

# 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 also licensed insurance agents in the areas of 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 or product 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.

<b>Medigap Helpline</b>	<b>Medigap Part D &amp; Prescription Drug Helpline</b>
<b>1-800-242-1060</b> <a href="mailto:BOALTCMedigap@wisconsin.gov">BOALTCMedigap@wisconsin.gov</a>	<b>1-855-677-2783</b> <a href="mailto:BOALTCRXHelpline@wisconsin.gov">BOALTCRXHelpline@wisconsin.gov</a>
<b>Website: <a href="https://longtermcare.wi.gov">https://longtermcare.wi.gov</a></b>	

### Who contacts the Medigap Helpline Programs?

Primary Callers:	Professional Contacts:
<ul style="list-style-type: none"> <li>• Medicare beneficiaries of all ages</li> <li>• Individuals with disabilities</li> <li>• Low-income individuals</li> <li>• Pre-retirement individuals</li> <li>• Retirees losing their employer group coverage</li> <li>• End Stage Renal Disease beneficiaries</li> <li>• Private long term care insurance shoppers</li> </ul>	<ul style="list-style-type: none"> <li>• Aging and Disability Resource Center (ADRC) or Aging Unit staff</li> <li>• Elder &amp; Disability Benefit Specialists</li> <li>• Social workers/case managers</li> <li>• Legislators or staffers</li> <li>• Medical/healthcare providers</li> </ul>

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

<ul style="list-style-type: none"> <li>● <b>Medicare A&amp;B</b> <ul style="list-style-type: none"> <li>○ Eligibility</li> <li>○ Enrollment Periods</li> <li>○ How &amp; When to Enroll</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Health Insurance Marketplace</b> <ul style="list-style-type: none"> <li>○ Enrollment Timeframes</li> <li>○ Medicare Coordination</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>● <b>Medicare Supplements (Medigap)</b> <ul style="list-style-type: none"> <li>○ Traditional vs Other Policies</li> <li>○ Guarantee Issue Rights</li> <li>○ Open Enrollment Period</li> <li>○ Pre-Existing conditions</li> <li>○ Relocation</li> <li>○ Trial Periods</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Prescription Coverage</b> <ul style="list-style-type: none"> <li>○ Medicare Prescription Part D</li> <li>○ Wisconsin SeniorCare</li> <li>○ Low-Income Subsidy (Extra Help) Program</li> <li>○ Other Creditable Coverage</li> <li>○ Pharmaceutical Programs</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>● <b>Medicare Advantage Plans</b> <ul style="list-style-type: none"> <li>○ Plan Options</li> <li>○ Out of Pocket Maximum</li> <li>○ Enrollment Periods: Initial, Annual, &amp; Special</li> <li>○ Trial periods</li> <li>○ Prescription Drug Coverage</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Medicaid Programs</b> <ul style="list-style-type: none"> <li>○ Medicare Savings Programs (MSP)</li> <li>○ Medical Assistance Purchase Program (MAPP)</li> <li>○ Badger Care and Elderly, Blind, and Disabled Medicaid Programs</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>● <b>Long Term Care Insurance</b> <ul style="list-style-type: none"> <li>○ Nursing Home</li> <li>○ Home Health Care</li> <li>○ Assisted Living</li> <li>○ Qualified Partnership Policies</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Employer Group Health Insurance</b> <ul style="list-style-type: none"> <li>○ Active Employer Coverage</li> <li>○ Retiree Group Coverage</li> <li>○ COBRA &amp; Wisconsin Continuation Law</li> </ul> </li> </ul>

**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 information 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](mailto:BOALTCMedigap@Wisconsin.gov) for more information.