

## WHAT IS A CSA?

Professionals with CSA behind their names are Certified Senior Advisors who have earned this designation through Society of Certified Senior Advisors™ (SCSA). People who become CSAs make a clear and conscious decision to learn as much as possible about how to serve seniors.

Seniors share many satisfactions and many challenges. Today, a combination of health, financial and social issues determines whether seniors reach their common goal of remaining vibrant and independent for as long as possible. CSAs understand that longer lives demand better advice.

Professionals who often work with seniors—in fields such as insurance, accounting, law, clergy, health, real estate and many others—are excellent candidates to become CSAs. After SCSA approves their applications for its designation program, candidates must meet the requirements to become a CSA, set by the independent SCSA Certification Council. These include passing the CSA exam, which tests knowledge encompassing more than 20 key areas that affect seniors: areas such as nutrition, physical and cognitive changes of aging, housing, Social Security, Medicare and Medicaid, financial and estate planning, caregiving, home and community-based services, spirituality, and more. Candidates must also agree to adhere to the standards of professional conduct in the CSA Code of Professional Responsibility; and CSAs must fulfill continuing education requirements to recertify their CSA credential. The CSA designation program is accredited by the National Commission for Certifying Agencies.

CSAs find that their communication with senior clients is improved, their skills heightened, their credibility enhanced and, often, their business increased. Seniors find that it's rewarding to do business with someone who wants to work with them—and who has done the hard work to earn the credential of Certified Senior Advisor.

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# Catch the SHIPs

## Health Insurance Counseling

By Cheryl L. Courtney, MA

The federal Medicare program has more than 44 million beneficiaries—people 65 or older or those who have a permanent disability. For those seniors who use Medicare, filing claims, keeping records, and sorting out benefit questions or possible fraud can be daunting. State Health Insurance Assistance Programs (SHIPs) and their volunteers provide valuable information to guide seniors through the confusion. The Centers for Medicare & Medicaid Services (CMS) reported that in 2008, SHIPs reached almost 2.5 million beneficiaries, caregivers, and advocates (CMS 2009).

### What Are SHIPs?

Once called the Information, Counseling and Assistance (ICA) Grants program, SHIPs were created under Section 4360 of the Omnibus Budget Reconciliation Act of 1990 to be the health advisory service programs for Medicare patients. The programs originally were developed to help beneficiaries sort out any confusion that might be created by the increase in choices of Medicare supplemental insurance (aka Medigap). However, the breadth of SHIPs services has since expanded to assist with other matters (CMS 2009):

- Enrollment in Medicare prescription and drug plans
- Medicare Advantage Plans
- Long-term care insurance
- Claims and billing problems
- Information about and referral to public benefits for those with limited incomes and assets
- Other health insurance benefits information
- Efforts to prevent Medicare fraud and abuse

The development of SHIP programs and services has been made possible by grants from the CMS. Currently, SHIPs exist in all 50 states, plus Washington D.C., Guam, Puerto Rico, and the Virgin Islands. Many offices have unique names, such as “Choices”

### At a Glance

The Medicare program has more than 44 million beneficiaries—people 65 or older or those who have a permanent disability. Cheryl Courtney explains how State Health Insurance Assistance Programs (SHIPs) and their volunteers provide valuable assistance and information to guide seniors through the often confusing complexities of government health care plans.

in Connecticut. (See the sidebars “Find a SHIP” and “Stellar SHIPs” for more information.)

### Shoring up SHIPs

In 2008, SHIPs reached approximately 2.5 million beneficiaries, caregivers, and advocates. The SHIPs reportedly are addressing more-complex cases, as well as trying to meet the needs of diverse populations.

“We know beneficiaries want personalized assistance as they make decisions about their health care options,” said Jonathan Blum, acting director of the Center for Drug and Health Plan Choices and director of the Center for Medicare Management. “In addition to 1-800-MEDICARE operations and its customer service representatives, SHIPs are one of the most important resources available to Medicare beneficiaries.”

In early October 2009, the CMS announced that an additional \$6.3 million would be awarded to SHIPs to help beneficiaries get information about their Medicare health and prescription drug plan choices. (Total grants during 2009 for use in SHIP operations added up to \$49.6 million.) Innovative state grantees have built the

SHIP network to include 1,300 local sponsoring organizations, such as the National Council on Aging, as well as hospice and senior center advisory boards. Across the nation, SHIPs support more

### Find a SHIP

For a complete listing of state and local offices, call the Centers for Medicare & Medicaid Services (or visit online at <http://www.cms.hhs.gov> to find your nearest SHIP resource center). Numerous third-party Web sites (e.g., <http://www.hapnetwork.org/ship-locator/>) also offer SHIP locators.

than 12,000 counselors (mostly volunteers) and staff. (See the sidebar “Get Involved!” for information about volunteering with your local SHIP.)

SHIPs are expected to use the final 2009 funding to expand existing community-based programs, reaching more Medicare beneficiaries. A special effort will be made to help people who have limited incomes and might be eligible for an additional subsidy for Medicare prescription drug coverage. In 2008, SHIPs served Medicare beneficiaries through programs that used the following:

- Telephone interviews
- One-to-one counseling and interactive sessions
- Public education programs
- Media activities for state and local outreach

Funds also will be used to help recruit and train new volunteers nationwide and to provide SHIP conferences and counseling (CMS 2009). For example, the Maine SHIP holds both fall and spring conferences to provide updated information and training on Medicare changes, counseling issues, and other Medicare- and Medicaid-related topics. This year, Maine replaced one of the conferences with a half-day, multi-session webinar in response to reduced training budgets at all state agencies and increased travel restrictions for volunteers.

## Materials that Matter

Seniors can look to their local SHIP offices for free and informative advice about numerous issues such as signing up for Medicare, avoiding fraud and identity theft, and long-term care considerations. Many SHIP offices offer free Web sites and flyers (in addition to one-on-one counseling) to help guide seniors.

For example, one exemplary SHIP brochure is available through the Colorado Division of Insurance (State of Colorado 2009). The free downloadable brochure “Your Medicare Matters. Protect It” serves as a toolkit of

### Stellar SHIPs

Outstanding SHIPs are honored with performance awards from the CMS. Eligibility is based on timely submission of data into the SHIP National Performance Reporting system and on performance evaluations from Medicare beneficiaries (CMS 2009).

### Get Involved!

SHIP volunteers are trained to present Medicare information in a variety of community settings. CSAs—and seniors—can gain many benefits by volunteering. For example, Alabama SHIP volunteers report that they enjoy their work because they stay informed of the most-recent health insurance information, they can specialize in an area of interest or develop a new skill, and they can provide direct services that meet the real needs of their senior peers (Alabama DSS 2009). Their volunteer jobs include the following:

- Receiving and using specialized training in one issue
- Counseling over the phone or in one-to-one meetings
- Recruiting other volunteers
- Educating at senior gatherings, such as in senior centers or clubs, or at training programs for volunteers
- Administering tasks such as data entry and mailings
- Marketing to help promote the SHIP program within the local community

valuable information with checklists that advise seniors on decisions regarding Medicare coverage. The toolkit explains several healthcare delivery options and offers the following:

- Questions to ask a sales representative (and yourself) before you sign up for a Part C Medicare Advantage Plan or Part D Prescription Drug Plan
- Facts about Part C Medicare Advantage Plans and how they work
- Red flags to look for when considering a plan
- Four steps to safeguard your Medicare coverage

SHIPs can provide counseling about changing Medicare coverage, which can be a serious matter. (Before signing any form that alters their coverage, seniors should discuss the new plan with their doctors and thoroughly explore the risks and benefits. Many alternative plans are not well received in some medical clinics.)

SHIPs can also help seniors who suspect Medicare fraud or abuse. Medicare fraud does happen. One primary role of SHIP offices is to help seniors learn to spot and report such fraud. (See the sidebar “Avoiding Medicare Abuse” for some SHIP-based suggestions.)

## Avoiding Medicare Abuse

Estimates of the prevalence of Medicare fraud vary but are in the billions of dollars by all estimates (St. Petersburg Times 2009). Educating seniors to help prevent fraud is a main goal of the nation's SHIPs. Seniors should be suspicious of the following (State of Colorado 2009):

- Companies that offer free medical equipment
- Companies that offer to waive co-payments without first asking about ability to pay
- Healthcare providers or suppliers that use telephone calls and door-to-door sales to promote their goods or services
- Anyone who claims to represent Medicare or a branch of the Federal Government
- Pressure tactics to get you to accept a service or a product
- Offers of free equipment or services
- Home health providers that offer non-medical transportation or housekeeping as "Medicare-approved" services
- Ambulance companies that bill Medicare for non-emergency trips
- Suppliers that offer to bill Medicare directly for beneficiaries in nursing homes
- A provider that proclaims that Medicare "wants" you to have the item or service

- A statement that more tests will end up costing Medicare less in the long run
- Physicians or healthcare providers that give the wrong diagnosis on a claim form so Medicare will pay

Although it is legal for optional health insurance companies to approach seniors for sales, Medicare does not make unsolicited calls, either in person or by phone. SHIPs teach seniors to ask for a call-back number rather than talk to solicitors who call them at home.

If the caller hesitates, the senior should regard that contact as suspicious. If a number is provided, investigate the company further by comparing the number to the agency's Web site to verify authenticity. Door-to-door sales people should be willing to leave a card or company information. Remind seniors to always consult with local Medicare offices for guidance.


Identity theft is another area of concern. For example, did you know that Medicare cards never expire? In a recent spree of telephone solicitation and identity-theft scams in Colorado, the caller identified themselves as being with the "Medicare Program Unit" and informed seniors that their Medicare cards were soon to expire. To prevent expiration, the caller requested Medicare card and banking information, which gave the thieves the opportunity to obtain bank account numbers (State of Colorado 2008).

## Help in the Long Term

Long-term care is another area in which SHIPs can offer expert answers to seniors' concerns. For example, many seniors might not realize that certain assets are protected if a spouse must enter a long-term care facility. Prior to September 1989, when a person entered a nursing home, the remaining spouse (known as the community spouse) was often left impoverished. But the passage of the Federal Medicare Catastrophic Coverage Act of 1988 provided protections for spousal income and resources. Today, when a married individual applies to a nursing home, SHIP advisors can help guide the community spouse through important paperwork to protect assets (Stern, 2009). SHIP advisors also are available to help seniors plan in advance for their long-term care needs.

## Essential and Invaluable

SHIPs provide essential and invaluable training to assist with issues surrounding Medicare coverage. Seniors

who want to get the most out of their coverage should explore their state's SHIP. CSAs—or seniors—who want to further their service opportunities might consider getting involved as a SHIP volunteer. Learn how to help a senior make the best Medicare decisions and encourage them to become involved as a SHIP volunteer so they can help others, too. 

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