

MAKING A DIFFERENCE



Grand Challenges

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Grand Challenge: Health

Title: Senior Health Insurance Counseling: Choices Can Have Lasting Financial Consequences

Why is this issue important? Many seniors rely on Medicare for health coverage in retirement, while others have different options that make more financial sense for them. Not signing up during an initial enrollment period could end up costing penalties for life, or leave a person without health insurance coverage for a period of time. Knowing when to sign up for Medicare options can help make the most of a person's benefits while avoiding needless penalties, or paying for unneeded premiums.

How did Extension address this issue? Susan Fangman, Family & Consumer Sciences Agent, and a trained Senior Health Insurance Counselor provides one-on-one Medicare counseling appointments tailored to each person's individual needs. Each beneficiary has their own unique situation as well as varying degrees of background knowledge. Susan is able to personalize each appointment to meet the client's needs.

What was the impact? During the last Medicare Part D Open Enrollment Period from October 15–December 7, Susan counseled 197 beneficiaries, helping them save a total of almost \$64,100. Susan counseled 39 new-to-Medicare clients throughout the year.

Success Story: During Open Enrollment, Susan met with a beneficiary whose husband was recently placed in hospice care. She was unaware that hospice pays for some prescriptions. After some research and communication with hospice, Susan was able to find a drug plan that was significantly less expensive and covered the medications that hospice did not.

