

## **SHICK Counselors Help Seniors and Caregivers through the Complicated Medicare Maze**

For many seniors the thought of sifting through the many Medicare plans can be a daunting and complicated process. With the Medicare Open Enrollment Period (OEP) beginning earlier this year many seniors are caught off guard by the earlier timeframe they and are forced to deal with Medicare Part D earlier than in years past. With the overwhelming amount of ads, information in letters, and suggestions from friends and family it can become confusing and difficult to sift through the many options. Luckily there are 479 specially trained Senior Health Insurance Counselor volunteers throughout the state of Kansas that can help with the Medicare Maze.

Senior Health Insurance Counseling of Kansas or SHICK counselors are trained to help seniors learn about their options so they can knowledgeably select Medicare plans that save them money and meet their health care needs. With 24 hours of initial training SHICK counselors are emerged in Medicare and they are also required to attend an eight hour training each year to receive updates on Medicare changes or new rules and regulations. Last year more than 30,000 seniors and caregivers in Kansas were assisted by SHICK counselors across the state. A SHICK counselor provides objective and confidential assistance to anyone with questions about Medicare and helps resolve problems too. SHICK counselors are often professionals working with seniors and retirees looking to learn more about Medicare and assist others in the process. Whether they are currently employed or volunteering their time, the common sentiment among these volunteers is they want to help people and through providing this meaningful assistance to seniors and caregivers they are able to do that many times over.

SHICK counselors can also advise people about additional cost savings programs like “Extra Help.” The Center for Medicare and Medicaid Services estimate that 18,107 Medicare beneficiaries in Kansas qualify for additional cost savings programs but simply haven’t enrolled. Central Plains Area Agency on Aging and the Sedgwick County Extension Center’s SHICK programs provide SHICK counseling for seniors and caregivers in Sedgwick and Butler Counties, assist Seniors with Medicare Part D enrollment as well as Medicare Savings Programs. Seniors and people with disabilities should be aware of this benefit. These programs provide substantial health care savings on premiums, deductibles, co-payments, and prescription drug costs for those who qualify.

People interested in this program or their caregivers, are encouraged to call the Central Plains Area Agency on Aging at 316-660-5120. Information and Assistance specialists will provide

assistance and guidance with the qualification and application process. Income and resource qualifications depend on a variety of factors. If your income is less than \$1,361 per month (or \$1,839 for a couple) in 2011 and your assets (such as savings, stocks or bonds) and do not exceed the established limits, you may be able to enroll in the extra help program. Extra Help is a program that helps people with Medicare Part D drug coverage pay for their prescriptions. If you or your loved one is on a fixed income and would like help paying for Medicare and prescription drug costs, you are strongly encouraged to apply. Veterans are encouraged to check with their benefit coordinator to determine how these programs work with their Veteran Benefits.

The good news is SHICK counselors are available to help and they can be found at several local senior centers, the Sedgwick County Extension office, the Central Plains Area Agency on Aging and other locations as advertised. For information on upcoming events or scheduled counseling sessions in your community or to schedule an appointment please call 316-660-5120.

**REMINDER:**

This year the open enrollment period has changed. Please note the following dates in which you can enroll in a Medicare Part D plan of your choice.

**MEDICARE OPEN ENROLLMENT 2011**  
**October 15 to December 7!**

Central Plains Area Agency on Aging is available to assist caregivers and seniors through life's transitions with various levels of support. For information about this article or other programs for seniors and caregiver contact 316-660-5120 or visit [www.cpaaa.org](http://www.cpaaa.org).