

Wisconsin's State Health Insurance Assistance Program (SHIP)

Providing Outreach and Assistance to Wisconsin Medicare Beneficiaries



Navigating Medicare

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.

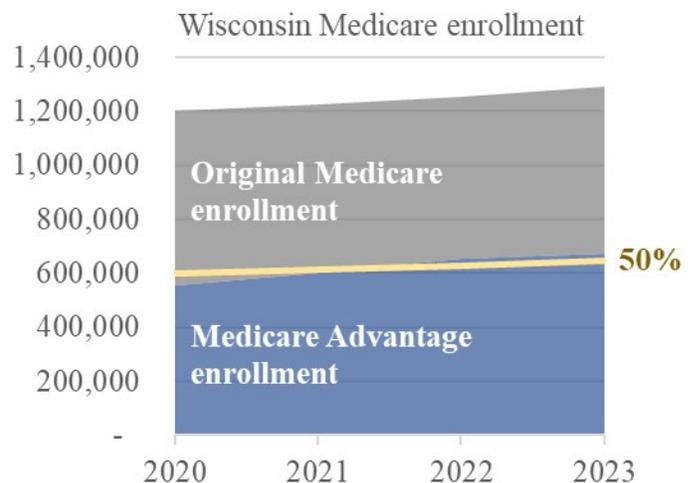
Wisconsin SHIP is a primary resource for information about state and local health care coverage options. Counselors provide information **in-person and remotely** about local programs that coordinate with Medicare, like Medicaid and Medicare Supplement insurance.

Quick Facts about Wisconsin's Medicare Population

- Wisconsin is home to over 1,291,173 Medicare beneficiaries (2% of the U.S. total).
- The Medicare population is growing rapidly. The number of Wisconsin Medicare beneficiaries grew by more than 148,000 from 2018 to 2023, an increase of about 13%.
- Wisconsin residents have many Medicare plan options. Plans vary by county.
 - 23 Part D prescription drug plans with premiums ranging from \$7 to \$113
 - 32 companies selling Medicare Supplement (Medigap) policies
 - 103 Medicare Advantage plans (Part C) with premiums ranging from \$17 to \$296
 - 25 Special Needs Plans (SNPs) with premiums ranging from \$0 to \$43
 - 1 Medicare Savings Account (MSA) plans

SHIP helps many vulnerable residents.

- One-third of contacts involved people with low incomes.
- Half live in rural areas.
- One percent speak English as a second language.
- 26% involved people over the age of 74.
- 12% involved people with disabilities.



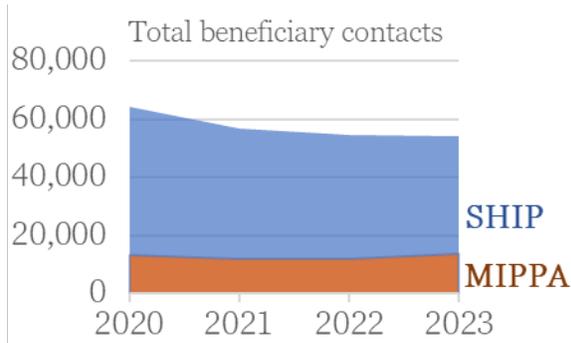
Wisconsin gets [Medicare Improvements for Patients and Providers Act \(MIPPA\) grant funding](#) to provide education and assistance with Medicare preventive benefits and financial assistance programs. Outreach is targeted to people who are low income, on Medicare due to disability, have limited English proficiency, are Native American, and are rural.

This project was supported by the Wisconsin Department of Health Services with financial assistance, in whole or in part, by grant number 90SAPG0091, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

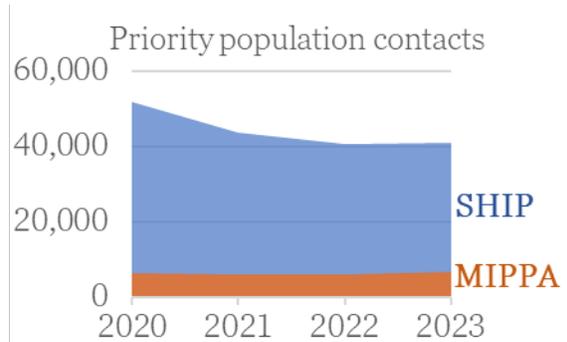
Individualized Counseling and Enrollment Assistance

Wisconsin SHIP counselors assisted over 54,000 individuals in 2023. The below graphs illustrate trends in Medicare counseling.

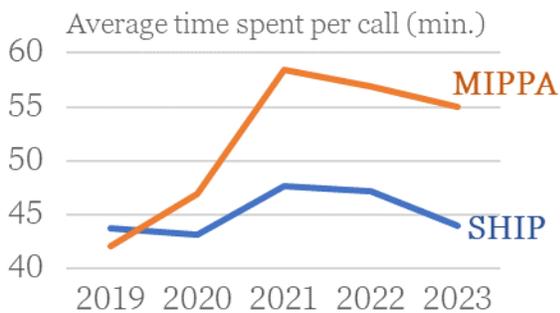
The **total number of people reached** has **plateaued** since the start of the pandemic.



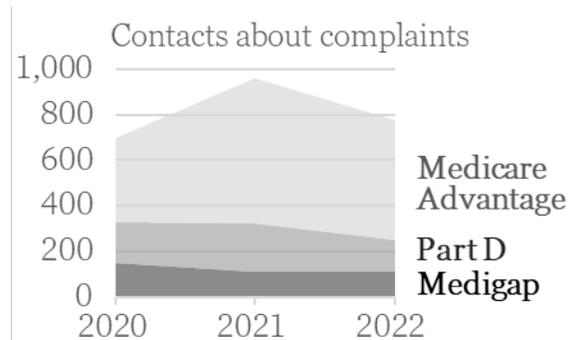
People reached from **priority populations** has **plateaued**.



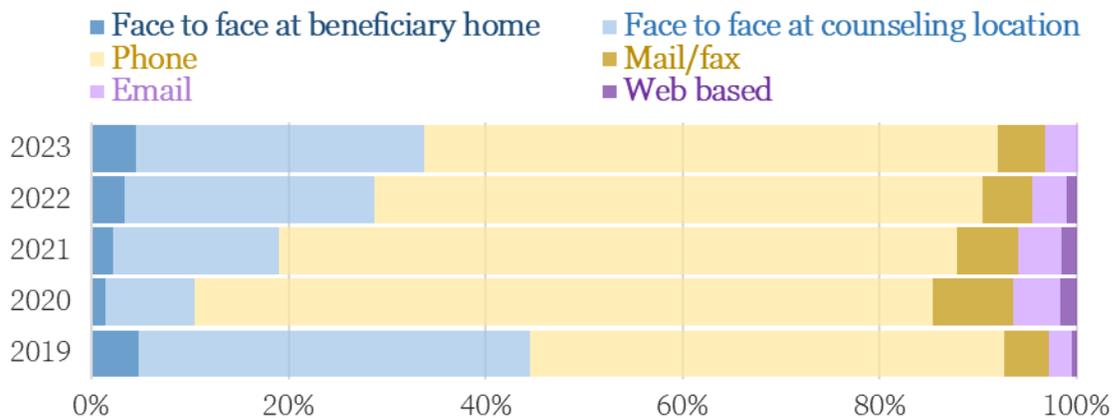
The **time spent per call decreased**, but **time discussing financial help** remains high.



Assistance with Medicare Advantage **complaints** has **increased significantly**.



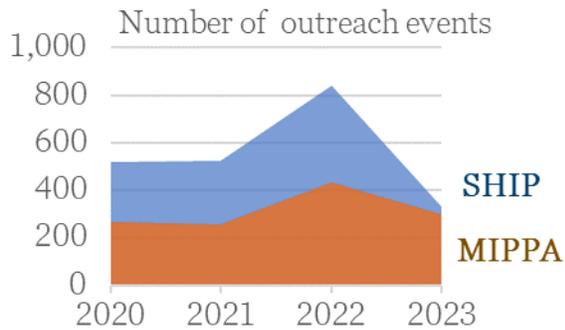
In-person contacts are **increasing** but have not yet returned to pre-pandemic levels.



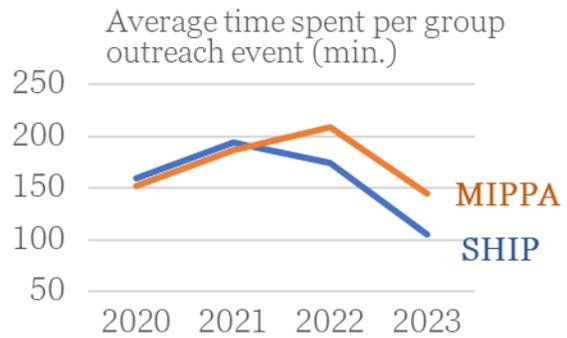
Outreach and Education

Wisconsin SHIP counselors conducted **332 group outreach events** in 2023, reaching **27,000 attendees**. Events included “Intro to Medicare” workshops, education on Medicare’s preventive and wellness benefits, and seminars about how to use the Medicare website to research and enroll in a plan. The below graphs illustrate trends in Wisconsin outreach.

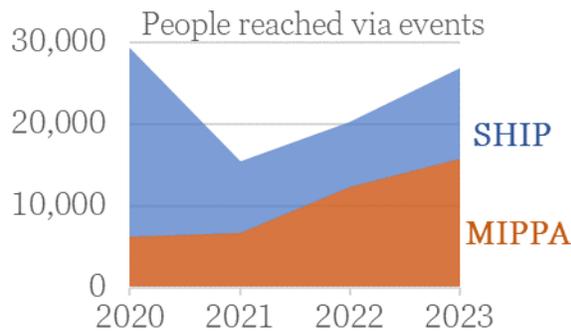
The **number of group outreach events** has **fluctuated** since the start of the pandemic.



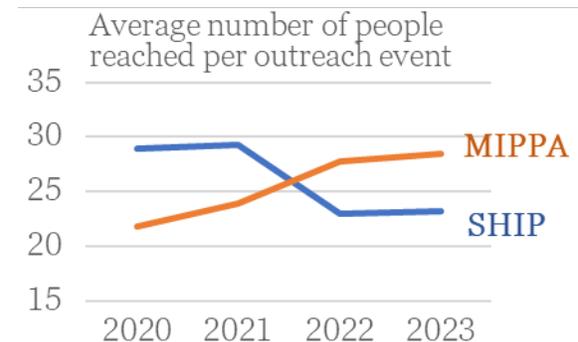
The **time spent on group outreach events** decreased.



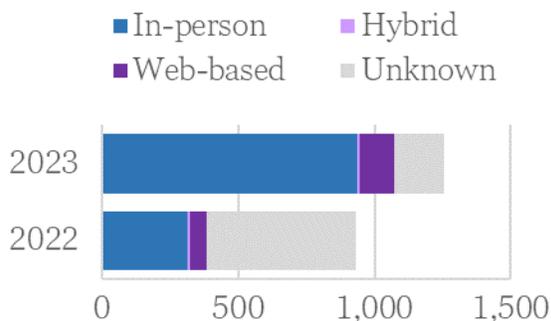
The **number of people reached by group outreach events** is **increasing**.



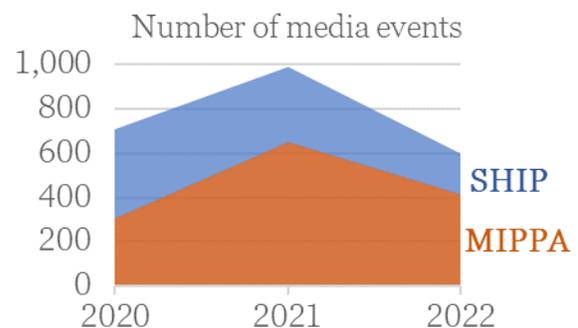
The **average number of people reached per event** has **fluctuated** since the start of the pandemic.



In-person outreach is **increasing**.



Media outreach has an **inverse relationship** to group outreach attendance.



Funding Allocations

Wisconsin received \$1,036,120 in SHIP funds and \$731,801 in MIPPA funds for 2022-2023. Funding amounts for 2023-24 have not been finalized.

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 works closely with the Office of the Commissioner of Insurance. The Helpline handled over 9,000 calls in 2023.
- **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 offices** in every county and Tribal Nation offer in-person 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.
- **Judicare Legal Aid** (1-800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
- **Volunteers** contributed over 898 hours to Wisconsin SHIP agencies in 2023. 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. Learn more about volunteer opportunities at <https://dhs.wisconsin.gov/benefit-specialists/shipvolunteer.htm>.

To connect with a SHIP partner or learn about Medicare, visit dhs.wi.gov/medicare-help.

