

MAKING A DIFFERENCE



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- Water and Natural Resources
- Health
- Community Vitality
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Grand Challenge: Health

Title: 2022 Senior Health Insurance Counseling for Kansas (SHICK)

Why is this issue important?

Health insurance choices affect all citizens of Kansas. Every day 10,000 baby boomers become Medicare eligible—significantly increasing the need for SHICK services. Many do not understand health insurance or Medicare which is becoming more complex. Insufficient or inaccurate information can lead to late enrollment penalties, gaps in coverage, strained finances and delayed treatment for many people. Having a trusted, unbiased source of information in the community is important for beneficiaries who are bombarded with ads, phone calls, and mail with sometimes misleading and inaccurate information, making it very confusing as they get older.

For all Medicare beneficiaries, particularly those living near or below the poverty level, making sound financial decisions related to health insurance can alleviate stress. It can also free financial resources to meet other goals, improve health outcomes, and support community vitality when that money stays in the local area.



How did Extension address this issue?

Central Kansas Extension District provides health insurance education for Medicare beneficiaries year-round, one-on-one and in group settings. Over 210 people attended Medicare programs during 2022, and approximately 150 received one-on-one counseling in the office or by phone January to September. During Medicare Open Enrollment, October 15-December 7, plan comparisons were done in-person, by phone, and Zoom.

Extension faculty and three volunteer counselors helped 698 Medicare beneficiaries during the Medicare Open Enrollment period, answering questions and running plan comparisons.

What was the impact?

567 plan comparisons were run during Open Enrollment. Of those, 240 beneficiaries, or 42.4%, changed plans for the 2023 plan year saving a total of \$535,819.54. This was an average of \$2,232.58 per person changing plans which can be a lot of money for a retired senior on a fixed income. Over the last ten years the agent and volunteers have assisted over 7,537 beneficiaries with Medicare during open enrollment, helping 4004 change plans and save a total of \$4,624,374.