

# 2022 Forum on Aging in Rural Oregon



## Presents *What is SHIBA?*

Speaker:

Donna Delikat | SHIBA Program, ODHS



OPAL Program  
(Oregon Psychiatric Access Line)  
OPAL-K for kids and OPAL-A for adults



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- Presentation slides will be posted shortly after the session at:  
<https://www.ohsu.edu/oregon-office-of-rural-health/forum-aging-rural-oregon>.
- If you'd like CEU credits for this session, please complete the survey that you will receive at the end of Forum, as well as the survey that will come to you in the app at the close of the session.



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# OREGON

# SHIBA

Senior Health  
Insurance  
Benefits  
Assistance



**A State Health Insurance Assistance Program**  
(a.k.a. SHIP)



# SHIBA Organization

- SHIBA is an acronym for Senior Health Insurance Benefits Assistance
- Nationally, we are a part of the SHIP network (State Health Insurance assistance Programs) available in every state and four territories
- We receive grant funds from the Administration for Community Living
- As of July 1, 2021, we are now a part of the ODHS APD Client Services and Support Unit



# Our Mission

To ensure Medicare beneficiaries have:

- Comprehensive
- Committed
- Consumer-focused counseling

That is:

- Accurate
- Understandable
- Objective
- Personalized



# Program Objectives

- Promote awareness, knowledge and visibility of the program
- Efficiently engage beneficiaries in statewide public forums through community outreach
- Recruit, train and retain a diverse sufficient and effective workforce at all levels



# SHIBA Counseling Network

- SHIBA provides federal SHIP, SMP and MIPPA sub-grant funds to local organizations that sponsor the SHIBA program
- Currently, 14 contracted community partners providing local SHIBA counseling services to 30 of 36 counties through volunteer management and outreach.
  - 135 certified Medicare counselors
  - 32 currently in the process of becoming certified
  - 59 support staff (paid and volunteer)
- Statewide, in CY2021, we had 15,196 client contacts and nearly 12,000 counseling hours



# SHIBA Counseling Network

## To become a SHIBA-certified Medicare Counselor

- Must complete 14 online modules from the SHIP TA Center counselor certification training and SMP Resource training on fraud education and prevention
- Pass all 14 knowledge checks with 80% or better correct answers
- Attend six, 2-hour live or recorded webinars on orientation, Medicare A, B, C, D, Medigap, Financial Assistance and STARS data entry requirements
- A 10-hour minimum internship with certified counselor
- Pass comprehensive background check
- Complete 12 hours (min) of continuing education annually



# We Explain Medicare

- How to enroll – through SSA!
- How to meet deadlines and avoid penalties
- Rights and protections
- Coverage and exclusions
- Rules that must be followed to obtain benefits
- Costs associated with Medicare



# We Provide Insurance Counseling

In 2022 there are:

- 23 stand-alone Medicare prescription drug plans
- 119 Medicare health-only or health & drug plans plus 16 D-SNPs, I-SNPs and C-SNPs
- 29 companies offering Medicare Supplement policies (Medigap)
- 10 Medigap coverage choices, with or without Innovative or Select variations
- Annual election period (AEP), MA OEP, SEPs, GEP, and Guaranteed Issue
- EGHP, FEHB, PERS, Retiree, VA, TFL, Champ VA, COBRA etc. that work with Medicare



# We Find Assistance Programs

- Federal - Low Income Subsidy (LIS) for Rx
- State - Medicare Savings Program (MSP)
- If ineligible for LIS, we look for Patient Assistance Programs (PAPs)
- Register clients for discounts through Oregon Prescription Drug Program (OPDP)



# We Clarify Information

- Affordable Care Act - OHP/MAGI - QHP
  - Clarification on how ACA affects Medicare benefits and/or beneficiaries
  - Liaise with other state and local offices to:
    - Assist those age 65 and over, NOT eligible for Medicare, obtain health insurance
    - Assist those becoming eligible transition into Medicare
    - Assist with resolving issues with OHP/MAGI or QHPs and Medicare



# We Clarify Information

- Medicare Savings Programs:
  - Explain levels of benefit
- Liaise with local Aging & Disability offices to:
  - Determine state benefits, if any
  - Refer to VEC/ADRC/APD for MSP applications
  - Emails to Buy-in Unit for set up for state payment of Medicare premium (A or B or both)
  - Refer for services eligibility determination
  - Referrals from APD to assist clients ineligible for state benefits
  - Referrals from APD to assist clients with insurance choice counseling



# When to Refer to SHIBA

- Medicare or insurance questions and issues
- Inability to afford prescription medications
- Desire to review insurance options, especially when losing state assistance
- Suspect fraudulent charges or activities
- Transition issues from OHP or QHPs to Medicare
- Assistance with finding low cost or free medical equipment (wheelchairs, walkers) through Senior Centers or associations



# SHIBA refers to others

- For determining eligibility for state assistance
  - Oregon Health Plan
  - Waivered In-home Services
  - Medicare Savings Programs (QMB, SMB, SMF)
- Assistance with services are not covered by Medicare
  - Glasses (not medical)
    - Lion's Club may be a resource
  - Dental (we do have a list of dental insurance plans)
    - Oregon Dental Association community resources
    - Donated Dental programs
  - Hearing aids
    - Lion's Club may be a resource



# Thank you!

## Community Services and Supports Manager

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## Thank You, Partners!



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