



# SHIP

September 20, 2022

**FOR CLIENTS:** This information is available for clients and the general public to better understand the SHIP program and what KIPDA offers.



**FOR KIPDA STAFF:** This information should help guide the daily operations of this program both for KIPDA staff and any volunteers.



**FOR AGENCIES/PROVIDERS:** This information should help guide the daily operations of this program for any agencies, providers, and their volunteers who work with this program. Regulators can also utilize these policies and procedures at monitoring time.



**STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)**  
**(can be updated upon request)**

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# STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

U.S. Department of Health and Human Services  
Centers for Medicare and Medicaid Services  
42 CFR Part 403  
(CMS-4005-F)  
RIN 0938-AJ67

## 1 INTRODUCTION

The KIPDA State Health Insurance Assistance Program, or SHIP, is funded by a federal grant program that helps enhance and support a network of local programs, staff, and volunteers. Through group events and one-on-one personalized counseling, education, and outreach, this network of resources provides accurate and objective information and assistance to beneficiaries and their families. This allows the recipients to better understand and utilize their benefits. KIPDA SHIP counselors help beneficiaries identify and understand programs and plans, including Medicare prescription drug coverage, Medicare Advantage plans, Medicare supplemental insurance policies, Medicare Savings Programs, MIPPA Low Income Subsidy, Social Security Administration's Low-Income Subsidy, as well as long-term care insurance and financing, and other public and private health insurance coverage options. KIPDA SHIP counselors also assist eligible participants in enrolling in these programs and plans when necessary.

These policies and procedures help guide the SHIP program. However, anyone who works with the SHIP program as a volunteer or an employee should also reference all relevant policies and procedures as well as any rules, regulations, taxonomy and any other relevant information. These policies and procedures can be referenced by the general public to learn more about the program in general, by KIPDA staff and volunteers to help guide daily operations, and they can also be referenced by KIPDA's contractors.

## 2 COMMON DEFINITIONS

- 1) **CMS** - the Center for Medicare and Medicaid Services.
- 2) **DAIL** – The Department for Aging and Independent Living (DAIL) is the State Unit on Aging (SUA). It is the state government entity responsible for allocating funds for the SHIP program and providing statewide oversight of the program.
- 3) **Low Income Subsidy (LIS)** – also known as “extra help” is a program implemented by the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA) to assist Medicare beneficiaries with prescription drug costs. This subsidy aids with the premium, deductible and co-payments of the program.
- 4) **Medicare Savings Plan (MSP)** – are programs that assist people with limited income and resources to pay some or all their Medicare premiums, deductibles, and coinsurance. To qualify, an individual must have Medicare Part A benefits and meet income and resource guidelines.

- 5) **MIPPA** – Medicare Improvement for Patients and Providers Act of 2008. MIPPA is a multifaceted piece of legislation with allocated federal funding for State Health Insurance Assistance Programs, Area Agencies on Aging, and Aging and Disability Resource Centers through section 119. MIPPA uses these sources to help locate and assist low-income Medicare beneficiaries apply for programs that make Medicare affordable.
- 6) **Program Coordinator** - an individual responsible for the overall management of the program in each Area Development District (ADD). This person may also serve as a counselor.
- 7) **Provider** - a Title III-B Service Provider that is required by contract with KIPDA AAAIL to provide SHIP benefits counseling.
- 8) **Priority Area 1 – MIPPA SHIP** – State Health Insurance Assistance Programs shall provide enhanced outreach to eligible Medicare beneficiaries regarding their benefits and enhanced outreach to individuals who may be eligible for the LIS, Medicare Part D, Part D in rural areas, and outreach activities aimed at preventing disease and wellness.
- 9) **Priority Area 2 – MIPPA AAAILs** – State Agencies on Aging or AAAILs shall provide enhanced outreach to eligible Medicare beneficiaries regarding their benefits and enhanced outreach to individual who may be eligible for LIS, MSP, Medicare Part D and Part D in rural areas.
- 10) **Priority Area 3 – MIPPA ADRC** – Aging and Disability Resource Centers shall provide outreach to individuals regarding the benefits available under Medicare Part D and MSP Outreach and Outreach activities aimed at preventing disease and promoting wellness.
- 11) **SHIP Services** - one-on-one counseling and assistance to any person, regardless of age, with questions regarding Medicare, Medicaid, Social Security, prescription assistance, etc.
- 12) **STARS** – Is a nationwide web-based data system that facilitated the reporting of SHIP activities. It was developed to offer a modernized and improved user experience for SHIPs as they work to provide Medicare beneficiaries with information, counseling, and enrollment assistance.
- 13) **Unit** - one (1) contact for SHIP counseling or one (1) event for SHIP group presentation/ media event.
- 14) **Volunteer Administrator** – is an individual who implements and maintains the SHIP program for effective scheduling, staffing, logistical support, and recording of KY SHIP activities within the counties.
- 15) **Volunteer Dedicated SHIP Counselor** – is an individual who has received SHIP counselor training and has signed a Counselor Agreement or Memorandum of Understanding (MOU). SHIP counselors may include volunteers, paid or in-kind staff, program coordinators, etc. A Volunteer Dedicated SHIP Counselor will provide health insurance information, assistance, and referral to Medicare beneficiaries and/or their caregivers. This individual reports to the ADD's SHIP Coordinator.
- 16) **Volunteer Educator** – is an individual who instructs the community and volunteer counselors on KY SHIPs purpose and goals, changes in Medicare, and current

issues affecting Medicare beneficiaries. This individual reports to the ADDs SHIP Coordinator.

17) **Volunteer Marketer** – is an individual who assists in promoting community awareness of regions SHIP program. This individual also assists with information, assistance and referrals Medicare programs.

18) **Volunteer Recruiter** – is an individual who assists in the recruitment of KY SHIP volunteers in order to provide health insurance information, assistance and referral to Medicare beneficiaries. This individual reports to the ADD's SHIP Coordinator.

### 3 GREATEST ECONOMIC/SOCIAL NEED

The Older Americans Act of 1965, as amended, requires KIPDA AAAIL to provide assurance that preference will be given to providing services to persons aged sixty (60) and over in the greatest economic and social need with particular attention to low income, low-income minority and older individuals residing in rural areas.

All service providers must follow priorities set by KIPDA AAAIL for serving older persons with the greatest social or economic need. Service contractors may use methods such as location of services and specialization in the types of services most needed by these groups to meet this requirement. Methods of carrying out this objective must be documented in the application for service delivery.

#### A. **Policy:** Greatest Social and Economic Need:

Social factors such as isolation, physical or mental limitation, minority, racial or cultural obstacles or other non-economic factors which restrict an individual's ability to carry out normal activities of daily living and which threaten an individual's capacity to live an independent life may be considered in determining greatest social need. Greatest economic need is defined as need resulting from income at or below poverty level guidelines issued each year in the Federal Register by the Department of Health and Human Services.

#### **Procedures:**

1. All SHIP counselors and providers must follow priorities set by KIPDA AAAIL for serving older persons with the greatest social or economic needs with attention to low-income minorities and individuals residing in rural areas. Although SHIP counseling is available to any person with need for information and/or assistance in our region, those meeting the definition of greatest economic or social need will be given priority.
2. SHIP counselors and providers will provide a comprehensive consultation for each beneficiary and screen for all MIPPA programs using the most recent income guidelines. The SHIP Counselor will then assist with completing applications/enrollments or make appropriate referrals to outside agencies within the community. This will be documented within the STARS tracking system.

3. Greatest Social Need involves factors which restrict an individual ability to carry out normal activities of daily living and which threaten an individual's capacity to live an independent life.
  - a. Criteria for determining the social need:
    - i. low income minority;
    - ii. low income elderly;
    - iii. lives in isolated rural areas;
    - iv. lives alone;
    - v. physical or mental limitations that restrict daily activities;
    - vi. seventy-five (75) years of age or older.

#### **4 PERSONALIZED COUNSELING**

**A. Policy:** SHIP counselors will provide personalized counseling to a diverse population unable to access other resources for information or needing and preferring locally based individual counseling services. (One (1) unit of Benefits Counseling for each contact shall be entered into the approved data base.)

**Procedures:**

1. All SHIP counselors will provide information, counseling, and assistance to meet the personalized needs of the Medicare beneficiaries, their families, and caregivers, regarding Medicare, Medicaid, Long-Term Care Insurance, Medigap policies, prescription assistance and other health insurance issues.
2. All SHIP counselors will assist in enrollment and application via phone, computer, home visits, and outreach events. Low-Income Subsidy (LIS) applications can be completed online, by phone or during home visits. Information about the location of the beneficiary's local Social Security Administration (SSA) office will be given if the beneficiary prefers to complete the application through the local SSA office.

#### **5 LEVEL OF ASSISTANCE**

**A. Policy:** All SHIP counselors and providers will make information, benefits counseling and assistance available at the appropriate level of assistance, i.e. post mail, e-mail, telephone and internet/computer, office visit or home visit.

**Procedures:**

1. Counselors will rely on their skills and training to determine which level of assistance is necessary. Any person who is homebound by reason of illness, incapacity, and disability or otherwise isolated and requires more in-depth information and assistance will be served in their home unless safety reasons preclude this.

#### **6 TARGETED COMMUNITY OUTREACH**

- A. Policy:** The KIPDA SHIP will conduct targeted community outreach to beneficiaries in public forums either under the sponsorship or with community-based partners or coalitions to increase understanding of Medicare programs benefits and raise awareness of opportunities for assistance with benefit and plan selection.

**Procedures:**

Partnerships with the following organizations will be sought to further successfully provide assistance to the targeted populations: area ministries, senior centers, family health centers, low-income housing sites, community action agencies, Departments for Community Based Services (DCBS), Medicaid Managed Care Organizations (MCO's), kynect, etc.

## **7 KIPDA RESPONSIBILITIES**

- A. Policy:** The State Health Insurance and Assistance Program shall be coordinated by an organization meeting all necessary qualifications and performing all duties as specified in the Federal Registry, 42 CFR Part 403.

**Procedures:**

1. Provide program and personnel management and program administration.
2. Establish and maintain a sufficient number of counselor positions, including volunteer, paid staff and in-kind staff.
3. Responsible for recruiting, training, and maintaining documentation on counselors/volunteers.
4. Coordinate and participate in outreach and promotion efforts, especially those targeting underserved populations including but not limited to older minority persons, Native American Indians, low income/dual eligible beneficiaries, dual eligible beneficiaries with mental disabilities, rural elderly, frail elderly, older persons with severe physical disabilities, etc.
5. Maintain a customer-oriented and user-friendly toll-free telephone number for use by individuals with Medicare, their family members, and caregivers for SHIP related inquires.
  - a. KIPDA will also maintain a voicemail system with clear instructions about the process of intake and returning calls to the client.
    - i. The message should change accordingly to the current situation. (Holiday, shut-down, training, etc.)
  - b. If a caller must leave a message, a SHIP Counselor must contact the beneficiaries within a maximum of two (2) business days.
6. Maintain a library of printed materials in English and other languages for distribution to anyone requesting information and at outreach events.
7. The Program Coordinator will attend the Annual SHIP training and other meetings required by DAIL.
8. Utilize funding to enhance the basic program structure through counselor development, training activities, outreach efforts, and partnership building.



9. During Fall Open Enrollment a letter must be mailed out to all clients who have received services within the last year from KIPDA using information entered into the SAMS database. This letter will include instructions on what to do with during the Open Enrollment Period and how to get assistance with choosing a new plan and eligibility for MSPs.

## **8 PROVIDER/COUNSELOR RESPONSIBILITIES**

**A. Policy:** Benefits counseling through the State Health Insurance Assistance Program shall be delivered by a person meeting all necessary qualifications and performing all duties as specified by KIPDA, DAIL and CMS.

### **Procedures:**

1. All individuals providing services must not have a conviction for, or have any charges currently pending for, any criminal offense that would constitute either a felony or a misdemeanor offense in the jurisdiction in which the criminal offense occurs or is alleged to have occurred.
  - a. If any such charge or conviction, the individual must immediately notify KIPDA and KIPDA must immediately notify CHFS of the charge or conviction.
2. All individuals providing services must not be included on any formal registry or listing that is required by law which relates to abuse, neglect, sexual offenses, or other inappropriate practices or which, in any way prohibit their employment for or performance of the services required. These include but are not limited to the nurse aid abuse registry, and the Child Abuse Prevention and Treatment registry.
  - a. If any such charge or conviction, the individual must immediately notify KIPDA and KIPDA must immediately notify CHFS of the charge or conviction
3. All counselors, including volunteers, shall satisfactorily complete certification training and re-certification as required in Section 10.9.
4. All counselors, including volunteers, shall be made aware of their counselor duties and have signed a Volunteer/Counselor Agreement form, (See Appendix).
5. All counselors, including volunteers, shall protect the confidentiality of those seeking assistance and will sign an Employee Confidentiality/Security agreement, (See Appendix).
6. All counselors are required to attend annual SHIP trainings and updates.
7. Counselors will be encouraged to commit to 5 SHIP service hours monthly.
8. Criminal records checks will be completed on all SHIP counselors, including volunteers.
9. Title III-B Providers will provide an area equipped with a computer with internet access for private and confidential benefits counseling.

10. Counselors will provide home visits and/or telephone counseling assistance to those unable to visit a site for face-to-face counseling. Counselors will track and report these visits as required by the Program Coordinator.
11. Title III-B Providers will have a minimum of one (1) paid staff person or volunteer designated as SHIP counselor.
12. Title III-B Providers will have a minimum of one (1) paid staff person or volunteer complete all mandatory SHIP training required by KIPDA and/or the Division of Aging and Independent Living (DAIL).
13. Counselors will complete and return to the SHIP Coordinator a TEAM MEMBER FORM (See Appendix) in order to receive a STARS ID and Password.
14. All SHIP Counselors will complete and submit to the SHIP Coordinator, a Beneficiary Contact Form (See Appendix) for each one-on-one client contact concerning SHIP services. This information will be inputted into the STARS data system by the 7th day of the following month.
15. All SHIP Counselors will complete and submit to the SHIP Coordinator, a SHIP MEDIA OUTREACH & EDUCATION FORMS (See Appendix) for each media item, and/or media activity related to SHIP services. Media activities could include but are not limited to Newsletter articles, advertisements, etc. This information will be inputted into the STARS data system by the 7th day of the following month.
16. All SHIP Counselors will complete and submit to the SHIP Coordinator, a SHIP GROUP OUTREACH FORM for each group outreach related to SHIP services. Group outreach services include but is not limited to health fairs, group discussions, presentations, etc. This information will be inputted into the STARS data system by the 7th day of the following month.
17. Counselor time and mileage, if funded directly by the KIPDA AAAIL, including benefits counseling, outreach, training, meetings, and report preparation will be recorded and reported to the Program Coordinator on the SHIP Time and Mileage Log, (See Appendix). This log will be provided to KIPDA monthly by the 7th of the following month.
18. Ensure the accuracy and completeness of the information contained in all reports submitted.
19. All SHIP Counselors will attend all required SHIP meetings.
20. Failure of providers/counselors to report 100% of all client contact or public/media contacts may result in counselor status change to inactive. All Title III-B providers are required by contract to have at least one active SHIP counselor at their site or center.

## 9 TRAINING REQUIREMENTS

- A. Policy:** The KIPDA SHIP program will participate in CMS education and communication activities, thus enhancing communication between CMS and SHIPs to assure that SHIP counselors are equipped to respond to both Medicare program updates and a rapidly changing counseling environment and to provide CMS with information about the support and resources that SHIPs need to provide

accurate and reliable counseling services. The KIPDA SHIP Coordinator is responsible for recruiting, training, and maintaining documentation on all volunteers. It is mandatory that all counselors and volunteers attend SHIP training. SHIP counselors and volunteers will meet all contractual and regulatory requirements surrounding training.

**Procedures:**

1. The volunteer SHIP Counselor is required to have received at least eighteen (18) hours of initial training and twelve (12) hours of update training in Medicare, Medicare Advantage, Medicare Supplement Insurance, Long-Term Care Insurance, Medicare, SSI, Medicare Savings Programs, and Medicaid Spend Down. This training is provided by The State Health Insurance Assistance Program (SHIP) National Technical Assistance Center.
2. KIPDA SHIP will provide one full day (7 hour) annual training and at least two (2) part day (3 hour) trainings to assist in meeting certification requirements.
3. Notification of other training opportunities will be provided, and participation encouraged to attend.
4. A training log with topics, dates and times of completed training will be kept for each counselor, including volunteers by the Program Coordinator. If training is provided by agencies other than KIPDA, proof of attendance and topics covered shall be made available to the Program Coordinator and included in the training log.

## 10 REPORTING

- A. Policy:** All beneficiary client contacts, outreach, and public/media events shall be reported using the STARS data tracking website.

**Procedures:**

1. 100% of all client contact provided by counselors, including volunteers, will be reported using STARS by the 7th of each month for the previous month.
2. 100% of all public/media contacts provided by counselors, including volunteers, will be reported using STARS by the 7th of each month for the previous month.
3. 100% of all outreach events provided by counselors, including volunteers, will be reported into STARS by the 7th of each month for the previous month.
4. The Program Coordinator shall provide DAIL with updated listings of all SHIP counselors/volunteers as required by DAIL.

## 11 VOLUNTEER RECRUITMENT

- A. Policy:** The SHIP Coordinators shall implement the SHIP DREAM (Dedicated counselor, recruiter, educator, Administrator, Marketer) approach to volunteer recruitment. This implementation of the Volunteer Recruitment and Program Management (VRPM) purpose is to expand volunteer recruitment, retention, management and training.

**Procedures:**

1. The Program Coordinator shall implement the DAIL SHIP DREAM approach to volunteer recruitment. This approach designates five Counselor/Volunteer positions as follows: D-Dedicated Counselor, R-Recruiter, E-Educator, A-Administrator, and M-Marketer. Position descriptions are included in the appendix.
2. Aggressive methods to recruit volunteers shall be conducted throughout the region.
3. Volunteer recruitment will occur throughout the year to expand upon current counselor resources.
4. No less than 3 SHIP counselors will be maintained in each county in the region to ensure adequate coverage.
5. Volunteers will be recruited in cooperation with local service providers, churches, civic and social groups, through media, radio, and newspaper and at senior centers. Counselors and volunteers will be sought through partnerships within the medical and home health communities.

**12 HIPAA/PRIVACY**

**POLICY:** All KIPDA staff, all SHIP volunteers, and all contractors must follow all privacy and HIPAA policies, procedures, rules, regulations, and any other applicable guidelines. KIPDA's policy on HIPAA and privacy should be referenced for specifics.

**Appendix**  
**(please see program coordinator for most current forms)**

## **DAIL TAXONOMY**

In June 2022, DAIL provided KIPA with new taxonomy to assist with understanding the different definitions and units allowed when billing for services under this program. The language for this taxonomy was taken directly from what DAIL provided. This taxonomy should be used as a guide (in conjunction with other guidance) when billing for services related to this program.

### **STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)**

#### **SHIP Counseling** (1 unit=1 Contact)

Counselor's time with or on behalf of a client.

#### **Public Outreach and Education** (1 unit= 1 Event)

A SHIP counselor/coordinator connects with an audience concerning any information. Can be an audience of their peers or for the purpose of outreach to beneficiaries.

#### **Media Outreach and Education** (1 Unit =1 Activity)

Connecting with Medicare beneficiaries through various media sources including but not limited to radio, newspaper, television and material/publications. Involves identifying the most appropriate ways to reach underserved populations with greatest need for education and information on Medicare issues.

#### **Counselor Training** (1 Unit = 1 Hour)

Total number of counselor hours in initial trainings (18) and total number counselor hours in update trainings (12).

Authority: 42 U.S.C. 13956-4

Requirement: Provide information, counseling and assistance

**All documentation must be recorded and available for review in the state reporting system.**

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