

Grant Outcomes Report

The Community Medicare/Medicaid Assistance Project: Helping Low-Income Seniors Maximize Their Insurance Benefits

I. Executive Summary

This \$110,000 grant to the Medicare Rights Center allowed the organization to help low-income seniors living in Southeast Bronx Community Organization (SEBCO) residences to identify and enroll in Medicare low-income programs for which they are eligible. To sustain the outcomes of this grant, Medicare Rights' caseworkers trained residence staff on counseling methods, and continue to provide them with benefit updates and technical assistance.

II. The Problem

Roughly 1,000 seniors—many of whom are Hispanic and have incomes below the Federal poverty level—live in seven SEBCO residences, located in the Hunts Point section of the Bronx. At the grant's outset, the Medicare Rights Center (Medicare Rights) estimated that many of these seniors are eligible for low-income benefit programs, such as the Medicare Savings Programs. However, less than one-third of these eligible individuals were actually enrolled in low-income programs.² In addition to enrollment, Medicare Rights recognized a pressing need to teach senior residents about preventive care and how to effectively leverage their insurance to get this care. People over the age of 65 residing in this Bronx neighborhood are three times more likely to die from diabetes and diabetes-related complications.³ While the seven SEBCO residences provided special educational, recreational, and support programs to residents, Residence Coordinators and their staff lacked health coverage expertise. The disproportionate share of poor senior residents and those affected by diabetes in this community resulted in an urgent need for direct assistance in accessing benefits programs and teaching senior residents to effectively use these benefits.

²Federman, A.D., Vladeck, B.C., and Siu, A.L. (2005). Avoidance of Health Care Services Because of Cost: Impact of the Medicare Savings Program. *Health Affairs*, 24(1), 263-270 and Eichner, J. and Vladeck, B.C. (2005). Medicare as a Catalyst for Reducing Health Disparities. *Health Affairs*, 24(2), 365-375.

³New York City Department of Health. Hunts Point-Mott Haven Neighborhood Health Profile. 2006. Available at: <http://www.nyc.gov/html/doh/html/data/data.shtml>.

KEY INFORMATION:

GRANTEE

Medicare Rights Center

GRANT TITLE

Community MAP: Medicare/Medicaid Assistance Project for the Southeast Bronx

DATES

January 2008—December 2008

GRANT AMOUNT

\$110,019

Roughly
1,000

seniors—many of whom are Hispanic and have incomes below the Federal poverty level—live in seven SEBCO residences, located in the Hunts Point section of the Bronx. At the grant's outset, the Medicare Rights Center (Medicare Rights) estimated that many of these seniors are eligible for low-income benefit programs, such as the Medicare Savings Programs. However, less than one-third of these eligible individuals were actually enrolled in low-income programs.

III. Grant Activities

Medicare Rights proposed to partner with SEBCO to increase low-income seniors' understanding of Medicare and access to needed care by enrolling them in appropriate benefits programs. Medicare Rights planned to:

- reach 800 SEBCO residents through bilingual group presentations and one-on-one counseling on Medicare low-income programs;
- enroll 250 people in Medicare low-income programs, thus saving SEBCO residents \$400,000 during the course of the grant;
- train seven SEBCO residence coordinators and staff members on Medicare issues via meetings, monthly follow-up trainings, and updates via a "train-the-trainer" model; and
- increase senior residents' awareness of preventive care.

The overall project goal was to equip SEBCO staff members with comprehensive Medicare knowledge so that all counseling and enrollment responsibilities could be transferred to, and sustained by, SEBCO staff after the grant period.

By the end of the project, Medicare Rights conducted more than 100 site visits and counseled approximately 400 Bronx seniors on Medicare issues. More than 300 seniors were reached through group presentations, and the remaining 100 were reached through one-on-one counseling. Although Medicare Rights did not meet its outreach goal of 800 residents, it exceeded its target with respect to the number of residents enrolled in low-income programs and receiving assistance with Medicare Part D. Medicare Rights also exceeded its goal in terms of the amount of savings secured for SEBCO residents. Of the 400 seniors that Medicare Rights reached, 271 were enrolled in various Medicare low-income programs, which collectively saved residents an estimated \$601,929—a 6:1 return on NYSHealth's initial investment. The savings generated for residents by the program resulted from:

- Enrollment in Medicare Savings Programs (MSPs), which cover the cost of Medicare Part B monthly premiums, and lead to automatic enrollment in the Part D Low-Income Subsidy and eligibility for other cost-saving programs. Thirty-four residents were enrolled in MSPs, with an average savings per client of \$7,652/year.⁴
- Enrollment in the Part D Low-Income Subsidy (LIS), which helps cover the cost of prescription drugs. Ten residents were enrolled in the LIS, with an average savings per client of \$3,700/year (\$3,900 in 2009).
- Enrollment in Medicaid and all related programs. Thirteen residents were enrolled in these programs, with an average savings per client of \$5,447/year.
- Enrollment in the Elderly Pharmaceutical Insurance Coverage (EPIC) program, which helps New Yorkers over the age of 65 pay for medicines. Fourteen residents were enrolled in EPIC, with an average savings per client of \$1,000/year.

⁴Savings were based on 2008 Medicare premium rates.

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III. Grant Activities *Cont.*

- Assistance identifying a covered medicine or switching Part D drug plans. Two hundred residents were assisted with Part D issues, with an average savings per client of \$1,100.

Medicare Rights' caseworkers transitioned from being direct service providers to being technical assistance providers, as SEBCO residence coordinators began providing Medicare presentations and assisting residents. To sustain these staff members' Medicare knowledge, Medicare Rights provided all residence coordinators with binders containing counseling information and contacts. In addition, Medicare Rights caseworkers referred residence coordinators' future questions to Medicare Interactive—Medicare Rights' online resource tool—and to the organization's professional hotline. Medicare Rights also developed and distributed bilingual, consumer-friendly print materials to a sampling of seniors; materials explained Medicare Part D and the LIS, MSPs, diabetic care, and general prevention education. The senior audience responded favorably to the preventive care efforts and, in turn, Medicare Rights distributed the information to all SEBCO residences.

IV. Lessons Learned

Some of the key lessons from this project were:

- **THE ENTHUSIASTIC SUPPORT AND COMMITMENT OF THE SEBCO STAFF, AS WELL AS THEIR ONGOING RELATIONSHIP WITH COMMUNITY RESIDENTS, WERE ESSENTIAL TO THE PROJECT'S SUCCESS.** SEBCO's community presence allowed for effective outreach to targeted clients on a regular basis. In addition, Medicare Rights engaged SEBCO staff prior to the start of the project, which helped solidify the partnership and increase the engagement of SEBCO staff in the project.
- **MEDICARE RIGHTS FOUND THAT THE GREATEST NEED FOR HELP AMONG SEBCO RESIDENTS RELATED TO SWITCHING MEDICARE PART D PLANS OR IDENTIFYING PRESCRIPTION DRUGS COVERED BY THEIR PLANS.** Many clients were enrolled in plans that did not meet their needs. Of the 271 individuals assisted, approximately 200 had Medicare Part D issues. Therefore, Medicare Rights specifically provided SEBCO staff and residents with training and counseling sessions on Medicare Part D and Medicare Advantage Plans (HMOs), which provide care through managed care plans rather than traditional Medicare fee-for-service.



IV. Lessons Learned *Cont.*

- **THE TOPIC OF PREVENTIVE CARE ENGAGED SENIORS, AS EVIDENCED BY LONGER ATTENTION SPANS AND INTEREST IN THE PREVENTIVE CARE MATERIALS DISTRIBUTED.** By introducing health insurance and preventive care information concurrently, Medicare Rights caseworkers and SEBCO staff were able to more effectively engage senior residents to consider and act on all aspects of their health care.
- **TRAINING SEBCO RESIDENCE COORDINATORS AND PROVIDING THEM WITH ONGOING PRESENTATIONS WAS LABOR INTENSIVE FOR MEDICARE RIGHTS CASEWORKERS, WHO MADE MORE THAN 100 SITE VISITS TO SEBCO DURING THE GRANT PERIOD.** Given the complexity and wide range of Medicare issues, SEBCO staff relied heavily on Medicare Rights caseworkers to answer residents' questions. While the involvement of Medicare Rights was critical to the project's success in engaging SEBCO staff and soliciting residents' interest, it also limited the ability of staff members to become independent counselors.
- **EXPECTATIONS FOR THE OUTCOMES OF THIS PROJECT HAD TO BE APPROPRIATELY SCALED BACK.** For example, while Medicare Rights estimated that nearly all SEBCO senior residents were eligible for the Medicare Savings Programs, only 34 individuals were enrolled. Medicare Rights found that residents already had the benefit or, for those who were eligible, would not/could not apply because their rent would have increased (i.e., if residents received the Medicare Part B premium assistance, they might limit their rent income). In addition, the SEBCO senior resident population is fairly static and, once enrolled in low-income programs, many residents did not need additional counseling or help. In Medicare Rights' overall Medicare/Medicaid Assistance Program work and experience, it is easier to attract clients to senior centers because there are new participants weekly who are not limited to a specific senior resident population. At the same time, Medicare Rights recognizes that it is easier to establish and sustain relationships with residence staff because there is less staff turnover than at senior centers. As a result, Medicare Rights is now developing a "Community Partners Program," whereby the organization will screen potential sites before committing to extensive counseling and training work with staff and clients.



V. The Future

Medicare Rights will continue to interact with SEBCO staff by providing updates on Medicare eligibility and program changes, inviting Residence Coordinators to participate in Medicare training sessions, and directing them to Medicare Rights' professional hotline and Medicare Interactive. SEBCO staff are now equipped with the knowledge and resources to work with this population, as well as to engage new residents in need of Medicare assistance. With continual but minimal assistance from Medicare Rights, low-income SEBCO senior residents will continue to understand Medicare and access its benefits.

Given the success of this grant, Medicare Rights is currently replicating the "train-the-counselor" model at several sites in New York City, including Phipps Houses and the Citizens Advice Bureau (both in the Bronx), and the Isabella Geriatric Center (Manhattan). These sites offer a higher volume of clients and greater opportunities to impact the health of low-income residents in New York City. Medicare Rights has also informally shared this model with other New York City nonprofits, including the Food Bank For New York City, the Metropolitan Council on Jewish Poverty, New York Legal Aid.

Medicare Rights has also secured funding from the Foundation for two subsequent grants to help senior citizens statewide obtain additional Medicare savings. These grants will enable Medicare Rights to work with the Benefits Data Trust and the New York State Elderly Pharmaceutical Insurance Coverage (EPIC) program to help seniors save on their Medicare Part D and other Medicare costs.

DELIVERABLES

Medicare Rights produced two flyers in English and Spanish that explain Medicare prescription drug plans available in New York City and Medicare-covered diabetes services and supplies. The organization also developed a detailed, informative, and consumer-friendly presentation on 2009 Medicare eligibility, as well as benefit updates and a binder on Medicare counseling for SEBCO's Residence Coordinators. In addition, Medicare Rights produced several flyers on preventive care.

"FUNDING & RATIONALE"

This project was awarded under NYHealth's Coverage request for proposals in fall 2007. This pilot was one of the few coverage proposals focused on older adults and people with disabilities. The project helped these low-income individuals access Medicare benefits for which they were eligible, saving them more than \$600,000. It also enabled Medicare Rights to strengthen an approach that is now being implemented in other communities in New York City and could be replicated statewide.

BACKGROUND INFORMATION:

ABOUT THE GRANTEE

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. Medicare Rights engages a staff of 40 and more than 200 highly trained and active volunteers, and is committed to helping poor and non-English speaking consumers secure urgently needed benefits. In 2009, Medicare Rights' hotlines and presentations reached more than 80,000 consumers and professionals with Medicare information and assistance.

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