



Kerrie Bacon
Kancare Ombudsman
Email: Kerrie.Bacon@kdads.ks.gov
Phone: (785) 296-6207
Toll Free: 1-855-643-8180
TTY: 771

June 17th, 2015th, 2015
12:00 pm-1:00 pm
Lunch and Learn Call for HCBS Consumers
(21 Participants on the call)

Facilitated by James Bart, Director of Managed Care

Kancare bi-weekly conference calls

Speaker and Topic: Pam Brown and the SHICK Program

SHIP – State Health Insurance created by Federal Legislation in 1990

1991 grant funding disbursed to states, States have different name for their programs.

Each state has its own SHIP program

Baby Boomer Generation born 1946 – 1964...2029

- How to reach a SHICK Counselor 1-800-860-5260 and you will be directed to a counselor closest to you.

10,000 people a day will turn 65 between now

14 sponsoring organizations in Kansas plus the SHICK State office at KDADS

Some are ADRC/AAA 2 are KState Research and Extension offices

50 million plus Medicare beneficiaries in the US

Kansas Medicare people over 450,000, 40-50, 000 contact last year.

Q. Has anyone heard of this program?

A. Several yeses, mostly from the Wichita area.

There are 14 sponsoring organizations; most of the sponsors are AAA. Some are in Hospitals. KSU Research and Development are big sponsors.



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What is Medicare, why created. To help contain the cost of HC for those 65 and older. Also those in end stage renal failure, or someone who is disabled such as Loue-Garrigs disease. On you 25th month of your disability you become eligible.

Medicare is not created to cover everything. For instance, ears, eyes or preventative. There are gaps in the coverage, and unless it is related to a disease.

Medicare A & B

What goes with it?

Medicare D – Drugs- again it is not to cover all costs. There is a “donut hole” in the center until 960 and you pay 25% then the Affordable Care Act, and the gap will be closed in 2020.

If you take prescription- say insulin, which is expensive, and SHICK screens to see if they qualify for state

Medicare Advantage Plan, a replacement plan, it is a network, and that plan, and you still have a package of drugs, HC, and a few new such as vision, dental and maybe membership to a health club. The trend is now for Medicare not to cover beneficiaries. You need to

Help with costs of Medicare. There are 10 different plans that help “fill in the gaps” and when you turn 65 the heavens will rain mail information about gap insurance.

Extra Help Program helps with the cost of Part D.

Resources limits apply and all people are screened for this when visiting a SHICK Counselor. To apply for the program takes about 10 minutes

QMB For those with low income. The program pays part B, but also fills in the gaps in Medicare with small exceptions.

Spend down or client obligation.

LMB is another program that is screened for.

- How to reach a SHICK Counselor 1-800-860-5260 and you will be directed to a counselor closest to you.
- The Ombudsman’s number is; 1-855-643-8180

Line opened for questions;

Q. The relationship between Medicare and Medicaid

A. Medicaid is ALWAYS the payer of last resort. They pay for medical necessity, Created to help the most fragile of our population and the lowest income. Medicare pays first, your ins second and Medicaid pays last.

A SHICK counselor can help you understand your mail that comes in.



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Remember that questions about Medicaid can come to the Ombudsman's office.

Q. My daughter is on SSDI Disabled, we are trying to set up services. Should we meet prior to Medicare?

A. Yes, a very good idea to see a counselor about 3 months prior. She should get a card about that time. You have an initial enrollment you can choose what goes with the plan. If she is receiving HCBS and her income is above the limits she would have a spenddown or obligation. You have 6 months prior to part B to take on supplemental insurance.

Q. Can we save for the essential things she needs?

A. The single state

The key to Medicare/Medicaid is understanding the program.

One more blip for the Ombudsman Volunteer Program and the SHICK Volunteer Program!

785-296-2081, Pam Brown, Kancare Ombudsman Volunteer Program Coordinator



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- **Next Lunch and Learn will be on June 17th; The SHICK Program with Pam Brown**