

Washington: Statewide Health Insurance Benefits Advisors (SHIBA)

Grantee organization name: Office of the Insurance Commissioner (OIC)

Type of grantee: Insurance

Operational model: Decentralized

Funding source: Federal and state

Agency also responsible for: SMP



Operational Model Overview

The Office of the Insurance Commissioner (OIC), based in Olympia, protects consumers, the public interest, and the state’s economy through fair and efficient regulation of the insurance industry. Part of the insurance commissioner’s consumer protection services, Statewide Health Insurance Benefits Advisors (SHIBA) is Washington’s SHIP program. To supplement its federal SHIP grant funding, SHIBA receives state funding through a regulatory surcharge, paid by authorized insurers, that is allocated by the state legislature.

SHIBA operates a decentralized model, contracting with 19 subgrantees across the state that include Area Agencies on Aging (AAAs), community colleges, hospitals, and minority-focused agencies. These subcontractors are responsible for recruiting and retaining more than 400 volunteers. Activities such as consumer complaints, urgent and complex cases, curriculum and training, and media and risk management are centralized at the state level.

SHIBA subgrantees are selected through a competitive process and are granted two-year, performance-based contracts that outline the requirements for activities, such as counseling and volunteer and program management. Subgrantees are responsible for meeting specific payment tiers for client counseling, Low-Income Subsidy (LIS) client counseling, and outreach and education.

2016 Quick Figures

Total # of counselors:	409
Volunteer counselors:	315
In-kind counselors:	63
People reached through individual counseling:	80,875
People reached through presentations:	100,479
Medicare-eligible beneficiaries in the state:	1,217,890

The OIC also has the flexibility to contract with select subgrantees where it determines underserved areas or populations exist. For example, it has a sole-source contract with the American Indian Health Commission to reach tribal elders in the 29 recognized tribes across Washington state.

The OIC promotes the SHIBA website and a toll-free hotline, which is staffed by employees who serve as the primary points of contact for consumers. Hotline calls are easily transferred to SHIBA subgrantees that serve areas where consumers live. Eighty percent of consumer contacts are made through hotline transfer calls.

At the OIC, there are 14 paid SHIBA staff. Regional training consultants have assigned counties. Along with the subgrantees, they are responsible for volunteer training and certification, ongoing continuing education, performance management, recruitment consultation, ongoing volunteer mentoring, and client counseling. A communications consultant manages and maintains the website as well as press, and outreach and publication materials. A complaints coordinator handles complex Medicare complaints and a curriculum coordinator develops training materials. All staff are supported by supervisors, a grants/budget coordinator, and a program manager.

“What We Do Well”

Reaching Underserved Populations. SHIBA prides itself on its ability to reach and work with ethnic and racial minorities across the state. Besides the American Indian Health Commission, there are subgrantees that work with Asian, Pacific Islander, and Latino beneficiaries. SHIBA also contracts with local Spanish radio stations for Medicare call-in shows. SHIBA has bilingual/bicultural staff.

Volunteer Retention and Recognition. SHIBA has volunteer counselors who’ve been active for 20 to 25 years. Keeping SHIBA volunteers well-trained and motivated is a high priority. It has succeeded in this area by having field staff and subgrantees provide mentoring and build a social network and sense of community for volunteers.

Contracting. Maintaining a performance-based contract process that is low-risk, high-reward has proven to be a successful model that continues to align perfectly with the federal SHIP performance measures.

Most Important Partners

SHIBA Subgrantees. The 19 SHIBA subgrantees that perform most of the SHIP counseling, outreach activities, and other SHIP work are SHIBA’s most essential partners. Other valuable partners are the community colleges, which hold close to 20 free classes per year about Medicare geared to older adults.

Unique Partners. SHIBA also holds annual public events with faith-based organizations, migrant farm workers, and the state’s Project Homeless Connect to reach other populations that normally may not go to SHIBA on their own.

Recent Innovative Partnership

State Department of Licensing. SHIBA entered an interagency agreement with the State Department of Licensing to increase outreach efforts. Through this agreement, SHIBA mails “Welcome to Medicare” postcards for residents soon to turn 65. Many are invited to attend a local Medicare education event. More than 800 people have attended some of the events.

Promising Practice – Open Enrollment

“Seasonal Workers.” SHIBA staff and their subgrantees start planning for Open Enrollment as early as July. This includes hiring seasonal workers for the Open Enrollment Period. These individuals are put through an intensive initial training by SHIBA staff in September to prepare for this temporary work. Through this effort, SHIBA has successfully doubled the number of people they help during Open Enrollment.

Promising Practice – Outreach and Education

Community Colleges. The partnership with community colleges is a win-win for SHIBA and the colleges. Through the partnership, SHIBA offers Medicare classes at the community colleges. This partnership has given SHIBA increased visibility and cobranding with the colleges as well as classroom space and computer labs. At the same time, this partnership results in older adults registering for other courses and building a relationship with the college.

Promising Practice – Volunteers

“Pathway to Certification.” SHIBA has a well-established pathway to certification, which includes both online and in-person basic training, update training, assessment, certification, mentoring, and on-the-job feedback for new and tenured volunteers.

Program Contact Information

Call: 1-800-562-6900 (TTY: 1-360-586-0241)

Visit: www.insurance.wa.gov/shiba