



Introduction to SHIIP and NCSMP

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SENIORS' HEALTH INSURANCE INFORMATION PROGRAM

NORTH CAROLINA DEPARTMENT OF INSURANCE | MIKE CAUSEY, COMMISSIONER

Program Background

- Founded in 1986 by the Department of Insurance to provide people who are eligible for Medicare with an objective information service.
 - Direct response to growing concerns and questions about Medicare and related health insurance products.
- Omnibus Budget Reconciliation Act of 1990 created SHIPs nationally and made federal grants available to states for health advisory services for people with Medicare.
 - \$54 million is apportioned to 54 programs via a population-based formula.
 - NC receives some State Appropriations – most SHIPs do not.

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SHIIP

- To empower, educate and assist Medicare-eligible individuals, their families and caregivers, in making informed health insurance decisions that optimize access to care and benefits.
 - Free, unbiased, comprehensive health insurance counseling including long-term care insurance;
 - Outreach – presentations, distributing information, participating in health fairs, community events, etc.;
 - Recruiting and training Volunteer and In-kind counselors to provide program services statewide.
 - Screen beneficiaries for Extra Help and Medicare Savings Programs. (Medicare Improvements for Patients and Providers/MIPPA)

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Senior Medicare Patrol (NCSMP)

- Housed within the SHIP Division at the NC Department of Insurance.
- Mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report suspected Medicare fraud and abuse through outreach, counseling, and education.
- Authorized in 1997 under Titles II and IV of the Older Americans Act, the Omnibus Consolidated Appropriations Act of 1997, and the Health Insurance Portability and Accountability Act of 1996.
 - \$32.2 million is apportioned to 54 programs via a population-based formula

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NC SHIIP Organizational Chart



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Medicare

- Federally-funded individual health insurance program that provides coverage for medically-necessary procedures, services, medical supplies and equipment
 - For people age 65+, under 65 and receiving Social Security Disability Insurance for 24 months, or under 65 and with ESRD
 - Administered by the Centers for Medicare and Medicaid Services (CMS).
 - The Social Security Administration (SSA) is responsible for eligibility, enrollment, and entitlement.
 - Program is funded in part by Social Security and Medicare taxes you pay on your income, through premiums that people with Medicare pay, and by the federal budget.

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Medicare in North Carolina

- 2,246,794 individuals are enrolled in Medicare.
 - Growing by leaps and bounds!
 - Approximately 17% due to disability.
- 16 Stand-Alone Medicare Part D Plans available in 2025.
- 163 Medicare Advantage Plans are available in 2025.

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Beneficiary Assistance

- Provide comprehensive, personalized counseling on available options
 - New to Medicare (turning 65, or due to disability under age 65)
 - Working past age 65
 - Retiree coverage
- Review all options available including Original Medicare, Medicare supplement plans, Medicare Advantage Plans, and Medicare Part D;
 - Premiums, formularies, tiers, copayments, and contracted providers can, and do change annually
- Utilize the Medicare.gov Plan Finder to conduct Medicare Part D and Medicare Advantage Plan comparisons

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Beneficiary Assistance cont.

- Screening and submitting Extra Help applications; and
 - If eligible, a person can save money on their Medicare prescription drug costs;
 - Reduced monthly premium, deductible, and copayments, and Special Enrollment Period opportunities.
- Forwarding Extra Help applications to the State for further screening of Medicare Savings Programs (MSP).
 - If eligible, pays for Medicare Part B premium (\$185.00/month in 2025) and Medicare prescription drug costs.
 - Depending on eligibility level, may also pay the Part A/B deductibles and coinsurance amounts.
- Assist Medicare beneficiaries with billing disputes/issues and make referrals to state and federal partners for suspected cases of Medicare fraud.

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Complaint Assistance

- Assist with processing beneficiary, legislative, and provider (Medicare Supplement and LTC-only) complaints;
- Medicare Parts A, B, C, and D are federally regulated by the Centers for Medicare & Medicaid Services (CMS); and
 - Authority and resolution falls under CMS
 - NCDOL regulates insurance agents licensed to sell Medicare products.
- Utilize the CMS Complaint Tracking Module (CTM).
- Medicare Supplement and Long-Term Care Insurance is regulated at the state level.
 - Authority and resolution falls under NCDOL/SHIP

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2024 Outcomes

- Assisted 70,248 consumers across the state.
 - Including 23,688 calls answered by SHIP staff.
 - Approximately 3% of the NC Medicare population.
- Completed 11,259 enrollments.
 - Medicare Part D : 8,569
 - Medicare Advantage Plan: 2,690
- Saved consumers more than \$35 million*.
- Processed 1,063 complaints.

* Unofficial results. In the process of conducting an ACL cost-savings audit.

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Key Community Partners

- NC Division of Aging and Adult Services
- NC General Assembly
- Other State Agencies
- Area Agencies on Aging
- NC Community Health Center Association
- NC Rural Health Association
- NC State Senior Games
- Meals on Wheels
- Eastern Band of Cherokee Indians
- Carolina Aging Alliance – SAGE
- FOR - LTC
- NC Coalition on Aging
- Governors Advisory Council on Aging
- Senior TarHeel Legislature
- Partnership to Address Adult Abuse
- NC Retired Government Employees Association
- Food Banks
- NC MedAssist
- Social Security Administration
- NC PACE Association
- AARP
- Community Health Worker Association

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Federal Funding Status

- Federal health agencies were directed to pause all external communications effective 01.22.25.
 - Includes communications from ACL and CMS to the SHIP, SMP, and MIPPA networks.
- The SHIP Base, MIPPA, and SMP programs were implicated by the President's recent Executive Orders.
 - Fortunately, we can access the funds.
- Current federal grant awards:
 - SHIP Base Grant: \$1,626,508.00
 - SMP: \$903,505.00
 - MIPPA Priority Area 1 (SHIP): \$595,340.00; Priority Area 2 (AAA): \$620,165.00; Priority Area 3 (ADRC): \$333,680.00

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SHIP Base Grant

- Current SHIP Base grant award expires on 03.31.25.
 - New application was submitted in December. Expected award date of 04.01.25
 - Partial awards are forthcoming based on currently approved budget amounts/authorization by Congress through mid-March. However, all awards are subject to the availability of federal funds.
 - Majority of SHIP funding is provided through discretionary funding from the Labor, Health and Human Services, and Related Agencies Appropriations Act through the annual appropriations process.

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SMP Grant

- In year two of a five-year project period.
 - Current award is \$903,505.00 with an annual budget period of 06.01 through 05.31.
 - All awards are subject to the availability of federal funds.
 - SMP funding is provided through mandatory and discretionary funding from CMS's Health Care Fraud and Abuse Control (HCFAC) Program account through the annual appropriations process.

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MIPPA Grant

- MIPPA is a one-year grant that expires on 08.31.25
 - Outreach and assistance to low-income beneficiaries (Extra Help, MSP, preventative benefits).
 - At the request of NCDHHS, SHIP submits a statewide plan for the three funding areas.
 - SHIP serves as the fiscal pass through for Priority Areas 2 and 3.
 - Funding has been extended 12 times with bipartisan support. Without congressional action, it will expire on 03.14.25.

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Federal Funding Impacts

- Staffing
 - 26 FTE's and one part-time
 - 11 funded through state appropriations
 - 15.5 100% supported through federal grants
- Loss of funds to local SHIIP sites/AAAs - \$2,733,751.00
 - SHIP Base - \$804,387.00
 - SMP - \$692,400.00
 - MIPPA/Priority Areas 1-3: \$1,236,964.00
- Assisting fewer people

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Thank you! We appreciate your support.

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