

CLAIM

Missouri's State Health Insurance Assistance Program

Local Counseling about Medicare

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What Is CLAIM?

- Part of a nationwide network
- State Health Insurance Assistance Program (SHIP)
- Missouri's SHIP is called CLAIM
 - Community Leaders Assisting the Insured of Missouri
- A state-based program to meet local needs of Medicare population



Why SHIPs were Created

- To help Medicare beneficiaries, caregivers and professionals understand Medicare
- To counsel individuals, enabling them to make informed decisions about benefits
- To assist in resolving problems in paying for health care



Why SHIPs were Created (cont.)

- To provide free, confidential, unbiased information and guidance
- To provide feedback on state and local problems to the Centers for Medicare & Medicaid Services (CMS)
- Congress created the SHIP network in 1990 as part of the Medigap reform package



Funding

- Missouri Department of Insurance Financial Institutions & Professional Registration (DIFP) received first federal grant in 1993
- Primaris has been awarded the contract through the DIFP since 1993
 - Primaris is a health care consulting company and Missouri's Medicare Quality Improvement Organization



Scope of Services

- Medicare Education
- MO Healthnet
- Medicare Advantage
- Medigap policies
- Supplemental policies
- Medicare Prescription Drug Program
- Billing Issues
- Appeals and grievances
- Long-term care
- Distribute Medicare materials
- Outreach
- Missouri Rx Program
- Fraud and Abuse



Examples of Consumer Phone Calls

- A 70-year-old widow
- A 45-year-old disabled person
- A daughter taking care of her mom and dad
- A social worker helping a very sick client
- A 64-year-old retiring in 3 months
- Someone who recently lost her benefits
- A professional or caregiver who needs information
- A person needing assistance to enroll in Part D
- A man needing a general question answered



How are Clients' Needs Met?

- **Volunteers are trained**
 - Solid understanding of local needs and circumstances
 - Respond to each individual's needs
- **Volunteers can relate to the questions and needs of those they assist**
- **Volunteers have access to staff support, CMS and other professionals**
- **Currently close to 300 volunteers statewide**



Community Partners

- **CLAIM collaborates with local community partners**
 - Provide volunteers with a counseling location and connect beneficiaries with the local community
 - Hospitals, area agencies on aging, civic centers, public housing, faith based programs, health care organizations and associations, libraries, RSVP programs
- **Currently over 50 community partners**
- **Community partners and volunteers are a vital link between the consumer and Medicare**



Special Projects and Outreach Efforts

- **Medicare Improvement for Patients and Providers Act (MIPPA Project)** (helping people pay for their Medicare costs)
 - Low Income Subsidy (LIS)
 - Medicare Savings Programs (MSP)
- **People with Disabilities**
- **Part D Enrollment Events during AEP** (10/15 to 12/7)
- **Medicare Preventative services education**



Reaching out to New Medicare Beneficiaries

- Working with employer's and employer organizations
- Holding workshops throughout the state and inviting persons about to turn 65. "Welcome to Medicare" events
- Aligning the program more closely with organizations that assist the disabled



**Our Common Goal
is to serve Missourians.**

800-390-3330

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