

Wisconsin's State Health Insurance Assistance Program (SHIP)

Providing Outreach and Assistance to Wisconsin Medicare Beneficiaries



Navigating Medicare

The State Health Insurance Assistance Program (SHIP) provides education, counseling, and enrollment assistance to Medicare beneficiaries. Established in 1992, the program is overseen by the federal Administration for Community Living (ACL) and available in all states and U.S. territories.

Wisconsin SHIP is a primary resource for information about state and local health care coverage options. Counselors provide information **in-person and remotely** about local programs that coordinate with Medicare, like Medicaid and Medicare Supplement insurance.

Quick Facts about Wisconsin's Medicare Population

- **Wisconsin is home to over 1,258,000 Medicare beneficiaries** (1.9% of the U.S. total).
- **The Medicare population is growing rapidly.** The number of Wisconsin Medicare beneficiaries grew by more than 148,000 from 2017 to 2022, an increase of about 13%.
- **Wisconsin residents have many Medicare plan options.** Plans vary by county.
 - 24 Part D prescription drug plans with premiums ranging from \$7 to \$133
 - 29 companies selling Medicare Supplement (Medigap) policies
 - 100 Medicare Advantage plans with premiums ranging from \$17 to \$296
 - 21 Special Needs Plans (SNPs) with premiums ranging from \$0 to \$43
 - 2 Medicare Savings Account (MSA) plans

SHIP helps many of our most vulnerable residents.

- One-third of contacts involved people with low incomes.
- Half live in rural areas.
- Two percent speak English as a second language.
- 27% involved people over the age of 74.
- 11% involved people with disabilities.

Wisconsin gets Medicare Improvements for Patients and Providers Act (MIPPA) grant funding to provide education and assistance with Medicare preventive benefits and financial assistance programs. Outreach is targeted to people who are:

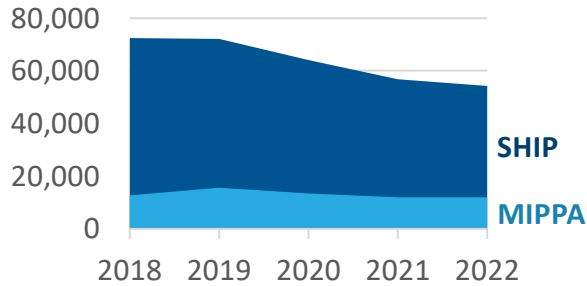
- Low income.
- On Medicare due to disability.
- English-second language (ESL) speakers.
- Native American.
- Rural.

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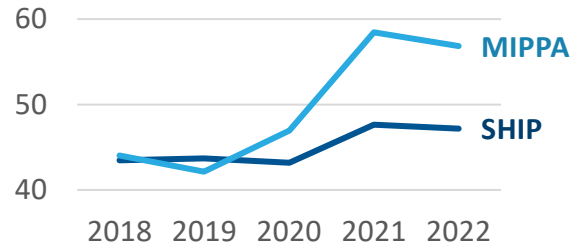
Individualized Counseling and Enrollment Assistance

Wisconsin SHIP counselors assisted over 54,000 individuals in 2022. The below graphs illustrate trends in Medicare counseling.

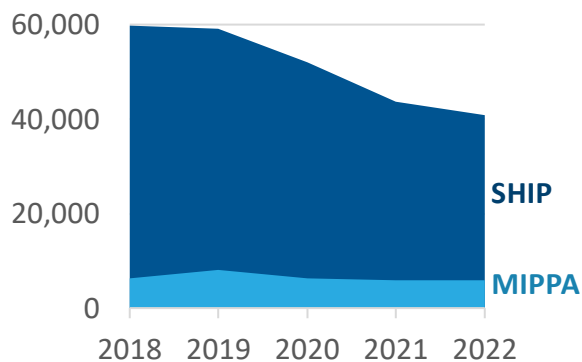
The total number of people reached has **decreased** since the start of the pandemic.



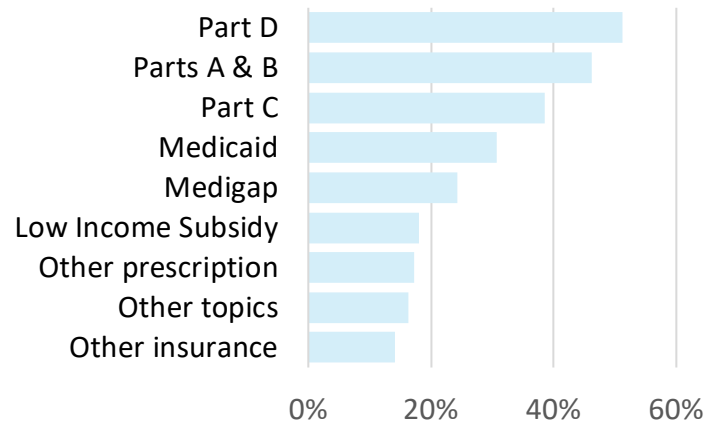
The **average time spent per call** (min.) has **significantly increased**, especially with calls about financial assistance.



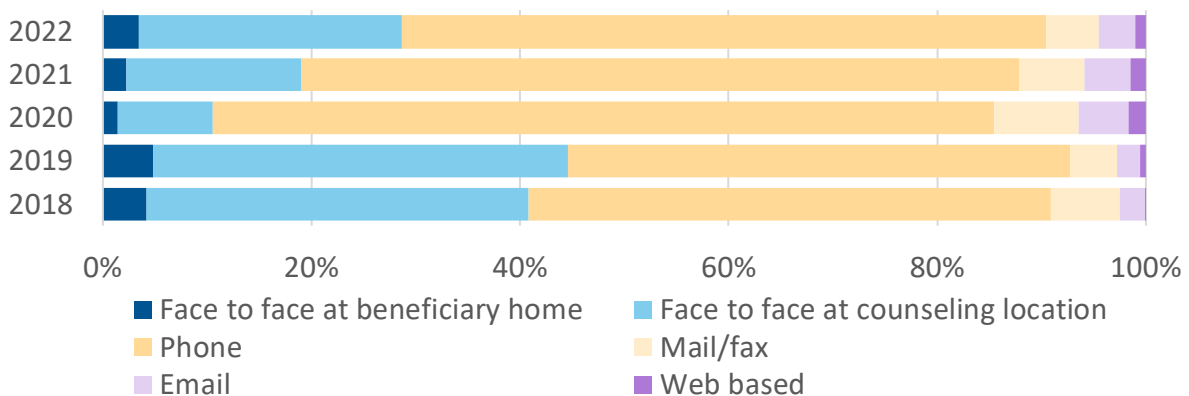
People reached from **target populations** has **decreased**.



Counselors shared information about a variety of topics in 2022.



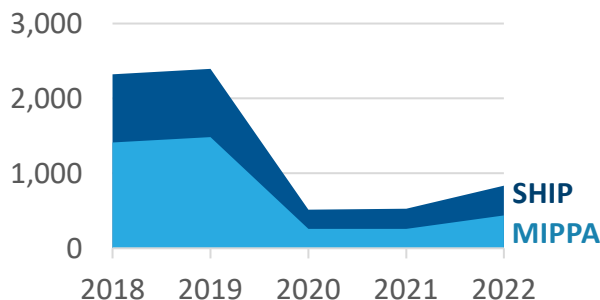
In-person contacts are **increasing** but have not yet reached pre-pandemic levels.



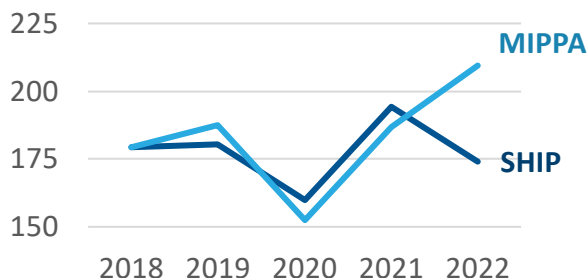
Outreach and Education

Wisconsin SHIP counselors conducted **839 group outreach events** in 2022, **attracting over 20,000 attendees**. Events included “Intro to Medicare” workshops, education on Medicare’s preventive and wellness benefits, and seminars about how to use the Medicare website to research and enroll in a plan. The below graphs illustrate trends in Wisconsin outreach.

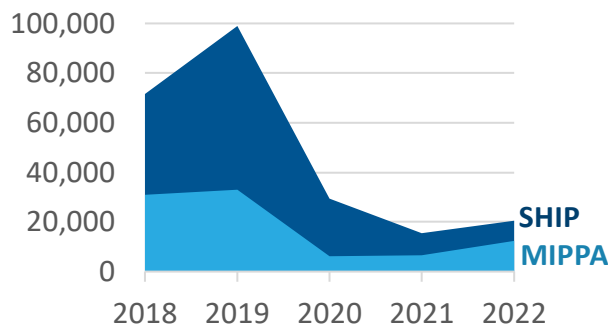
The **number of outreach events declined significantly** after the start of the pandemic.



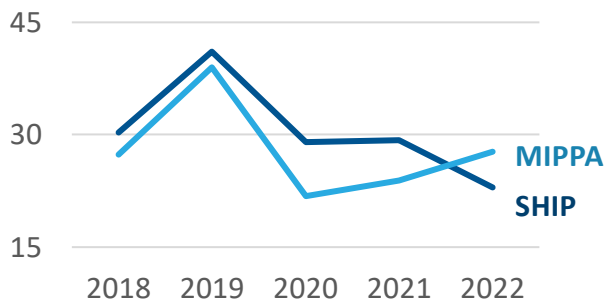
The **average time spent per event (min.) has increased**, especially for events about financial assistance programs.



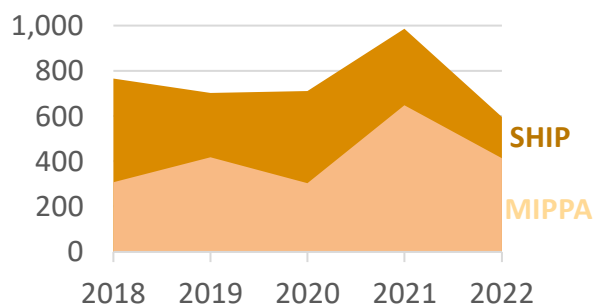
The **total number of people reached by events remains low** compared to before the pandemic.



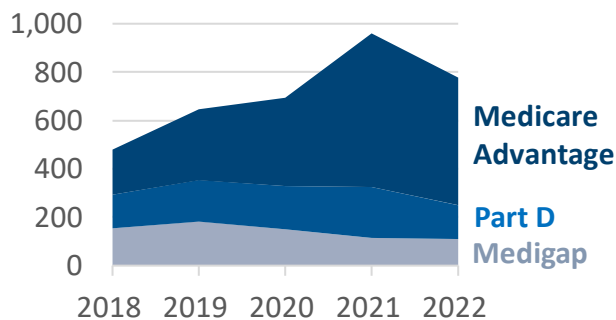
The **average number of people reached per event has decreased** since the start of the pandemic.



SHIP counselors have **increased their virtual and media outreach**.



Medicare plan marketing complaints have **significantly increased**.



Funding Allocations

Wisconsin received \$1,036,120 in SHIP funds and \$731,801 in MIPPA funds for 2022-2023. Funding supports the following services:

- **The Medigap Helpline** (1-800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long Term Care that provides counseling to all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long-term care insurance, and related topics. The Helpline works closely with the Office of the Commissioner of Insurance. The Helpline handled over 10,000 calls in 2022.
- **The Medigap Part D and Prescription Drug Helpline** (1-855-677-2783) is a toll-free helpline operated by the Wisconsin Board on Aging and Long Term Care that answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- **The Disability Drug Benefits Helpline** (1-800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
- **Benefit specialists at local aging and disability resource centers (ADRCs) and aging offices** in every county and Tribe offer in-person benefits counseling and help with complex issues, such as coverage appeals. For contact information, visit www.dhs.wisconsin.gov/benefit-specialists/index.htm or call 608-266-2536.
- **Office for the Deaf and Hard of Hearing** (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.
- **Judicare Legal Aid** (1-800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
- **Volunteers** contributed over 861 hours to Wisconsin SHIP agencies in 2022. A successful partnership with the University of Wisconsin School of Pharmacy allows pharmacy students to earn field study credits while helping people research their Medicare prescription drug coverage options. Learn more about volunteer opportunities at <https://dhs.wisconsin.gov/benefit-specialists/shipvolunteer.htm>.

To connect with a SHIP partner or learn about Medicare, visit dhs.wi.gov/medicare-help.

