

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 DIFP since 1993
 - Primaris is a health care consultant and Missouri's Medicare Quality Improvement Organization (QIO)

Things We Can Help With

- Medicare Education (Parts A, B, C, D)
- MO HealthNet
- Medicare Advantage (Part C)
- Medigap policies
- Other types of Supplemental policies
- Medicare Prescription Drug Program (Part D)
- Billing Issues
- Appeals and grievances
- Low Income subsidies
- Distribute Medicare materials
- Outreach
- Missouri Rx Program
- Fraud and Abuse



Examples of People We Help

- 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 may need or may have lost low-income benefits
- A professional or caregiver who needs information
- A person who needs help enrolling in Part D

How are Clients' Needs Met?

- **Volunteers are trained and certified**
 - **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 over 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 86 sponsors with 80 satellite locations and 12 host sites
- Community partners and volunteers are a vital link between the consumer and Medicare



Special Projects and Outreach Efforts

- **People with Disabilities**
- **Part D Enrollment Events during AEP** (10/15 to 12/7)
- **Medicare Preventative services education**
- **Understanding, using CMS quality of care and cost information**

Reaching out to New Medicare Beneficiaries

- Working with employer's and employer organizations
- Reaching out to retiree and LTC organizations
- Aligning the program more closely with organizations that assist the physically and mentally disabled.

Our Common Goal

is to serve Missourians.

800-390-3330

www.missouricclaim.org

