

Elder Benefit Specialist Program

A Free Legal Services Program



The Dane County Elder Benefit Specialist (EBS) Program is administered by the Area Agency on Aging (AAA) of Dane County and is co-located and operated in partnership with the Dane County Aging and Disability Resource Center (ADRC). The program provides free advocacy and legal advice and/or representation for senior adults (age 60+) residing in Dane County that are faced with benefit, housing and other disputes or denials, complications, changes in benefits, insurance claims not paid, and other similar issue groups that have an economic or socially isolating effect on the older adult.

Elder Benefit Specialists receive in-depth, ongoing legal training. EBS staff, along with their program attorneys at the Greater Wisconsin Agency on Aging Resources (GWAAR) and AAA management, prioritize legal case work based on client need and available resources in accordance with the Older Americans Act. Below are non-exhaustive lists of case examples.

EBS High Priority Areas

- An appeal/denial/reduction of benefits with approaching deadlines
- A late appeal where deadline has passed
- Medicare billing or coordination issues with approaching deadlines
- Pharmacy or drug coverage issues where client needs medication immediately
- SSA overpayment issues prior to 30-day deadline from notice
- Specific housing eviction issues, deadline-related housing crisis

EBS Normal Priority Areas

- Debt collections and consumer issues
- FoodShare appeals
- General pharmacy drug coverage issues
- Guardianship and Power of Attorney (POA) issues/questions
- Original Medicare appeals or Explanation of Benefit (EOB) appeals and billing problems
- Private health insurance appeals and billing issues
- Short- and Long-Term Disability Insurance (STDI/LTDI) or COBRA questions and coordination issues
- Social Security (SSA) overpayment issues beyond 30 days of notice
- Spousal impoverishment issues
- Supplemental Security Income (SSI)/Disability Insurance (SSDI) initial application assistance

Referral Process

Potential EBS clients who present with issues on the priority lists above should first contact the ADRC Information & Assistance Helpline by calling (608) 240-7400. An I & A Specialist will discern their particular issue and, in many cases, assist the client to resolve the issue or they will escalate it to an EBS through an internal referral to the program, if necessary.

Medicare & Medicare D Enrollment

Due to the high volume of legal cases handled by the Elder Benefit Specialists, regular Medicare and Medicare D enrollment and annual reenrollment using the Plan Finder should be referred to the local Senior Focal Point Case Manager. This information can be learned by contacting the ADRC. If clients do not want to utilize a Focal Point Case Manager, they can also call the Wisconsin Medigap Helpline which provides counseling on Original Medicare, Medicare supplement insurance, employer-based coverage, Medicare Advantage, and related topics. Toll free: (800) 242-1060. For Medicare D related benefits, call toll free: (855) 677-2783.

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