

Wisconsin's State Health Insurance Assistance Program (SHIP)

Providing Outreach and Assistance to Wisconsin Medicare Beneficiaries

The State Health Insurance Assistance Program (SHIP) provides education, counseling, and enrollment assistance to Medicare beneficiaries. Established in 1992, the program is overseen by the federal Administration for Community Living (ACL) and available in all states and U.S. territories.



Quick Facts about Wisconsin's Medicare Population

- **Wisconsin is home to 1,161,080 Medicare beneficiaries** (1.9% of the U.S. total).
- **The Medicare population is growing rapidly.** The number of Medicare-eligible Wisconsin residents grew by 58,000 in 2018, an increase of about 5.3% in one year.
- **Wisconsin residents have many Medicare plan options.** There are 28 prescription drug plans (PDPs) with premiums ranging from \$14 to \$112, as well as 95 Medicare Advantage plans, 21 Special Needs Plans (SNPs), and two Medicare Savings Account (MSA) plans. Plans change annually and vary by county.

Individualized Counseling and Enrollment Assistance

- **Wisconsin SHIP counselors** handled over 72,000 client contacts in 2018.
- **Wisconsin SHIP is a primary resource for information about state and local health care coverage options.** Almost 13% of callers to SHIP were referred by Medicare, Social Security, or another agency. Wisconsin SHIP counselors can meet with people **face-to-face** and provide information about **local programs** that coordinate with Medicare, such as Medicaid and Medicare supplement insurance.
- **SHIP helps many of our most vulnerable residents.** One-third of contacts involved people with low incomes, about 25% involved people over the age of 74, and 16% involved people with disabilities.

Public Education and Outreach Activities

Wisconsin SHIP counselors conducted **2,270 public outreach events** in 2018, attracting over 71,000 attendees. Events included “Intro to Medicare” workshops for newly eligible individuals, education on Medicare’s preventive and wellness benefits, and seminars about how to use the Medicare website to research and enroll in a plan.

Funding Allocations

Wisconsin received \$880,950 in SHIP funds in 2018–2019. Funding supports the following services:

- **The Medigap Helpline** (1-800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long Term Care that provides counseling to all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long-term care insurance, and related topics. The helpline handled almost 13,000 calls in 2017 and works closely with the Office of the Commissioner of Insurance.
- **The Medigap Part D and Prescription Drug Helpline** (1-855-677-2783) is a toll-free helpline operated by the Wisconsin Board on Aging and Long Term Care that answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- **The Disability Drug Benefits Helpline** (1-800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
- **Benefit specialists at local aging and disability resource centers (ADRCs) and aging units** in every county and tribe offer face-to-face benefits counseling and help with complex issues such as coverage appeals. For contact information, visit www.dhs.wisconsin.gov/benefit-specialists/index.htm or call 608-266-2536.
- **Office for the Deaf and Hard of Hearing** (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.
- **Wisconsin Judicare, Inc.** (1-800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
- **Volunteers** contributed over 4,000 hours to Wisconsin SHIP agencies during the most recent grant year. A successful partnership with the University of Wisconsin School of Pharmacy allows pharmacy students to earn field study credits while helping people research their Medicare prescription drug coverage options.

For more information, visit www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm



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