

The Medigap Helpline Programs
Wisconsin SHIP
Board on Aging and Long Term Care (BOALTC)

What are the Medigap Helpline Programs?

The Medigap Helpline, Wisconsin's program delivering services under the federal SHIP (State health Insurance Assistance Program), can help beneficiaries with questions about health insurance: including Medicare, Medicare supplements, Medicare Advantage Plans, Long Term Care Insurance, and other health care options available to Medicare beneficiaries. The Medigap Helpline Programs also includes the Medigap Part D and Prescription Drug Helpline for beneficiaries 60 years of age and over.

The Medigap Helpline Programs are a services administered by the State of Wisconsin Board on Aging and Long Term Care at no cost to the caller. There is NO connection with any insurance company and the Medigap Helpline Program's counselors do not endorse nor expresses any opinion as to the worth or value of any policy or insurance product. The programs are funded through grants from the Federal Centers for Medicare & Medicaid Services (CMS) and the Wisconsin Office of the Commissioner of Insurance (OCI).

The Medigap Helpline Programs are one-on-one telephone counseling services. There is one Medigap Helpline Services Supervisor, one Lead Medigap Counselor, four full time Medigap Counselors, two full time Medigap Part D and Prescription Drug Counselors, one full time intake advocate, and one part time Management Information Systems person. The counselors are required to maintain an insurance license for Life and Health Insurance in the State of Wisconsin. The programs also utilize the services of numerous volunteers throughout the year to assist with various office duties.

The toll free telephone number for the Medigap Helpline, **1-800-242-1060**, is a nationwide number and is listed on the back of the CMS publication Medicare & You (Wisconsin version). This program is accessible to Wisconsin citizens and family members even while they may be out of the State of Wisconsin. The toll free telephone number for the Medigap Part D and Prescription Drug Helpline, **1-855-677-2783 (1-855-67-PARTD)**, is accessible for Medicare beneficiaries, 60 years of age and over, who specifically need assistance with understanding and selecting suitable prescription coverage.

The Medigap Helpline Programs' counselors also provide outreach to Wisconsin residents and professionals. Counselors give presentations explaining how Medicare coordinates with other insurance options as well as responding to requests relating to specific topics. Counselors also distribute resource materials on healthcare coverage options at informational booths at health fairs and senior centers throughout the state.

Printed materials describing the programs, Medicare, related insurance options, and prescription resources are available to consumers upon request. The Medigap Helpline Programs' counselors also utilize the Language Line to be accessible for those beneficiaries who primarily speak another language.

Who are our primary customers?

- Medicare beneficiaries of all ages
- Disabled Individuals
- Low income individuals

- Pre-retirement individuals
- Retirees losing their employer group coverage
- End Stage Renal Disease beneficiaries
- Private long term care insurance shoppers

Who are our other customers? (including but not limited to):

- Elder/disability benefit specialists
- Social workers/case managers
- Legislators or staffers
- Non-Medicare individuals without health insurance
- Medical/healthcare providers

Our Medigap counselors provide information, education, and counseling on coverages and topics including the following:

- **Medicare**
- **Medicare Supplements (Medigap)**
 - Traditional vs Network policies
 - Guarantee Issue Provisions
 - Pre-Existing conditions
 - Relocation/snowbirds
 - Premium issues
- **Medicare Advantage Plans**
 - Service area coverage
 - Relocation/snowbirds
 - Out of Pocket Maximum/copay costs
 - Enrollment Periods: Initial, Annual, Special
 - Trial periods
 - Prescription Part D inclusion
- **Medicaid Programs**
 - Medicare Savings Programs
 - Medical Assistance Purchase Program (MAPP)
 - Badger Care and Elderly, Blind, and Disabled Medicaid Programs
 - Familycare, Waiver, and Nursing Home coverages.
- **Employer Group Health Insurance**
 - Active Employer coverage
 - Retiree Group Coverage
 - Cobra/Wisconsin Continuation
- **Health Insurance Marketplace**
 - Enrollment timeframes
 - Medicare coordination
- **Prescription Coverage**
 - Medicare Prescription Part D
 - Wisconsin Senior Care
 - Low income subsidy (extra help)
 - Other Creditable coverage
 - Pharmaceutical Programs
- **Long Term Care Insurance**
 - Nursing Home
 - Home Health Care
 - Assisted Living
 - Qualified Partnership Policies

To get more information or assistance, call the Medigap Helpline at **1-800-242-1060** to speak with a Medigap counselor. Call 1-855-677-2783 to speak with a Part D drug counselor. Requests for information or counseling can also be made via email to: boaltc@wisconsin.gov.

To visit the agency website: <http://longtermcare.wi.gov/>