



Statewide Health Insurance Benefits Advisors (SHIBA)



OFFICE of the
**INSURANCE
COMMISSIONER**
WASHINGTON STATE

What we do

- With a Medicare emphasis, provide **free, unbiased** information about Medicare health care coverage & access
- We train volunteers to **confidentially** counsel consumers and provide Medicare outreach and education in their own communities
- 20 sponsoring agencies serving all counties
- Manage 300 volunteers statewide

How does SHIBA help Medicare beneficiaries?

- Provide personalized education regarding Medicare
- Provide enrollment assistance with Medicare Parts A,B,C,D & Medigaps (Medicare Supplement Plans)
- Help clients understand Medicare enrollment periods
- Compare Medicare plans, coverage & costs
- Speak with 1-800 Medicare on clients' behalf

How does SHIBA help Medicare beneficiaries?

Provide enrollment assistance for programs that help pay for Medicare or offer additional medical coverage:

- Medicare Savings Programs (pays for Medicare premiums and sometimes deductibles, copays and co-insurance)
- Extra Help with Part D Costs (subsidizes Part D prescription drug costs & premiums)
- Medicaid

How does SHIBA help Medicare beneficiaries?

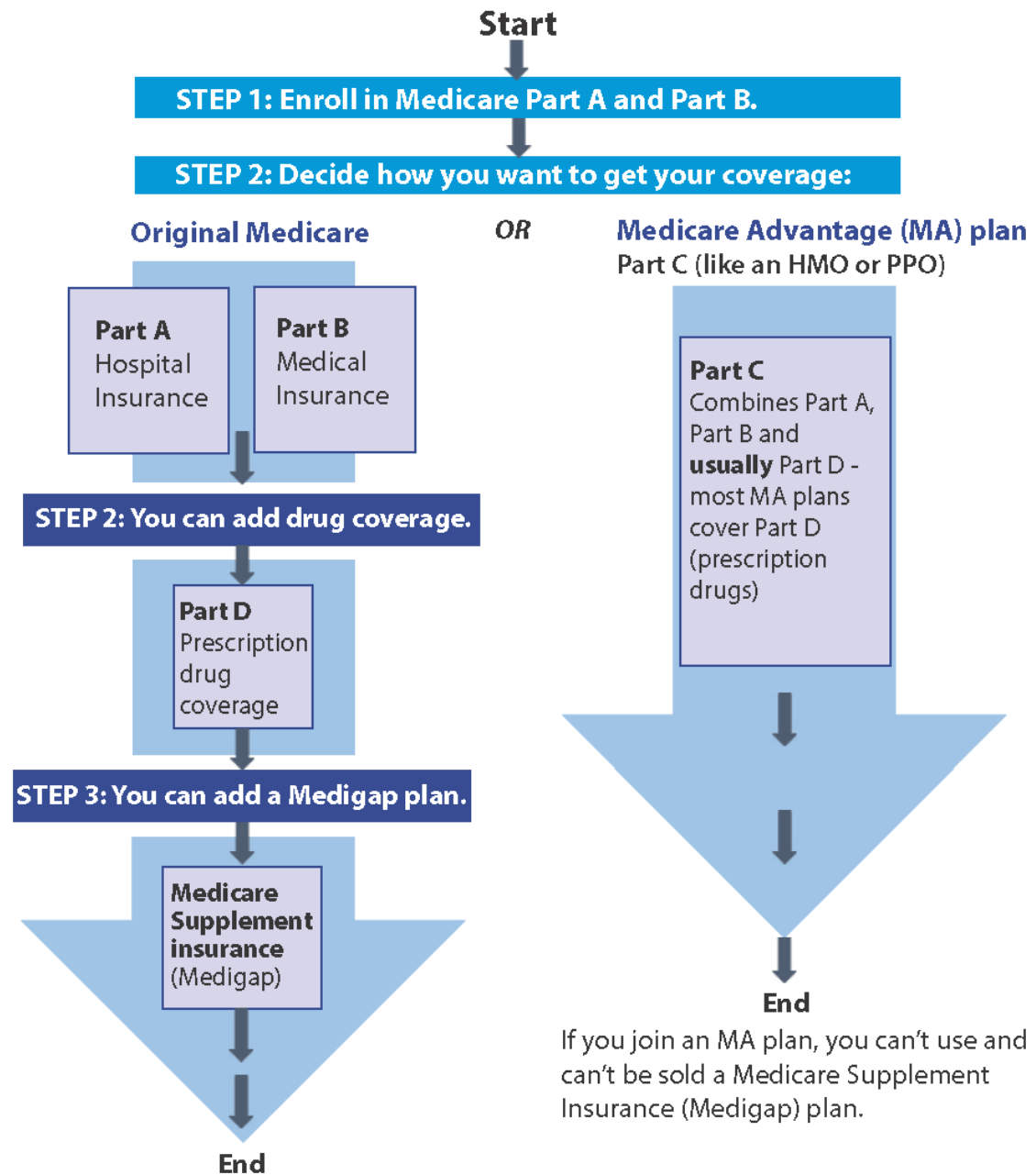
Make appropriate referrals to other agencies, programs, and retiree plans including DSHS, HCA, Social Security, Veterans Administration, TRI-CARE, PEBB

Assist clients with complaints and appeals:

- Medicare plans
- Billing complaints related to Medicare
- Quality of Care

Overview of Medicare

Decide how you want to get your Medicare



If you join an MA plan, you can't use and can't be sold a Medicare Supplement Insurance (Medigap) plan.

Current Challenges for Beneficiaries Due to PHE

- During the Public Health Emergency (PHE), Medicare Beneficiaries who had or have Medicaid prior to Medicare enrollment are being allowed to keep their Medicaid benefits for the duration of the PHE
- Many of our fully dual eligible clients (Medicare & Medicaid) will not qualify for Medicaid after the PHE ends and will lose their Medicaid coverage

Current Challenges for Beneficiaries Due to PHE

- Medicare beneficiaries have a once in a lifetime 6 month guarantee issue open enrollment period for Medicare Supplement Plans
- It is illegal to sell Medicare Supplement Plans to beneficiaries who are also enrolled in Medicaid (fully dual eligible)
- Clients may miss guarantee issue period due to Medicaid enrollment and may not be able to enroll in a Supplement Plan
- Some clients are not enrolling into Medicare Parts A & B during their Initial Enrollment Period and may have lifetime Part B penalty for late enrollment

For more information

SHIBA:

- 1-800-562-6900 or www.insurance.wa.gov/shiba
- Dale Ensign, Regional Training Consultant,
SHIBA Program
Email:

DaleE@oic.wa.gov

Need help with other insurance questions?

The Office of the Insurance Commissioner can also help you with questions, information and complaints about all types of insurance, such as:

- Homeowner
- Auto
- Life
- Annuities
- Health
- And more!

Call our Insurance Consumer Hotline:

1-800-562-6900

On the web at: www.insurance.wa.gov