

Reaching Pre-Retirement and Older Audiences with Critical Information on Health Insurance for Seniors: A model for collaborative programming by North Carolina's Cooperative Extension Service and Department of Insurance

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Widespread, avoidable financial problems often devastate older adults who were uninformed or misinformed **prior** to reaching their 65th birthday. In particular, very few adults understand the health insurance options they will have at age 65 and the decisions they must make about health insurance coverage at that time. Too many retirement planning programs fail to emphasize the possibility of significant out-of-pocket health care costs and the need for up-to-date information about public and private health insurance for older adults.

Providing education to reduce or avoid such financial problems is much more cost effective than trying to help people who have waited until it is too late to correct the causes of their problems. Good retirement planning programs can minimize, and in some cases can prevent, the emotional stress caused by the predictable health-related financial problems that affect so many older adults and their families.

North Carolina's consumer decision-making programs on health insurance for older adults are widely recognized for the effective partnership of the Department of Insurance and the Cooperative Extension Service in two related retirement programming efforts:

- to provide the persons in every county who have already reached their 65th birthday a group of trained volunteer counselors on senior health insurance concerns; and
- to reach and motivate **pre**-retirement audiences across the state with information they need about public and private health insurance and other health care costs for adults age 65 and over.

The positive impacts of each organization's program are greater because of cooperation with the partner organization. The benefits of this close working relationship are far-reaching and ongoing.

VOLUNTEER COUNSELING - Extension Support of the SHIIP Program

An 11-year partnership between the Seniors' Health Insurance Information Program (SHIIP) of the North Carolina Department of Insurance (NCDoI) and the Family and Consumer Education program of the North Carolina Cooperative Extension Service (NCCES) at North Carolina State University has produced a model Information, Counseling & Assistance program (ICA), featured in training videos for other ICA programs. [Every state has an ICA program under the direction of the U.S. Health Care Financing Administration (HCFA).] SHIIP Director Carla Suitt Obiol has received both national and state recognition for her role in the development of HCFA's Partnership for Health Insurance Counseling model program. Obiol considers the commitment and support of Extension Agents a significant factor in North Carolina's SHIIP program success.

In North Carolina, Extension Agents in every county help SHIIP recruit volunteers for a six-week training course. Agents also take an active role in informing the public about SHIIP'S toll-free hotline and how to reach a local volunteer counselor. In 30 of the state's 100 counties, an Extension Agent serves as coordinator of volunteer counselors, linking the trained volunteers with callers. For Agents to be able to refer older adults and family members with senior health insurance questions or problems to a local, trained volunteer counselor is a valuable resource for Extension's consumer education programs.

From its beginning in 1986, SHIIP's volunteer counseling program has reported widespread outreach and specific, positive impact. According to detailed reports from volunteers over the 18 months between October 1, 1995 and March 30, 1997:

- The SHIIP statewide toll-free hotline responded to 33,879 calls about senior health insurance concerns.
- 246 new volunteer counselors were recruited and received 6-week basic training, bringing the statewide number of active volunteer counselors to 1,320.
- 2,552 older adults received individual counseling by a volunteer counselor.
- Over 300 outreach events involving 663 volunteer hours were sponsored by SHIIP, reaching 51,544 additional persons.

- The actual dollar amount of savings reported as a result of volunteer counseling during this period was \$136,675. Additional savings from other SHIIP activities were estimated at \$91,413.

PRE-RETIREMENT EDUCATION - SHIIP Support of Extension Programs

SHIIP's trainers regularly share information and insights that strengthen Extension's publications and educational programs on consumer decision making and retirement planning. SHIIP Director Carla Suitt Obiol co-authors with Extension Specialist Janice Holm Lloyd the annual updates of two fact sheets in NCCES' PLANNING AHEAD FOR ELDER CARE series: Health Insurance Fundamentals (FCS-362-3) and Health Care/Insurance Decisions (FCS-362-4), soon to be available on the Family and Consumer Sciences Home Page at: <http://www.ces.ncsu.edu/depts/fcs/>

SHIIP contributes expertise and funds from an annual HCFA grant for the joint development of new educational print and AV materials. They then cooperate in training Extension Agents to reach mid-life and older adults with information to **prevent** or at least reduce future problems with Medicare, Medicare Supplement coverage, Employer Group Health Plans, Long-Term Care Insurance and other health insurance decisions for older adults and their families. Examples from the past few years are highlighted, any of which could be replicated elsewhere.

1993. Agents from 63 counties were trained by NCCES, SHIIP, and the Division of Medical Assistance in June 1993. All 100 County Extension Centers received reference materials from this "Medicare and Medicaid Update," including that year's edition of the training manual for Volunteer Counselors in the SHIIP program. In the following year, 67 counties reported on effective outreach programming about planning for Medicare to 16,031 individuals, not including additional persons reached through Extension newsletters and other mass media.

1994. A video and print program was developed by NCCES and SHIIP titled: "Medicare Myths and the health insurance realities you will face in retirement" -- an overview of five widely held misconceptions about Medicare. The myths highlighted were based on a survey of SHIIP trainers, selected Extension Agents, and an extensive literature search by a paid writer/communications consultant. Agents from 64 counties took part in joint training by NCCES & SHIIP in September 1994, but all counties received this packaged program for pre-retirement audiences. In 1995, 79 counties reported program outreach to many thousands of pre-retirement adults, and follow-up reports indicate that the "Medi-Myths" program continues to motivate audience members to review their own situation and make better informed plans for health insurance coverage and out-of-pocket costs in the future.

Copies of the Medicare Myths program were also sent to the ICA directors in other states and were made available to Extension Specialists in Family Economics in every state. Presentations on the program were delivered at national meetings of various professional associations. Print materials have been updated with 1997 cost figures, and the five fact sheets and sources of further information will soon be available on the web. The video is also being updated with 1997 figures.

1995. A new publication developed by NCCES and SHIIP focused on the "7-month window" around age 65 -- "Getting Off to a Good Start with Medicare - what you need to know and do as you near your 65th birthday" (GOTAGS). Agents from 56 counties were trained by NCCES and SHIIP in September 1995 on the decisions to be made during this 7-month window. All counties received copies of the new "GOTAGS" publication and ideas for reaching the public with its message. Agents also received a reference copy of SHIIP's new publication on Employer Group Health Plans (EGHP) and basic information on how to compare coverage in the ten Medicare Supplement plans with the options in a specific EGHP.

In order to reach more people in this target audience, the state Department of Motor Vehicles agreed to provide the Department of Insurance each month with mailing labels for all of the licensed 64-year-old North Carolina drivers who will turn 65 in three months. A special mailing is sent, alerting recipients to the need for information about senior health insurance and referring them to the SHIIP toll-free number. Persons who call SHIIP receive the "GOTAGS" publication and other information from SHIIP and NCCES. The 1997 revision of "GOTAGS" will be available from NCCES electronically this summer.

1996. Two interactive video conferences were organized in 1996 by NCCES, SHIIP, AARP, the state Division of Aging, Medical Review of North Carolina, Inc., and other groups. On May 23, 155 people at 7 sites took part in a conference titled "STOP Health Insurance Fraud." Six speakers with expertise in different aspects of Medicare, Medicaid and private health insurance fraud gave presentations and responded to an extensive Q&A session. And on October 16, 231 people at 11 sites learned about Medicare HMOs in a conference on: "Managed Care, Medicare and You." Three experts from Washington, DC and Illinois alerted North Carolinians about the challenges to consumers in comparing Medicare HMOs (then available in 28 counties in the state) with Medicare Supplements and Employer Group Health Plans. Speakers also responded to multiple questions from every site.

Both video conferences were hosted by NCCES at North Carolina State University, with Extension Agents and SHIIP Trainers or Volunteers serving as co-site coordinators. In each site's "wraparound" discussions, participants were encouraged to join together to share conference information with other groups and individuals in their communities. Video tapes of the conference and transcripts of the Q&A segments were provided to all site coordinators to assist

in local follow-up programming. Subsequent surveys of participants by NCCES site coordinators indicates that interactive video conferences are an effective way to extend outreach into the community beyond the relatively few persons attending a video conference. A report on this process was made at the state's 1996 Summer Symposium on Aging.

Also in 1996, the particular problems of self-employed families were addressed in a draft publication by NCCES and SHIP titled: "Planning Today for Your Health Care Costs Tomorrow - what you don't know CAN hurt you." Programs on this topic were piloted with two audiences of farm wives and four general audiences. The North Carolina Agricultural Foundation awarded a grant in 1997 to develop a multi-disciplinary program on "Pre-Retirement Planning for Farmers and Other Self-Employed Families." This publication will be among those featured in training for both Agriculture and Family and Consumer Education Agents in 1998.

1997. Medicare/Medicaid Update training will be delivered to Extension Agents on August 19 in Raleigh and August 21 in Statesville. Experts on Medicare and Medicaid will: bring agents up to date on the mid-1997 status of both programs; provide SHIP's new reference on Medicare HMOs in North Carolina; help agents understand current issues in the public policy debate on how to improve the financial stability of Medicare and Medicaid in the 21st century; and prepare agents to design, deliver, and evaluate county programs on Medicare and related health insurance issues for pre-retirement and older adults.

SUMMARY

The collaboration of these two organizations has helped countless citizens in North Carolina plan for and cope with the realities of health insurance decisions and out-of-pocket health care costs for older adults, and continues to be mutually beneficial to both organizations. It is a model for replication in other states.

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