Medigap Helpline Programs
Wisconsin Board on Aging and Long Term Care

Medigap Helpline & Part D Helpline

The State of Wisconsin **Medigap Helpline** and **Medigap Part D & Prescription Drug Helpline** are a part of the Wisconsin State Health Insurance Assistance Program (SHIP). The Medigap Helpline Programs are statutorily authorized and provide free telephone counseling services, public education, and training for professionals regarding Medicare-related insurance and Long Term Care insurance for individuals in Wisconsin. The toll-free telephone number for the Medigap Helpline, 1-800-242-1060, can be found on the back of the Wisconsin Medicare & You book.

The insurance counselors at the **Medigap Helpline (800-242-1060)** are certified SHIP counselors and can assist individuals in navigating Medicare-related insurance coverage options. Counselors are required to obtain and maintain State of Wisconsin Insurance Licenses for Life and Health Insurance. The counselors are apart of the SHIP program and are not connected to any insurance company, meaning they cannot endorse one insurance company over another.

The **Medigap Part D and Prescription Drug Helpline (855-677-2783)** is a toll-free helpline designed to assist individuals in understanding and selecting suitable Medicare-related prescription drug coverage.

To get more information on insurance options contact a helpline:

Medigap Helpline	Medigap Part D & Prescription Drug Helpline
1-800-242-1060 BOALTCMedigap@wisconsin.gov	1-855-677-2783 BOALTCRXHelpline@wisconsin.gov
Website: https://longtermcare.wi.gov/Pages/Medigap/Medigap.aspx	

Who contacts the Medigap Helpline Programs?

Primary Callers:	Professional Contacts:
- Medicare beneficiaries of all ages - Individuals with disabilities - Low-income individuals - Pre-retirement individuals - Retirees losing their employer group coverage - End Stage Renal Disease beneficiaries - Private long term care insurance shoppers - Non-Medicare individuals without health insurance	- Aging and Disability Resource Center (ADRC) or Aging Unit staff - Elder & Disability Benefit Specialists - Social workers/case managers - Legislators or staffers - Medical/healthcare providers

What are examples of Medicare-related insurance topics the Medigap Helpline can assist with?

• **Medicare A&B**
     o Eligibility
     o Enrollment Periods
     o How & when to enroll
	• **Health Insurance Marketplace**
	     o Enrollment timeframes
	     o Medicare coordination

• **Medicare Supplements** (Medigap)
     o Traditional vs Network policies
     o Guarantee Issue Provisions
     o Pre-Existing conditions
     o Relocation/snowbirds
     o Premium issues
	• **Prescription Coverage**
	     o Medicare Prescription Part D
	     o Wisconsin SeniorCare
	     o Low-Income Subsidy (Extra Help)
	     o Other creditable coverage
	     o Pharmaceutical Programs

• **Medicare Advantage Plans**
     o Service area coverage
     o Relocation/snowbirds
     o Out of Pocket Maximum/copay costs
     o Enrollment Periods: Initial, Annual, Special
     o Trial periods
     o Prescription Part D inclusion
	• **Medicaid Programs**
	     o Medicare Savings Programs (MSP)
	     o Medical Assistance Purchase Program (MAPP)
	     o Badger Care and Elderly, Blind, and Disabled Medicaid Programs
	     o Familycare, Waiver, and Nursing Home coverages

• **Long Term Care Insurance**
     o Nursing Home
     o Home Health Care
     o Assisted Living
     o Qualified Partnership Policies
	• **Employer Group Health Insurance**
	     o Active Employer coverage
	     o Retiree Group Coverage
	     o Cobra/Wisconsin Continuation

Public Education and Outreach

The staff at the Medigap Helpline also provide outreach to Wisconsin residents and professionals on Medicare related insurance topics. The Medigap program can and does give presentations explaining Medicare to beneficiaries, as well as professionals who serve them. The Medigap Program provides resource materials at outreach events across the state of Wisconsin. These events include informational booths, health fairs, senior centers, and collaborating with other agencies across the state.

For more information on public education and outreach please contact the Medigap Helpline at **1-800-242-1060** or BOALTCMedigap@Wisconsin.gov or visit our website at www.longtermcare.wi.gov for more information.