

One-on-One Medicare Enrollment Assistance for Ryan White HIV/AIDS Program Clients

Enrolling in Medicare — including understanding the different parts of Medicare, the distinction between Original Medicare and Medicare Advantage plans, and the various enrollment timelines — can be confusing.

Providing one-on-one enrollment assistance is an important way to ensure that your Ryan White HIV/AIDS Program (RWHAP) clients enroll in the best Medicare coverage option to meet their health care needs. One-on-one enrollment assistance also supports coverage affordability and promotes coordination with other RWHAP program resources.

Medicare Counseling from your local State Health Insurance Assistance Program (SHIP)

To support Medicare enrollment, RWHAP programs can work with their local State Health Insurance Assistance Program (SHIP). SHIPs are state-based programs that receive funding from the federal government to provide free, local, and unbiased health coverage counseling and information to people who are enrolled in Medicare or who are about to become eligible for Medicare. There are SHIP programs in all 50 states, as well as Washington, D.C., Puerto Rico, Guam, and the U.S. Virgin Islands.

SHIP programs can help:

- People who are aging into Medicare at age 65 (or who are leaving work-sponsored insurance after age 65) navigate the enrollment process, including what Medicare does and does not cover.
- People who are under the age of 65 and newly Medicare eligible because of a disability but not yet enrolled in all the parts of Medicare they may need.
- People who are already enrolled in Medicare and want to change or better understand their options and coverage.
- Family members or caregivers that need help supporting a Medicare beneficiary.

This resource provides Ryan White HIV/AIDS Program (RWHAP) staff and program administrators with an overview of the State Health Insurance Assistance Program (SHIP), how SHIP can support Medicare-eligible clients, and how RWHAP program staff can become trained SHIP counselors.



Find the answers to these questions:

1. How can the SHIP program help clients who are eligible for Medicare?
2. How can RWHAP program staff become trained SHIP counselors?

Establishing a relationship with your local SHIP

RWHAP programs can reach out to their local SHIP program to establish a partnership. During the partnership development, it is important to discuss the referral process for clients who need additional support with Medicare. You can work with your local SHIP to make sure that they have a basic understanding of the Medicare coverage needs of people with HIV and what the RWHAP has to offer Medicare beneficiaries.

The SHIP program may have a different name in your jurisdiction. To find contact information for the SHIP program in your state, please refer to the **SHIP TA Center**.

Consider the following ways to engage with your local SHIP:

- Provide materials about your RWHAP and the services provided to clients.
- Offer to provide a training for your local SHIP program so they better understand what benefits your RWHAP offers to people with HIV.
- Ask if someone from your local SHIP program could do a training for your RWHAP staff.

This engagement may help to create a relationship where the SHIP may also refer people back to your program for assistance.

Train RWHAP staff to reach out to a local SHIP partner when clients need help with:

- Understanding Medicare eligibility and enrollment process
- What Medicare does and doesn't cover
- Managing coverage changes for health and prescription drug coverage plans
- Eligibility and application assistance for programs that help to lower the out-of-pocket costs of Medicare coverage (e.g., Medicaid, Medicare Savings Programs, and the Extra Help/Low Income Subsidy program)
- How Medicare works with supplemental policies, Medicaid, and other coverage (e.g., VA, employer-sponsored coverage, COBRA, and other private insurance)
- Medicare rights and appeals process

RWHAP staff and volunteers can become trained SHIP counselors

Consider encouraging a staff member from your organization to become a trained SHIP counselor. RWHAP staff, including case managers and benefits counselors, understand the particular health coverage needs of their clients, such as the importance of consistent access to medications and trusted providers, in a way that other trained SHIP counselors may not. They are knowledgeable about the role of the RWHAP in supporting health care access, engagement, and retention.

In order to work with beneficiaries, volunteers must go through the training and certification process in their state to become certified counselors. RWHAP staff and volunteers who become certified SHIP counselors will be better equipped to assist clients as they become Medicare eligible and those already enrolled to navigate the complexities of coverage. They will better understand the complexities of Medicare and how Medicare works with their RWHAP requirements. They are also better positioned to understand the health coverage needs of people with HIV and the various Medicare Savings Programs to support affordability.

Training programs and certification requirements vary by state. Training is typically a blend of self-paced online training, webinars, and virtual or in-person group sessions.

SHIP training topics include, but are not limited to:

- Original Medicare (Part A hospital coverage and Part B medical coverage), Medicare Advantage (Part C, with or without Medicare prescription drug coverage), Medicare prescription drug coverage (Part D), and Medicare Supplement (Medigap plans)
- How to assist Medicare beneficiaries with limited income to apply for programs to help pay for or reduce the cost of health coverage, such as Medicaid, Medicare Savings Program and the Extra Help/Low Income Subsidy program
- Referring beneficiaries to agencies such as the Social Security Administration and state Medicaid offices for additional assistance

Learn more: To find contact information for the SHIP in your state, and learn more about becoming a certified SHIP counselor, please refer to the **SHIP TA Center**.



The Access, Care, and Engagement TA Center (ACE) Technical Assistance (TA) Center builds the capacity of the RWHAP community to navigate the changing health care landscape and help people with HIV to access and use their health care coverage to improve health outcomes.



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