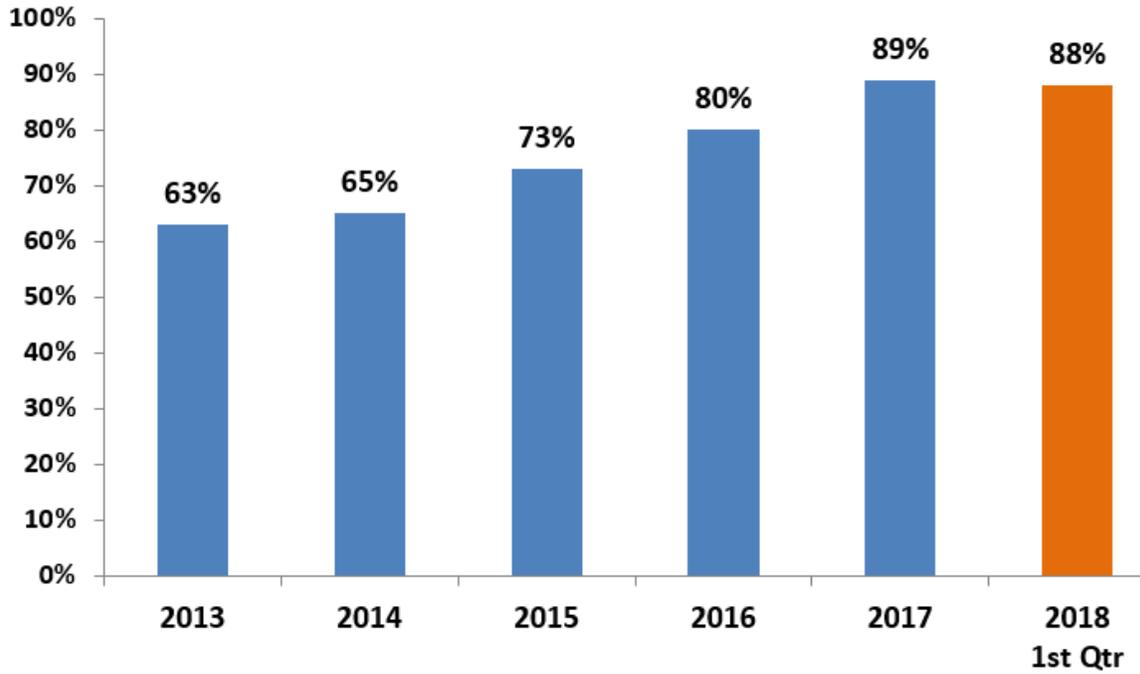


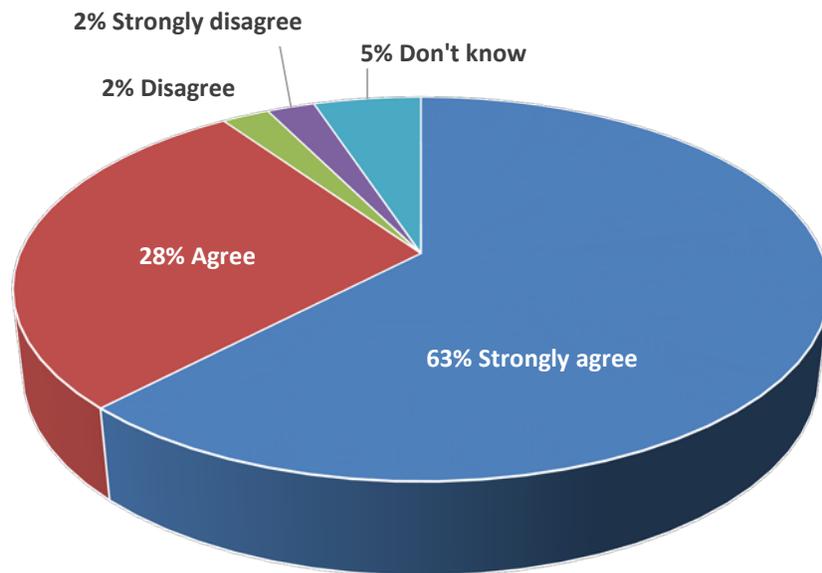
SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

188 customer surveys were completed out of 950 survey requests sent = 19%

SHIBA Overall Satisfaction

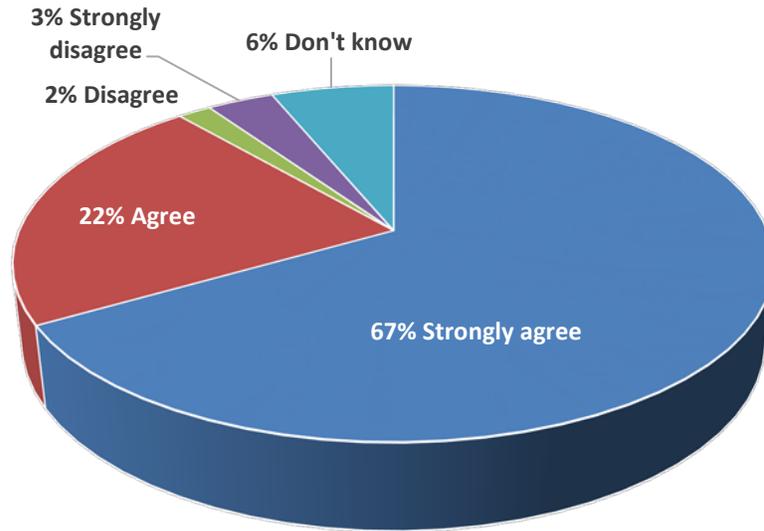


SHIBA response in reasonable amount of time

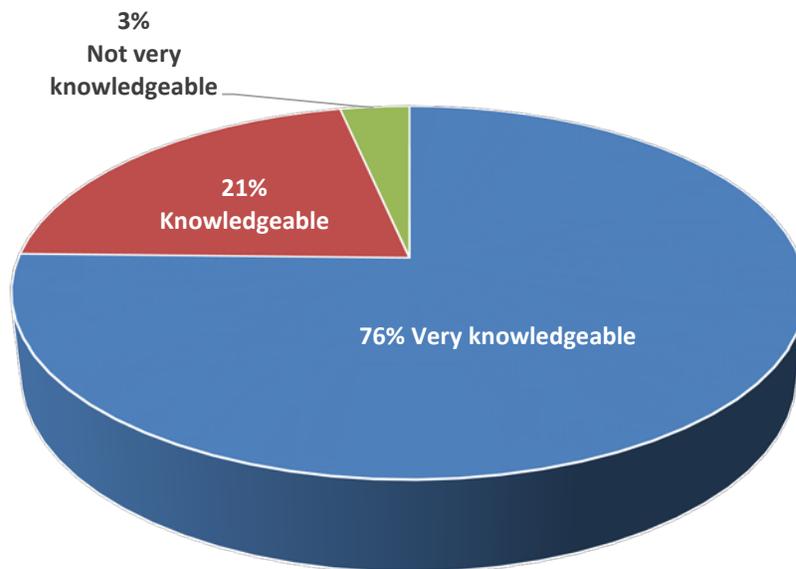


SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

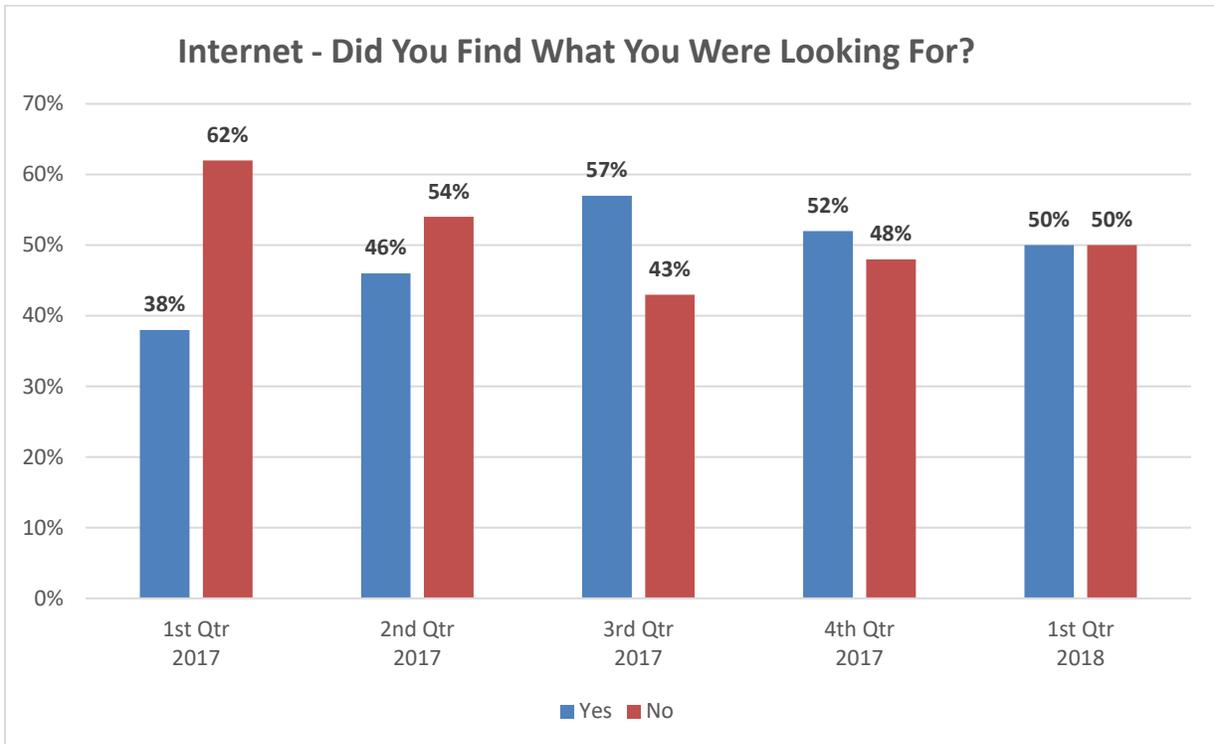
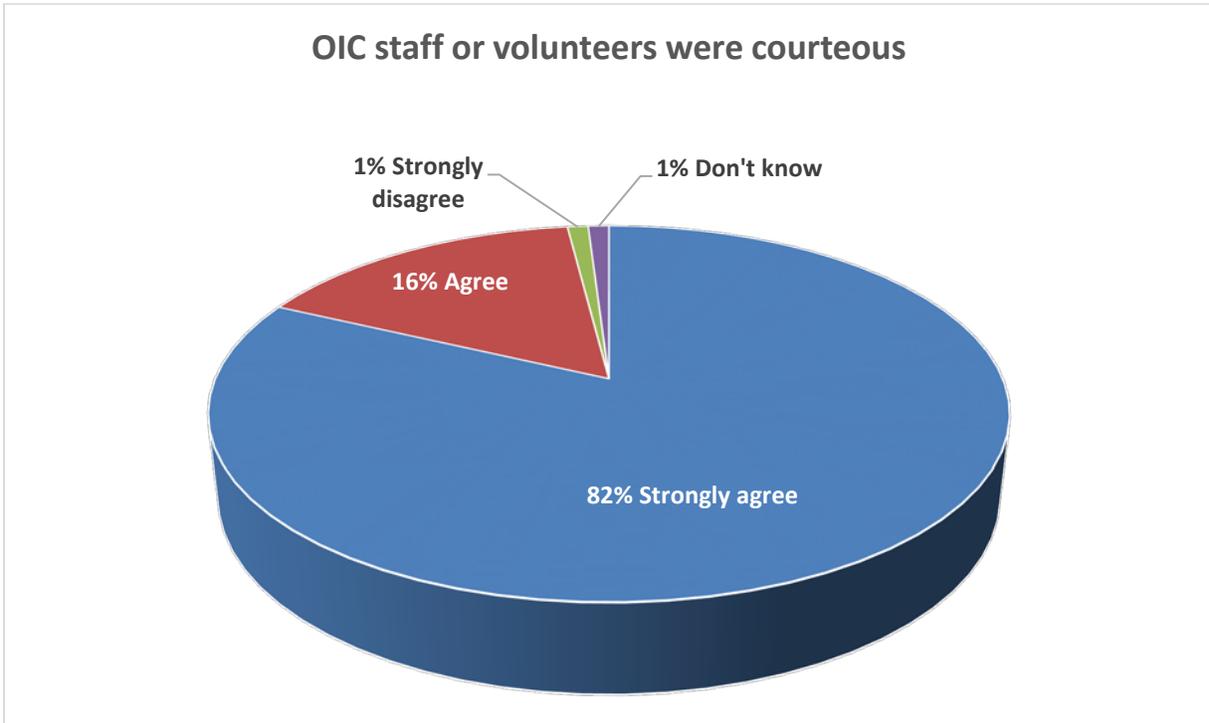
SHIBA volunteer provided information needed



SHIBA volunteer knowledge base



SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018



SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

COMMENTS

Question 5: Were you satisfied with the length of time it took to get help?

(Responses are listed exactly as entered by the User.)

Opportunity for Improvement (Shared with local sponsors and SHIBA field staff)
"Help" was prompt by phone response ---the time expended in finding a person to talk to. "Help" in solving my issue never happened. No solution offered.
For the information that I received, although apparently knowledgeable, it could have been a short email, in the interests of time savings and content. I had already provided necessary information electronically to your office.
haven't had any contact other than the Email link to this survey and this survey, which is typical - wanting to know how I felt about no contact or results yet.
I asked if I could get partial dentures on my Apple One Insurance and the representative did not know the answer to my question and after being placed on hold several times, she did not find out the answer to my question.
I did not actually get any help. I heard the same things I was told on the phone. I resolved my issue through the Atty General's office.
I had to request assistance multiple times. I had 2 people call back. 1 was fast & knowledgeable; the other called after the deadline I had and didn't know even as much as I did.
I had wonderful response to my 2 phone inquiries. However, I did not receive a response from my first request for a meeting from the list. My 2nd phone call was answered immediately & a meeting was set up very quickly.
I haven't heard back though the person I was working with was very polite and helped me get the necessary information to them.
I still haven't talked to anyone other than Skamania senior services called.
I was expecting a couple of business days to respond. I submitted an e-mail request on Thurs and got a call on the following Wed. I'll allow more time for subsequent requests/appts in the future.
still waiting, I have called several times to ask for a appt or call back, donated 3 separate days to call backs that never happened.. very disappointed..
The person on the phone READ the internet to me! I know how to read, but the info is confusing.
The still haven't helped me!
This has been a financial disaster for me. / Must have made 20 phone calls to both Wa health and Kaiser.
Was not the volunteer's fault he needed more info. I'm saying no only because I still don't have an answer.
Would be nice to have call back on the same day.
Kudos
I had several meetings with Jeanne and she helped me so much. I highly recommend these services to my friends.
They contacted me within 2 days
I was very impressed with my fast response and clear answer to my question.
I'm retiring at 63.5 years and moving to Michigan. Everything was Medicare oriented and for Washington State.
Timely replies
very quick!

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

Question 7: Was the information from the publication(s) useful?

(Responses are listed exactly as entered by the User.)

Opportunity for Improvement – (Shared with SHIBA staff)
I need a Medigap plan, and since I'm Disabled Under 65, its almost impossible to get this year. United healthcare is thru AARP, but I'm under 50 so that won't work.
The Publication I had was from 2001 and I wanted to get an updated version and it's no longer available and the two forwarded to me did not address the things found in the earlier publication, [not the same items] but I appreciated the response; it was timely.

Question 8: Did you find what you were looking for on the SHIBA web pages?

(Responses are listed exactly as entered by the User.)

Opportunity for Improvement (Shared with SHIBA staff)
There is no listing for the San Juan County SHIBA volunteers on the website. The assumption on the part of the consumer would be that there are none. consumers would be unlikely to call Anacortes because it is a ferry ride away, even though I understand that they oversee the San Juan County program.
I did not look further since the publications offered didn't have what I wanted
I contacted insurance Commissioner first with an online complaint, insurance Commissioner referred me to DOH, and DOH referred me to Quality Assurance Commission.
Kudos
Wanted to connect with a human, and that is what I got.
I wanted contact information and it was there

Question 9: Was the information from the SHIBA web pages helpful?

(Responses are listed exactly as entered by the User.)

Opportunity for Improvement (Shared with SHIBA staff)
Kudos
Led me to speak with Margie in Sequim, who was as helpful as someone can be in a situation that's almost impossible.

Question 15: Please provide any additional comments or feedback about what worked well or what we may do to improve our services.

(Responses are listed exactly as entered by the User.)

Opportunity for Improvement (Shared with local sponsors and SHIBA staff)
Actually I received two call-backs. The first was [volunteer name]. Although he made an effort to be helpful, he talked over me and would not let me get my whole questions asked without interruption. He seemed to know about Medicare but didn't have much info on the intersection of Medicare and private policies. He actually was rather frustrating to talk to. / /

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

As far as I know, Medical Quality Assurance Commission is still investigating my complaint. I have not been contacted about the progress or status or resolution of my complaint so I assume the investigation is still ongoing. Is it?
Because of my work history, I had about as much knowledge regarding Medicare Advantage and Supplement plans as did the volunteers. But it was helpful to talk with them.
Columbia County is a very poor country and we are in dire need of more and cheaper insurance plans.
Consumers of healthcare insurance are being abused, deceived, and misled by insurance companies. Premera's website is not accurate. Premera's rules and conditions create a barrier to healthcare. State oversight is lacking. Consumers are powerless.
I have Community Health' Washington State insurance, NW Dermatology removed the Basil carcinoma from my nose once. They did not get it all. I went to an appointment with them again a while back and they said I will need Mohs surgery. They had already referred me to a Mohs surgeon in the past and they declined to do the surgery because of my insurance. They said I should raise two thousand dollars or get on Medicare to get the surgery done. I contacted your office because Social Security has declared men disabled but required me to take normal Social Security at 62 and with that I have Washington State insurance. After I contacted you to see if I could get on Medicare Skamania County Senior Services called as your representative and said I should continue to look for a surgeon to do the Mohs procedure, So I looked and found Silver Falls Dermatology. Set up and appointment and waited. They called the other day and said they had to cancel the appointment even though they originally said they took Washington Health. I just want to know if I can get Medicare or not?
I may contact the local office as I wade deeper into this matter of signing up for Medicare and supplemental insurances. I am very pleased that my inquiry was responded to so quickly, it's just unfortunate the conciseness of the publication from 2001 wasn't available now in an updated version. / I am finding out, that this "whole matter" of signing up, etc. is as clear as mud; I have received conflicting information from 3 separate sources: your 2001 publication, a Rep from a supplemental plan provider; (I went to a 3 hour workshop,) and a friend who worked for the state of WA and recently retired, after 30 years, that's why I wanted the updated version of the publication to "fact check" everything.
I realize they are volunteers, but it would be nice if they were available after normal working hours. / I had very little time with them, i was at work when they called.
I sent a message through the website. It was a few days before I was contacted and then was contacted by two different staff. It was a little unclear from the website itself how to make appointments in Whatcom county.
I sent email about a specific request, but it's not apparent the agent had even read the email when she called. She was extremely nice and provided information about several other things I was unsure about or didn't know about.
I was happy with the service other than I haven't heard back with the results. I thought the person said I would hear back in a few days. I sent the information required information on 1/9/18. I've sent an email today for status.
I was never informed of any outcome - just that it was referred to something like omc. I didn't know what that was. They asked for alot of information, which took me alot of time but I was able to provide everything they asked for.
If this contact is being Made because I went to Washington healthcare alliance on chestnut street, they were of no help. I went to the office, wasn't able to be seen, was told I could do a phone interview and nobody ever called me when it was my time to have phone interview. After that I went online and got insurance easily. That office is useless. If you aren't related to that office, sorry for the rant.

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

<p>If you could somehow create a single payer health care system in the country there would be much less need for your services!</p>
<p>It would be an improvement, in my opinion, if it were possible for your organization to provide affordable urgent care to U.S. Veterans/VA patients, like myself and as I had explained, that could not get into a VA CBOC (Community Based Outpatient Clinic) for several weeks, AND, had a bacteriological infection in my foot that I needed to have treated ASAP. / Although the VA emergency department was an option for me, they could not get to me for minimally 8 hours, if at all, and located in Seattle, so timing was an issue for me. / I did take myself to Evergreen Urgent Care, and a Redi-Clinic, to the tune of about \$400.00 when all was said and done...and this type of situation needs IMPROVEMENT, in my opinion, let alone a cost savings. / As I had explained previously, Medicaid is no longer an option for me since the social security department erroneously subtracted approximately \$500.00 of my benefit amount several years ago, when I had tried to get Medicaid, when they back-dated my request for previous months (when I did not sign-up for Medicaid)---therefore retroactively---and NEVER provided me with the service. I therefore, no longer in my life, will make such an effort again especially since they never refunded me the benefit amount (who knows where it went), and I will not and do not trust that organization to operate effectively for individuals. / VA doctors are excellent, and I trust the VA with my healthcare as well as being thankful for it, but it is just not timely or effective enough, in my experience. So if you can help improve such situations---and I have to believe that there are many situations just like mine---it would improve anyone's health, who needs it on an emergent basis, who does not have regular insurance.</p>
<p>It would help if the same person could start and finish the consult. The lady that started helping me kept being interrupted by another volunteer so she finally went to help him and let another person, not as knowledgeable, finish helping me.</p>
<p>nice people, very poor accountability, no reliable communication.</p>
<p>On my first contact with SHIBA via the phone, I said my husband and I have questions about the kind of insurance we needed for retirement and wondered if they could help us with information. She said that someone from SHIBA would call at 12:00 on Thursday, February 22 to do a phone interview and it would take about an hour. I stayed home all day waiting for a call and still haven't heard from anyone. We went a different direction now and no longer need SHIBA's help.</p>
<p>Please list the direct contact for the in county SHIBA volunteers for San Juan County on the website, not just the Anacortes contact, it is misleading. Thank you!</p>
<p>Provide a manual or word searchable database that the staff and or public could have access to, for easy research of patient questions.</p>
<p>The lack is in the actual available insurance, not the shiba volunteers.</p>
<p>The lady was fine and you could tell she knew a lot about certain things, but my situation was a little different than what she was programmed for. In hindsight, it's so much information being relayed at one time, you guys should think about having follow-up phone calls to see if everything sank in. Since my initial talk, I'm wondering more about long term care considerations and that never came up that I remember.</p>
<p>The volunteer I met with in person left me more confused.</p>
<p>This is now a LONG survey!!</p>
<p>Two things were NOT known by SHIBA volunteers -- that the high deductible F plan of Medigap was going to be eliminated in 2020, and that the spreadsheet dated 2018 for Medigap companies and their plans A through F had already outdated premium rates. I receive a call later from ?? from the office of ?? after I complained that I had been told different rates after calling the companies (in early March, no less) that the spreadsheet with premiums was only changed quarterly and would not be available until April 1. How can people make financial decisions and Medigap choices if this information is already outdated 3 months into the year? And why don't volunteers know or state this?</p>

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

<p>We are still waiting for the response to our inquiry, it will take a little time. But courteous and professional response to our question.</p>
<p>You should contact Oregon Shiba and request a copy of their annual Shiba published booklet for considering how to improve your shiba public information method. They distribute their requested and free booklets to oregon residents upon online communciations, via phone, and by most importantly to me at our county public library with an annual announced meeting place. This booklet is the greatest thing for medicare-medigap and medicare advantage insurance information and carriers, listed out by plans offered and which companies are available to what state counties! Take a look! It is the best annual reference that I have found since being an oregon resident, and retired!</p>
<p>Kudos</p>
<p>The second call was from Pam Brannon. Not only was she much more helpful and polite, she also listened to my concerns before giving information that I actually wanted. I would definitely contact her with any further questions that I may have in the future. My responses on this survey relate to my discussion with Pam.</p>
<p>Again, I was impressed by the knowledgeable staff/volunteers I have talked with. I've already recommended your service to several friends.</p>
<p>All of the SHIBA volunteers via phone provided very helpful information. Our most knowledgable SHIBA volunteer--Catherine -- guided and spoke with us on all of the facets of Medicare. Without Catherine--we would have never been able to navigate the Medicare waters by ourselves. We appreciate all of her time, committment and support. Catharine is the BEST!!!</p>
<p>Because I am totally uneducated in health insurance or how to navigate through them, I was grateful for the information given to me by someone who provided several choices, with a concise breakdown of what they offered etc. I also appreciated the kind and patient manner in which the information was explained</p>
<p>Best help I have ever experienced. All question were answered. There really nothing I would change.</p>
<p>Catherine the Customer Service person was very helpful.</p>
<p>Excellent service from both volunteer and paid staff at a Whitman County Library event. I got help with Medicare Part D. Thanks!</p>
<p>I am so glad I called SHIBA, I was quite confused about my Medacare options, and the gal I worked with at SHIBA, WAS very knowledgeable and helpful. She explained all my options and sent me an e-mail telling me step by step what I needed to do, it made the whole process very smooth.</p>
<p>I attended a Medicare 101 class at the Olympia Senior Center. The volunteer who taught the class was very knowledgeable but was unable to answer one of my questions. Later that day he left a voicemail giving me the answer to my question. The customized handouts on Medicare Supplement plans, Advantage plans, and Part D plans in my area was most helpful. For the future, it might also be helpful to provide information on dental and vision plans in my area that could be used to supplement original Medicare. Thank you!</p>
<p>I contacted the SHIBA office to offer my services as a volunteer. Jennifer Calvin-Myers contacted me within 48 hours of receipt of my email. I was very pleased with her responsiveness and with the additional materials she provided. We have an appointment set up for 2/1 to proceed with the volunteer process.</p>
<p>I felt that the volunteer/staff person read all of the documentations we provided to them before answering our questions. This is a fabulous service to help people negotiate a complex consumer service, health care.</p>
<p>I filled out the online contact form to request SHIBA materials for Northwest Parkinson's Foundation resource packets for people newly or recently diagnosed with Parkinson's. The SHIBA pamphlets arrived in my mailbox, and I'm so glad to be able to include SHIBA resources</p>

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

<p>in these "HOPE Kits"! Many thanks to all of the SHIBA staff and volunteers for providing invaluable service to the public! [client name, MSW, LICSW, Northwest Parkinson's Foundation Social Services Manager</p>
<p>I found the SHIBA staff very helpful in providing guidance in a repeal to a medical denial of health insurance. It was offered that a case number be assigned and that I could proceed with my claim and return if not satisfied. I am thankful for the information provided and the courteous manner with which my call was handled.</p>
<p>I got the information I needed right away, patiently explained for this non-techy person. She very kindly followed up with me later.</p>
<p>I had never had to do anything like this so was very nervous about all of it...Every one made me feel comfortable and made this much easier for me to talk with the staff..</p>
<p>I had two encounters with SHIBA, one in person at the Burien Community Center and one by phone. Both were helpful! The man at Burien was very knowledgeable and "user friendly" and gave me much information. The phone call was more directed to my specific needs and helped me find a group of insurers who meet my needs specifically. I contacted one group from that recommendation and signed up today. Thanks so very much!</p>
<p>I have always had a superior experience whenever I contacted this office. The service provided by the volunteer and the overall responsiveness of the office is exemplary. Glad to receive this guidance.</p>
<p>I have got a solution to my problem!</p>
<p>I have rarely encountered such a polite and friendly and helpful (as well as knowledgeable) group of people! I can't say enough good about them. One example; I learned there were seminars and was planning to go to one; 3rd Friday of the Month at Goodwill. Seems that changed and a volunteer called me to tell me the new schedule so I didn't waste a trip. Great people! Great organization!</p>
<p>I like concise statements that are to the point.</p>
<p>I met with two different volunteers for a 1:1 consult regarding choosing a Medicare Advantage plan. Both were friendly and professional. One was much more helpful though. She had her laptop hooked to a printer and quickly printed out pages comparing the plans I was interested in. This was very helpful and I appreciated having such specific information to take home with me to review.</p>
<p>I needed information on my husband's deferment of his PEBB benefits. He retired from teaching 16 years ago, but he couldn't recall whether he signed any paperwork deferring his health care benefits from the WSHA/PEBB. The person who helped me got me the info right away and mailed us a letter that day. It was good news and really made my day.</p>
<p>I recd so much literature about medicare in the mail but knew they all had an agenda so wanted to speak to someone who could be objective about finding the lowest cost plan that would be just right for my needs. People were very nice and helpful and I was so glad to find you.</p>
<p>I received more information and resources than I could have received anywhere else. Thank you so much. Stowe was amazing and thorough.</p>
<p>I used the services through King County Library. KCLS scheduled my appointment and reminded me. I found this to be very helpful. The SHIBA volunteer was on time and had all the information we needed regarding Medicare. She also followed up with additional information via email. Very happy.</p>
<p>I was contacted promptly by telephone, but didn't pick up the call because I didn't recognize the incoming number. I had expected an E-mail response because I asked my question using the website. The caller left a voice message, so I knew to answer the next time - which happened a few days later. When we talked, the caller was very knowledgeable and thoroughly address my question, including mailing me some pertinent written information which confirmed the answer to my question. I was VERY satisfied with the help I received!</p>

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

I was so impressed I have contacted the local office to become a volunteer, so I can counsel people with or about Medicare.
I was very impressed, not just with the volunteer's answers to my questions in our phone conversation, but also with the material she emailed me afterwards, and her follow-up emails to my further questions. Extremely helpful!
I would have made very serious errors in my medicare choices without the clarity and understanding they provided. Excellent, professional... services I was looking to pay for, but feared talking to a sales representative of an insurance company.
Initial contact was by phone, very pleasant and helpful. They made every effort to set an appointment soon, even when we had such bad weather. I was very appreciative of the team effort to help us understand our options.
It is a great service! I wish more people would use the service. It was very helpful and beneficial.
It was so helpful to have someone explain what terms meant and answer questions without waiting on the phone for an hour. We did together in an hour what would have taken me days to complete. I was greatly relieved.
Judy Ellis was excellent and very knowledgeable about the medicare system. She was able to model different cost plans for my prescription drugs. [Volunteer name] was less computer capable but gave me a lot of good written information.
Keep the program going it is much needed with all the changes in Medicare.
Kim was great. She found answers when she didn't know them. Mike called day after I was required to make my decision, questioned why I didn't contact them sooner (1st call was within an hour of discovering my deadline).
Lovely People.....
Mike B. worked with me on many different days to resolve a very unusual problem that no supvrs had dealt with before. Mike kept working with me every time we were confronted with another unexpected response/obstacle. I could not have achieved United Health Care's Supp. plan F without his advice/help.
My experience was like having the weight of the world lifted off my shoulders! Carel explained what the enrollment periods were and how Medicare and the supplements work. Clear and concise information so I can make the best choice for my upcoming enrollment. I have already recommended this service to several friends. I am so thankful for this service and will continue to get the word out for all those who need it.
My questions were answered and most importantly, I know what the next steps are and how to take them. My options were explained in a manner that makes it possible to make a quality decision. After receiving a heap of confusing paperwork, the volunteer explained the differences in a manner that was concise. Without that assistance, the choice would have been much more difficult.
My volunteer is very kind and quick response, even I am ESL. / I understand that your system is not give suggestion to select insurance policy but I would like to have a bit more help to discuss or help to pick one policy since I have no family. But I have a same volunteer person since I started Medicare. Appreciated it!
Nice clean office; convenient location too.
No real suggestions for improvement, as the representative I met with was very capable and empathetic.
One of the volunteers researched Medicare coverage for Home INR monitoring which is currently covered through my employer provided medical coverage. I was unable to find out if Medicare would cover it. The volunteer found a publication from CMS, Medicare Coverage Data Base that indicated that I meet the criteria to have it covered. Janis Rich, SHIBA Coordinator for Puget Sound was knowledgeable and communicated with clarity and compassion. / Thanks.

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

Phillip was very knowledgeable and really helped me look at all the options and make decisions about Medicare and signed me up for what I needed. Many thanks to him and SHIBA!
response was much faster than I expected and the lady I spoke to was very helpful and even went beyond to explain exactly what I needed to do. She was very respectful and made me feel comfortable with my questions. /
She was do helpful and Stowe said it was okay to contact her during open enrollment this fall 2018 so she could assist me in finding a more reasonable plan that I can afford. /
SHIBA info answered all questions and provided additional info. The experience was excellent.
SHIBA is a great service to people. Knowledgeable and quick in responding.
So glad that we contact you!
Spoke with Stowe a couple of times and she was very helpful.
Stowe was awesome!!!
Thanks to volunteers to help me and others to find a right insurance because is very confusing, also unfortunately Kaiser doesn't accept \$24- for HMO they said HMO is for everyone and the price is \$28 - they don't have PPO I wished they did provide this information to SHIBA so they can correct their information! Thanks ,
The initial SHIBA class with Don Berg held at city college was excellent. The follow up meeting with Karla Starr was excellent and guided me through retirement, Medicare Part B and Medigap. Also consulted on the phone with Bob (no last name) and got more valuable advice about medical, dental and vision. Karla Starr followed up later with my Part D plan finder and guided me successfully through that. Their help was invaluable navigating some complicated and initially not very clear processes.
The Redmond Senior Center SHIBA volunteer went out of his way to help me make a decision on what plan to go with and why. He even called me at home to follow up on our class discussion. I was impressed.
The service and information and advice provided were excellent. This is a government service that is well worth the money. The people were courteous, a joy to work with. I would recommend this to anyone I know approaching the age for Medicare. They enlightened me about many things that are not available in the literature. Four stars!
The service was very professional and extremely prompt. The volunteer explained her decision in an / understandable manner. She was able to explain the matter, where the employees from the plan could not.
The services were excellent, could not ask for better. Yet, I think it is imperative to tell people to keep an eye on their belongings when there. My entire wallet was stolen out of my purse. This is clearly not a reflection on the volunteers. It is most likely that someone knew people there would have all their important documents with them. My purse was not far from me at all yet my attention was on the information at hand. They even got my SS card. / Thx for the excellent service from the volunteers.
The SHIBA volunteer, Stowe was very knowledgeable, courteous and helpful. I was surprised by the quality of service that the SHIBA program provides. I've never seen such high quality support from any private or public agency service. I feel very lucky to live in WA with such high quality state government services. Thank You!
The staff informed me that there is a monthly medicare meeting which I will attend in March. This will probably be the most useful to gain initial information.
The Volunteer was helpful in providing me with the information I needed to make decisions about my future health care choice.
These volunteers were knowledgeable, organized and were able to answer most of my questions. A very positive experience.

SHIBA CUSTOMER SURVEY RESULTS JANUARY 2018 – MARCH 2018

<p>This is an awesome program, I have talked with SHIBA volunteers who helped clarify Medicare / supplemental options - not easy with all the programs out there! I have recommended SHIBA to several friends who are also approaching these issues. I and a friend have signed up for a SHIBA class at South Seattle college as I feel the help I've received is invaluable but there is always more to learn. A special thanks to Stowe for her very knowledgeable assistance.</p>
<p>This is an excellent service for navigating insurance options in retirement. I recommend it for everyone. I intend to use this service every year to ensure I am using the best plans for me.</p>
<p>This is the second year I have used these services. I can't imagine how many vulnerable seniors manage selecting a health care plan to suit their needs without this service. I will be back.</p>
<p>Very impressed and thankful.</p>
<p>Very informative & listened to our particular special needs. Efficient and took care to make sure we understood what they were process was as they did it. Felt confidence in their knowledge. Really appreciated their service😊</p>
<p>Very quick to respond to my needs</p>
<p>Volunteer very well informed, very patient as I tried to navigate/understand Medicare plans/said he was readily accessible by phone or email w/any questions I might have and he was very quick to respond to my emails. He even emailed me w/updated info after he'd attended a staff mtg. the day after we met. No complaints though not sure a hr. is enuf for those of us who are new to the complexities of Medicare though I know addn'l appts. can be made.</p>
<p>Volunteers knew about the health insurance plan we were interested in and the drug plan we were looking at. We were told that any insurance plan in WA had to be approved by the state which relieved some of our concern about picking plans we were not familiar with. Overall a very good experience helping us select plans</p>
<p>Want to thank you folks for all your help. It really did help.</p>
<p>Well run. A very good resource for people entering Medicare</p>