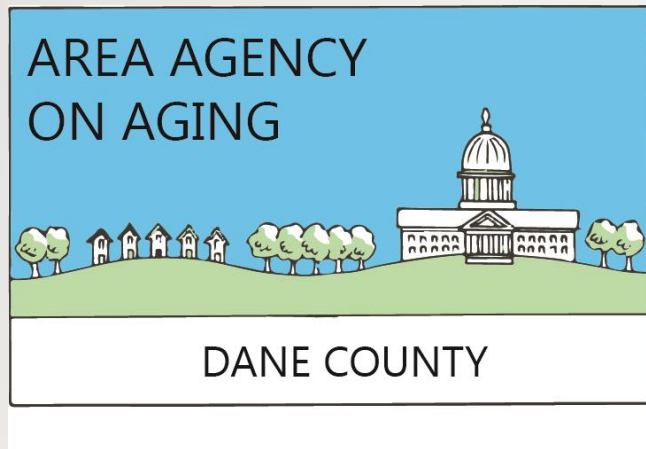


# Elder Benefit Specialist (EBS) Program Annual Update

*June 7, 2021*



# EBS Program Overview



- Purpose - To provide broad access to public benefits and legal rights to older adults throughout the state.
- Free legal advocacy services provided to Dane County residents age 60+
- Funding – Federal / State / County
- State Health Insurance Assistance Program (SHIP) counselors
- EBSs receive in-depth ongoing training in the following general program areas: Medicare, Medicaid, Social Security, Supplemental Security Income (SSI), FoodShare, Housing, Consumer Debt, Other Health Insurance

# EBS Program Overview



- EBS staff engage in a wide variety of services:
  - Providing information on program eligibility criteria
  - Assisting with applications for public benefits
  - Conducting initial reviews of agency decisions
  - Appealing application denials, terminations, or reductions in benefits
  - Advocating in housing-related disputes (not locating new housing or providing financial assistance)
  - Providing Welcome to Medicare presentations to the community

# EBS Referral Process



- Initiated by Information & Assistance (I&A) Specialists at the Aging and Disability Resource Center (ADRC)
- The individual who needs help addressing a problem or issue or their legal representative (Power of Attorney for Finance or Guardian of Estate) should contact the ADRC to discuss their situation.
- The I&A Specialist will inquire about the situation to determine whether they can assist or if an EBS referral is appropriate.
- Referrals prioritized based on type of issue(s), deadline(s), etc.



# High Priority Issues



- Consumer/legal representative contacted by EBS within approx. 48 hours
- Examples:
  - Denial or reduction of benefits w/ approaching deadline (<60 days), or past deadline
  - Eviction notice or pressing housing issue
  - Social Security or SSI overpayment (60 day appeal window)
  - Medicaid appeal (45 day appeal window; no late appeals)
  - Pharmacy/drug coverage issue - client has immediate need for medication
  - Other

# Normal Priority Issues



- Referral placed on waitlist and consumer/legal representative contacted by EBS within approx. 30 days. Client receives waitlist letter in the mail.
- Examples:
  - Original Medicare appeal (120 day appeal window)
  - Original Medicare or Medicare Advantage Plan billing issue
  - Private insurance appeal or billing problem
  - FoodShare appeal (90 day deadline)
  - *Initial* applications for Social Security Disability or SSI disability benefits
  - Pharmacy/drug coverage issue – no immediate need for medication
  - Other

# Referrals EBS Cannot Accept

- Comparison of Medicare supplement plans – *refer to Medigap Helpline and/or recommend contacting private insurance agents*
- Health Insurance Marketplace plan enrollment – *refer to Covering Wisconsin or [healthcare.gov](https://healthcare.gov)*
- SSDI and SSI appeals, *in most cases* – *refer to private attorneys*
- Medicaid and Estate Planning – *refer to private attorneys*
- Other fee-generating cases – *refer to private attorneys*
- The EBS Program cannot recommend specific attorneys.



sorry.

# 2020 EBS Program Statistics

- AAA EBS Staff: Leilani Amundson (2016), Kari Davis (LTE), Tiffany Scully (2013), Kenton Zink (2020)
  - EBS Cases Opened 219
  - EBS Clients (unduplicated) 131
  - EBS Legal Services Hours 1,411
  - Monetary Impact \$398,429.00 (approx.)



# 2020 EBS Program Statistics

- Client Age:

- 60-69 55.0%
- 70-79 28.2%
- 80-89 13.7%
- 90-99 3.1%

- Client Race:

White, non-Hispanic	75.6%
Black/African American	13.0%
Asian	4.6%
White-Hispanic	3.8%
Other	2.3%
American Indian/Native Alaskan	0.8%



# 2020 EBS Program Statistics

- Closed cases by topic group

1. Health Insurance Benefits	57.2%
2. Income Benefits	27.8%
3. Other	8.8%
4. Housing and Utilities	5.2%
5. Consumer Issues	1.0%

Questions?

