

Senior Health Insurance Counseling for Kansas (SHICK)

The Situation

Medicare's complexity creates significant barriers for older Kansans and individuals with disabilities. Beneficiaries must navigate multiple coverage parts (Parts A, B, C, D, and Medigap) with multiple enrollment windows, annual plan changes, provider networks and formularies and income-based premium adjustments.

Without expert guidance, beneficiaries may make uninformed or misinformed decisions that can have costly consequences, including permanent late enrollment penalties, gaps in coverage, unexpected out-of-pocket costs, and limited access to preferred providers or medications. Given the size of the aging and disabled population, these issues scale dramatically, affecting millions of people nationwide and placing a strain on families, healthcare systems, and social services.

What We Did

K-State Extension: Wabaunsee County Agent Bernadette Trieb, plus Extension Coordinator, Stephanie Maike and a volunteer, Mary Reed Spencer provided health insurance education, in one-on-one settings, for new-to-Medicare and current beneficiaries. These un-biased counselors helped beneficiaries make informed healthcare decisions, avoid costly mistakes, and access benefits that meet their needs. Services include: enrollment assistance with proper timelines, health and drug plan comparisons, identification of financial assistance for premiums, and prescriptions, and connections to community resources such as food and utility assistance programs.

Outcomes

- **100.12 hours** was spent educating **311 beneficiaries** about health insurance
- The **average age** of beneficiaries helped was **75.42**
- **140 Medicare Beneficiaries changed** to a better-suited plan
- These changes resulted in an **estimated savings of \$141,454**
- The savings allows beneficiaries to reach other financial goals, lower their stress level, improve their health outcomes, and potentially support their local community. Clients build relationships with a trusted local educator who can provide additional information about financial resource management and related topics.

Beneficiary Quotes

"It is reassuring to have someone help review the process with me and help show the differences."

"Assistance in comparing plans is explained to us in a way we understand."

"Bernadette is very knowledgeable and polite who stays up to date on Medicare plans. She is very efficient."

"This is an important service that is greatly appreciated."

"This program needs to stay. It helps so many of us every year to decide what plan is best for us. Please keep the service."