services</td>
</tr>
<tr>
<td>DME</td>
<td>Durable Medical Equipment</td>
</tr>
<tr>
<td>EOB</td>
<td>Explanation of Benefits</td>
</tr>
<tr>
<td>EOC</td>
<td>Evidence of Coverage</td>
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<tr>
<td>ESRD</td>
<td>End-Stage Renal Disease</td>
</tr>
<tr>
<td>FAQ</td>
<td>Frequently Asked Questions</td>
</tr>
<tr>
<td>FDA</td>
<td>U.S. Food and Drug Administration</td>
</tr>
<tr>
<td>FPL</td>
<td>Federal Poverty Level</td>
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<tr>
<td>IEP</td>
<td>Initial Enrollment Period</td>
</tr>
<tr>
<td>IRE</td>
<td>Independent Review Entity</td>
</tr>
<tr>
<td>IRMAA</td>
<td>Income-Related Monthly Adjustment Amount</td>
</tr>
<tr>
<td>IRS</td>
<td>Internal Revenue Service</td>
</tr>
<tr>
<td>LIS</td>
<td>Low-Income Subsidy</td>
</tr>
<tr>
<td>LPI</td>
<td>Low Performance Icon</td>
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<tr>
<td>MA</td>
<td>Medicare Advantage</td>
</tr>
<tr>
<td>MAC</td>
<td>Medicare Administrative Contractor</td>
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<tr>
<td>MA-PD</td>
<td>Medicare Advantage Plans with Prescription Coverage</td>
</tr>
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<td>MSP</td>
<td>Medicare Savings Program</td>
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<tr>
<td>MTM</td>
<td>Medication Therapy Management</td>
</tr>
<tr>
<td>NET</td>
<td>Newly Eligible Transition</td>
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<td>NTP</td>
<td>National Training Program</td>
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<td>OE</td>
<td>Open Enrollment</td>
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<tr>
<td>OEP</td>
<td>Open Enrollment Period</td>
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<tr>
<td>PDP</td>
<td>Prescription Drug Plan</td>
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<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>POS</td>
<td>Point-of-Sale</td>
</tr>
<tr>
<td>RRB</td>
<td>Railroad Retirement Board</td>
</tr>
<tr>
<td>SCE</td>
<td>Subsidy-Changing Event</td>
</tr>
<tr>
<td>SEP</td>
<td>Special Enrollment Period</td>
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<tr>
<td>SHIP</td>
<td>State Health Insurance Assistance Programs</td>
</tr>
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<td>SHIP TA</td>
<td>SHIP Technical Assistance</td>
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<tr>
<td>SNF</td>
<td>Skilled Nursing Facility</td>
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<td>SSA</td>
<td>Social Security Administration</td>
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<td>STARS</td>
<td>SHIP Tracking and Reporting System</td>
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<td>SSI</td>
<td>Supplemental Security Income</td>
</tr>
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<td>TrOOP</td>
<td>True Out-of-Pocket</td>
</tr>
<tr>
<td>TTY</td>
<td>Teletypewriter</td>
</tr>
<tr>
<td>VC</td>
<td>Volunteer Coordinator</td>
</tr>
<tr>
<td>VH</td>
<td>Volunteer Handbook</td>
</tr>
<tr>
<td>VRPM</td>
<td>Volunteer Risk and Program Management</td>
</tr>
</tbody>
</table>
Volunteer learning objectives

After covering the Module 9 Medicare prescription drug coverage PowerPoint and completing the September 2018 monthly training, volunteer advisors and VCs will be able to:

- Differentiate Medicare drug coverage under Parts A, B, C and D.
- Summarize Part D drug coverage eligibility and enrollment requirements.
- Help clients compare and choose drug plans.
- Describe Extra Help with drug plan costs.
- Demonstrate a basic understanding of the timeline during open enrollment, including when information and mailings will come out.
- Be prepared to explain changes coming to Medicare in 2019:
  - Changes to the continuous special enrollment period for people with Extra Help
  - New Medicare Advantage Open Enrollment period
Troubleshooting and sharing time

Take some time to share and cover any unanswered questions with your group after reviewing the July learning objectives:

- Demonstrate an understanding of the Volunteer Handbook (VH) by sharing five non-negotiables (policies required for you to be an active volunteer) and policy updates.
- Share where you can locate the Volunteer Risk Program Management (VRPM) policies.
- Describe three policies that impact advising a client.
- Describe three primary topics covered in the volunteer handbook.
- List the steps in the volunteer path to certification.
- Return the signature form indicating that you received your volunteer handbook, if you haven’t already done so.
Medicare open enrollment

In this section we’ll cover:

- 2018 – 2019 Medicare Open Enrollment Period (OEP) timeline
- Medicare enrollment periods that occur annually
- Colorful letter poem, a mnemonic (memory aid)
- Local OEP planning as needed
### 2018 – 2019 Medicare Open Enrollment Period (OEP) Timeline

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td><strong>Early September</strong></td>
<td>Social Security checks if some Extra Help (Low-Income Subsidy) clients can still qualify. They must reply or they’ll lose their coverage at the end of 2018.</td>
</tr>
<tr>
<td></td>
<td><strong>Late September</strong></td>
<td>CMS mails the <em>Medicare &amp; You</em> handbook.</td>
</tr>
<tr>
<td></td>
<td><strong>September 30</strong></td>
<td>Current plan members must receive Annual Notice of Change (ANOC).</td>
</tr>
</tbody>
</table>
|      | **October 1** | • Organizations may start marketing plans for 2019.  
• TENTATIVE date Medicare posts 2019 plan and drug benefit data on the Medicare Plan Finder. |
|      | **October 2** | People whose 2018 plan is leaving the Medicare program in 2019 must get notices from plans. |
|      | **Early October** | • TENTATIVE timeframe for SHIBA to publish paper copies of 2019 Part D plan lists.  
• TENTATIVE timeframe for SHIBA to post online Medicare Advantage plan lists for sale in Washington state by county. |
|      | **October 15** | • Last date employer/union and other group health plans must tell enrollees whether or not their drug coverage is creditable.  
• **2018 Annual OEP** starts. |
|      | **December 7** | **2018 Annual OEP** ends. |
|      | **December** | • Social Security Benefit Rate Change Notice- Tells people about benefit changes and Medicare premiums due to cost of living increases, etc. |
| 2019 | **January 1** | Changes made during OEP take effect. |
|      | **January 1 – March 31** | **NEW!** Medicare Advantage OEP  
• One-time option to change:  
  o MAPD to MAPD  
  o MAPD to Original Medicare and a Part D plan  
  o Original Medicare and a Part D plan to MAPD  
  o MA Only plan to MA Only plan  
  o MA Only plan to Original Medicare  
  o Original Medicare to MA Only plan |
### Medicare enrollment periods that occur annually

<table>
<thead>
<tr>
<th>Month</th>
<th>Periods</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>January</strong></td>
<td><strong>GEP</strong>&lt;br&gt;• January 1 – March 31&lt;br&gt;  • Part A (if not free*)&lt;br&gt;  • Part B&lt;br&gt;- For people who missed their IEP – Coverage starts July 1</td>
</tr>
<tr>
<td><strong>February</strong></td>
<td><strong>SEP for people who enrolled in Medicare A/B during GEP</strong>&lt;br&gt;• April 1 – June 30</td>
</tr>
<tr>
<td><strong>March</strong></td>
<td><strong>Join:</strong>&lt;br&gt;• Part D Plan&lt;br&gt;• MA Only Plan&lt;br&gt;• MA – PD Plan&lt;br&gt;- All coverage begins July 1</td>
</tr>
<tr>
<td><strong>April</strong></td>
<td><strong>OEP for Medicare Advantage and prescription drug plans</strong>&lt;br&gt;• October 15 – December 7&lt;br&gt;- Join, drop switch:&lt;br&gt;• Part D Plan&lt;br&gt;• MA Only Plan&lt;br&gt;• MA – PD Plan&lt;br&gt;- Coverage begins January 1</td>
</tr>
</tbody>
</table>

**GEP** = General Enrollment Period<br>**IEP** = Initial Enrollment Period<br>**OEP** = Open Enrollment Period<br>**SEP** = Special Enrollment Period (This shows one of **many SEPs**)<br>**MA** = Medicare Advantage<br>**MA-PD** = Medicare Advantage with Prescription Drug coverage<br>* If Medicare A is free, can enroll during IEP and any month afterward
Guide to Medicare consumer mailings from CMS (colorful letters)


Handout: Guide to consumer mailings from CMS, Social Security and plans in 2018/2019 (Guide to colorful letters)

5 pages, color document

Reference:
### Colorful letter poem

To the rhythm and melody of “Love is Blue.”

[genius.com/Paul-mauriat-love-is-blue-lyrics](https://genius.com/Paul-mauriat-love-is-blue-lyrics)

SHIBA-ized version by Judith Bendersky

<table>
<thead>
<tr>
<th>Lyric and letter reminder</th>
<th>Medicare info</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Grey</strong> grey, it’s a sad day, it’s bad your LIS went away.</td>
<td>Loss of deemed status product number <strong>11198</strong></td>
</tr>
<tr>
<td><strong>Blue</strong>, blue, you’re re-assigned too, we can compare to see what to do.</td>
<td>Re-assignment notice number <strong>11208</strong>, <strong>11209</strong> or <strong>11443</strong></td>
</tr>
<tr>
<td><strong>Orange</strong> note, was not your vote, co-pays go up but there is no quote.</td>
<td>Still auto-qualify for LIS, co-pays change product number <strong>11199</strong></td>
</tr>
<tr>
<td><strong>Yellow</strong>, auto-enrolled, you’re yellow, yellow means you’re a lucky fellow.</td>
<td>Auto enrollment product number <strong>11154</strong> or <strong>11429</strong></td>
</tr>
<tr>
<td><strong>Purple</strong>’s good, went how it should, auto enrolled, let’s see if it’s good.</td>
<td>No need to apply for LIS. duals, MSP, SSI auto LIS, product number <strong>11166</strong></td>
</tr>
<tr>
<td><strong>Tan</strong>, tan, for chooser man, let’s shop around to find a new plan.</td>
<td>Chooser’s premium change, may want to get a new plan, product number <strong>11267</strong></td>
</tr>
<tr>
<td><strong>Green</strong> green, facilitated scheme, if you don’t choose, the options are lean.</td>
<td>Person is on an MSP, SSI or LIS, facilitated enrollment; product number <strong>11186</strong> or <strong>11191</strong></td>
</tr>
<tr>
<td><strong>White</strong> letters of many kinds, SHIBA will help you through all the binds.</td>
<td></td>
</tr>
</tbody>
</table>
What is your Open Enrollment plan?

Now is a good time to discuss your plans for OEP if your group hasn’t already done so. Talk about plans for how you will meet the needs of your community.

Notes:

________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________
CMS Module 9: Medicare prescription drug coverage

Over the next hour we will cover the Centers for Medicare and Medicare Services (CMS) Module 9 on Medicare Prescription Drug Coverage. **Leave room at the end for any questions or needed discussion points.**

Reference:
- PowerPoint PDF
  [www.insurance.wa.gov/sites/default/files/documents/medicare-drug-coverage-slides_0.pdf](http://www.insurance.wa.gov/sites/default/files/documents/medicare-drug-coverage-slides_0.pdf)
- PowerPoint slides
  [www.insurance.wa.gov/sites/default/files/documents/medicare-prescription-drug-coverage_0.pptx](http://www.insurance.wa.gov/sites/default/files/documents/medicare-prescription-drug-coverage_0.pptx)

Handout: CMS NTP Module 9: Medicare Prescription Drug Coverage
Updated 7/10/2018
Edited for SHIBA and WA

72 pages with speaker notes

Reference:
Plan finder resources

- SHIBA Plan Finder webinar
  www.youtube.com/watch?v=Gbn5fEDt0qq&feature=youtu.be

- Medicare Plan Finder
  www.medicare.gov/find-a-plan/questions/home.aspx

- Plan Finder frequently asked questions (FAQ)
  www.medicare.gov/find-a-plan/staticpages/faq/planfinder-faq.aspx

- How to find and compare plans on Plan Finder

- Glossary of Medicare terms

- Medicare.gov Plan Finder instructions

- How to print Plan Finder Results: see the next page.
Printing a customized Plan Finder report

To print a customized Plan Finder drug report, go to the “Your Plan Comparison” page on the Medicare Plan Finder:

Scroll down the page to this area and click on the “Print Comparison Report” button:
A new window will open. You can check, or un-check boxes to select the amount of information that you want the document to display. This example has the suggested boxes to check. To get the formatted report to pop open, click on the Print button at the bottom of the page:

The formatted report will look something like this. You can easily print it to give to a client, or you can copy it and paste it into a Word document, which will be properly formatted and you can then attach it to an email to send to a client:
Here’s an example of what it looks like pasted into a Word document:

Note: The drug costs displayed are only estimates and actual costs may vary based on the specific quantity, strength and/or dosage of the drug, the order in which you buy your prescriptions, and the pharmacy you use.

Your Search Details
Zipcode: 98133
Current Plan: Original Medicare
Current Subsidy: No Extra Help
Drug List ID: 3607812224
Password Date: 9/10/2015

<table>
<thead>
<tr>
<th>Drug Name</th>
<th>Quantity</th>
<th>Frequency</th>
<th>Brand / Generic</th>
<th>Original Drug Entry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lacrisert MIS 5MG OP</td>
<td>1 X Box of 60 inserts</td>
<td>Every 1 Month</td>
<td>Brand</td>
<td>Lacrisert</td>
</tr>
<tr>
<td>Cigna-HealthSpring Rx Secure-Xtra (PDP)</td>
<td>Transamerica MedicareRx Choice (PDP)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
STARS changes and updates

As we’ve all started using STARS in July, we have also learned a lot.

1. You can access many helpful resources from the STARS Landing Page. One very useful tool is STARS Frequently Asked Questions (FAQs). It’s located on the STARS support resources page. Look there for the most current version.

Some resource examples:

- What to do if you’re locked out of STARS
- What to do if you forgot your password
- Why isn’t the zip code populating the County field?
- Why am I receiving an error to enter at least one topic on the Beneficiary Contact form when I have topics selected?
- And lots more

To access:

- Go to STARS Landing Page: stars.entellitrak.com
- Click on “STARS manual, job aids, and support resources: SHIP TA Center”
2. Most STARS users cannot **add to or edit a Beneficiary Contact Form** (BCF) that was entered by a different STARS user. This includes adding “Additional Beneficiary Sessions” to a record that another user created. You should enter a new BCF if you had a new contact with a client.

3. It’s possible to **search for, view and print a BCF** that was created by another user in your organization, as long as the user that created the form is at or below your level on the STARS hierarchy. Most volunteers are “Team Members” and most Volunteer Coordinators are “Site Managers.” The SHIP TA Center is offering training on searches in August 2018, and they will post the information on the STARS support resources page once available.

4. **Tracking volunteer time:** We made a mistake about time tracking, when we learned that only STARS users at higher levels can currently add a volunteer’s time to STARS. SHIBA will work with Volunteer Coordinators to develop a process for how to track time, but this process was not resolved at this document’s printing. We will share updated information as soon as we have it, so please stand by.

5. Booz-Allen, the contractor that developed STARS for the SHIPs, is keeping a list of **requested updates and enhancements** to the system. For example, they’ve already told us they plan to upgrade the time tracking, and we asked them to enlarge the window in the notes field in the BCF. We don’t know the timeline for any of these, but will keep sending requests for them to add to their list as we become aware of them.

6. **You cannot enter complaints** into STARS. Please review the [SHIBA Volunteers Complaints Process](#) document.

7. We are all **learning about STARS** and encourage you to ask questions. If you can’t find the answers, please contact your Volunteer Coordinator, Regional Training Consultant or Liz Mercer at [LizM@oic.wa.gov](mailto:LizM@oic.wa.gov) or 360-725-7225.
Complaints Job Aid

As of July 1, 2018, the way complaints can be submitted to SHIBA has changed. This document provides information and the new processes.

Handout: SHIBA Complaints Process

2 pages

Reference:

Notes
Resources

Module: 9
Medicare Part D – Prescription Drug Coverage
February 2018 National Training Program


SHIBA Powerpoint: SHIBA training is adapted from the CMS NTP link above. We’ve updated it to reflect Washington state considerations.

- PDF:  www.insurance.wa.gov/sites/default/files/documents/medicare-drug-coverage-slides_0.pdf
- PowerPoint:  www.insurance.wa.gov/sites/default/files/documents/medicare-prescription-drug-coverage_0.pptx

CMS National Training Program (NTP)
To view all available NTP training materials, or to subscribe to our email list, visit:
CMS.gov/outreach-and-education/training/CMSNationalTrainingProgram

Guide to consumer mailings from CMS (colorful letters)
Review

We’ve covered:

- Medicare prescription drug coverage (Module 9)
- Plan finder
- Colorful letters
- Extra help and drug plans
- Timeline of Open Enrollment

Other review items:

- Volunteer Handbook
- VRPM
- STARS: June 2018 Training
- Complaints
  - STARS job aid
  - SHIBA complaint process
- Plan Finder webinar
  [www.youtube.com/watch?v=Gbn5fEDt0qq&feature=youtu.be](http://www.youtube.com/watch?v=Gbn5fEDt0qq&feature=youtu.be)
Reminders and future training

Reminder
We need a signed form acknowledging receipt of the VH and VRPM training from everyone. Fill it out including signature and date and return to your VC.

Evaluation
• Please fill out the training evaluation.
• We’re looking for your feedback for 2019 topics and if you prefer your training content in paper or electronic form. Let us know what you think. If you have ideas, include them on your evaluation form and return it to your RTC.

October and November training ideas:
• Medigaps
• Medigap portability chart
• End of year review/overview and scenarios on new handouts.

Future training
• No monthly training is planned for December.
• Volunteers are encouraged to review STARS and VRPM training.
Continuing education evaluation

Date of Training: ____________  Training Location: ________________

How can SHIBA improve the monthly trainings?
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

What additional trainings within our SHIBA scope would you like to see?
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

What SHIBA training materials (including QRCs) would you like to see added to My SHIBA?
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

Other:_________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

Optional: If you would like to be contacted, please provide your name and contact information. Someone in our office will contact you. Thank you!
Name: ________________________________________________
Day Phone: ________________________Email: _____________________________________

If you prefer to give electronic feedback about curriculum or training, please contact: Diana Schlesselman: dianas@oic.wa.gov or Liz Mercer: lizm@oic.wa.gov.
Your feedback:

What type of training would you like for 2019?

______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

Do you prefer to receive a paper copy of the training each month or to have it available to you electronically only? Training content is always posted on My SHIBA.

Preference: Paper Electronic (circle one)

Comments:
______________________________________________________________________
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