

ATI Advisory  
State Resource  
Center



# Maximizing the Capacity of SHIPs to Counsel Dual Eligible Individuals

## ABOUT THIS WORK

### → Background and Purpose

State Health Insurance Assistance Programs (SHIPs) can be a valuable resource as individuals seek information and support on best-fit Medicare options. For dual eligible individuals, options may include integrated care programs.

SHIPs can also serve as key partners to states building and operating integrated care programs—including dual eligible special needs plans (D-SNPs)—which are designed to create a more cohesive health care experience by better coordinating care across the Medicare and Medicaid programs.

### Supporting States to Advance Integrated Care

→ ATI works with state Medicaid agencies to strengthen integrated care delivery for dual eligible individuals. This tool was informed by ATI's experience engaging state partners, including SHIPs, to achieve states' goals in improving care for their dual eligible population.

**This tool is intended to provide state Medicaid agencies with examples of how to engage and support their SHIPs as key partners in educating dual eligible individuals on integrated care programs and promoting enrollment into integrated care.**

**Reach out to ATI to learn more**

# WHY STATES SHOULD ENGAGE SHIPS TO SUPPORT DUAL ELIGIBLE INDIVIDUALS

## What are SHIPs?

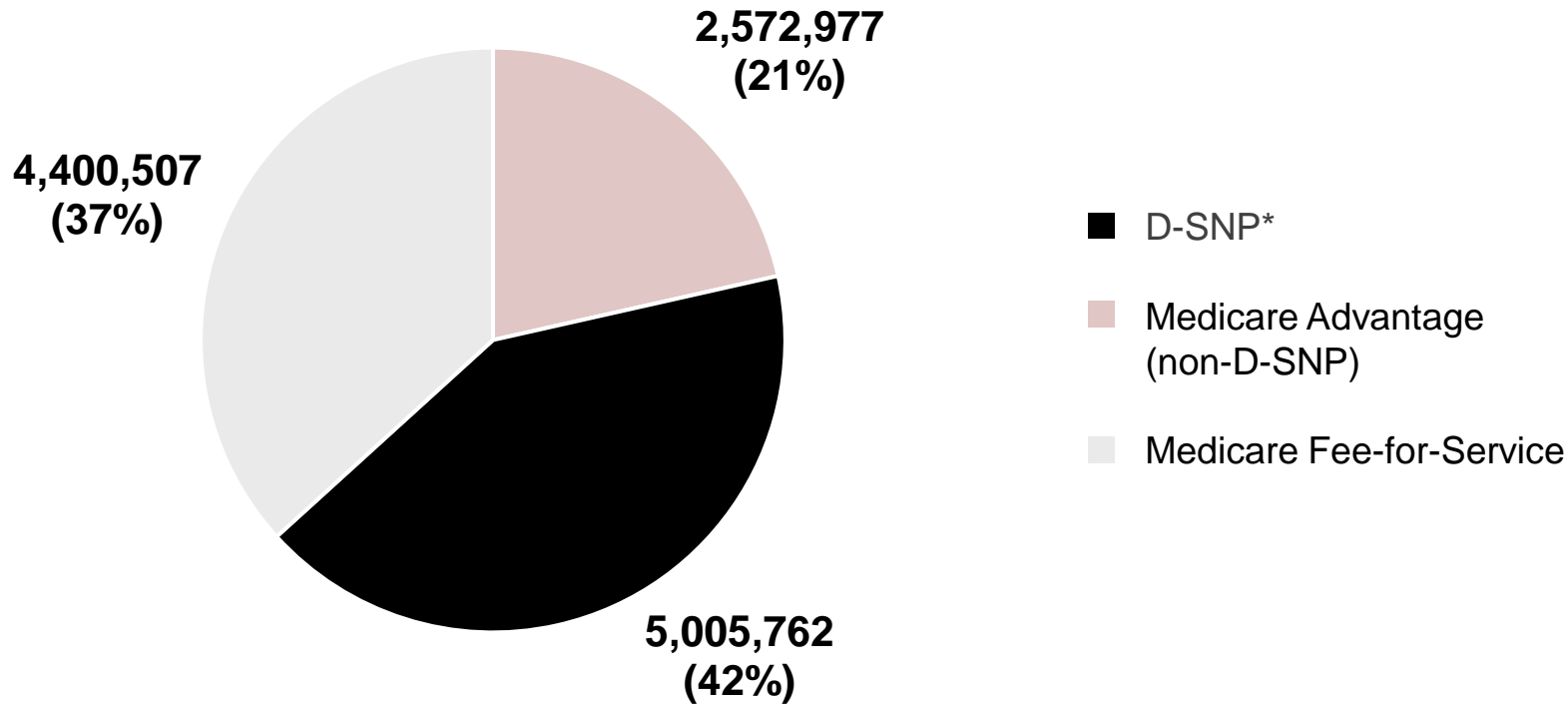
- SHIPs are Medicare counseling entities funded primarily by the federal government.
- Each state has a SHIP administered either through their state aging department or department of insurance.
- SHIPs employ or have volunteers who provide unbiased, objective counseling to Medicare beneficiaries, their families, and caregivers on Medicare coverage options.

## Why Should State Medicaid Agencies Work with SHIPs?

- SHIP counselors play a critical role in supporting individuals to make Medicare enrollment decisions.
- Working with SHIPs to increase their capacity to counsel dual eligible individuals helps advance states' integrated care goals.

# WHY STATES SHOULD ENGAGE SHIPS TO SUPPORT DUAL ELIGIBLE INDIVIDUALS

## Medicare Enrollment of Dual Eligible Individuals



Fewer than half of all dual eligible individuals in the United States are enrolled in a D-SNP.

→ This suggests an opportunity to educate dual eligible individuals about the value of a D-SNP and promote strategies for state Medicaid agencies to encourage enrollment into integrated care programs.

### Snapshot of Dual Eligible Individuals Across the United States:

- State Medicare Advantage penetration for dual eligible individuals varies, from 82% in Hawaii to 1% in Alaska.
- State D-SNP penetration for dual eligible individuals also varies, from 65% in Hawaii to 2% in Wyoming.\*\*

\*D-SNPs, or Dual Eligible Special Needs Plans, are a special type of Medicare Advantage plan that only enrolls dual eligible individuals and is responsible for coordinating their Medicaid benefits.

\*\*D-SNPs are not available in all states, so only D-SNP states are analyzed for the range.

Source: ATI Analysis of the Master Beneficiary Summary File using September 2023 data. Data is representative of both full and partial dual eligible individuals.

# OPPORTUNITIES FOR STATES TO ENGAGE AND SUPPORT SHIPS

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## Launch of a New D-SNP Program

- **Issue:** State Medicaid agencies planning for and launching new D-SNP programs and types\* must navigate a significant number of policy and programmatic decisions directly impacting individuals' experiences (e.g., templates for integrated member materials).
- **Opportunity:** State Medicaid agencies can solicit direct input and feedback from their SHIPs, especially on person-facing materials, to ensure that beneficiary experiences inform key policy and programmatic decisions within D-SNPs.

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## Discrete Policy Change

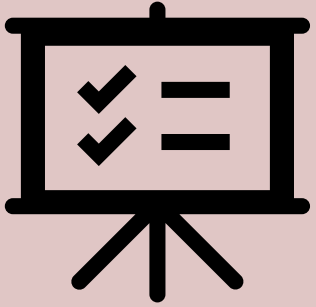
- **Issue:** Technical policy changes, such as default enrollment implementation and exclusively aligned enrollment requirements, can cause confusion and concern among dual eligible individuals without appropriate education.
- **Opportunity:** State Medicaid agencies can promote understanding around discrete D-SNP policy changes by engaging and educating their SHIPs on key changes individuals may experience year to year.

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## Ongoing Education and Training

- **Issue:** State D-SNP programs frequently change and evolve to account for new state priorities to enhance integrated beneficiary experiences, and/or in response to new federal requirements for D-SNP programs.
- **Opportunity:** SHIPs can be a strong partner in advancing both federal and state integration goals; regular and open communication between state Medicaid agencies and their SHIPs is key to enabling mutually beneficial partnerships on the state's integration goals.

\*There are three different types of D-SNPs: Coordination-only (CO) D-SNPs, Highly Integrated D-SNPs (HIDE SNPs), and Fully Integrated D-SNPs (FIDE SNPs). All three types offer different levels of Medicare-Medicaid integration and must adhere to type-specific federal requirements.



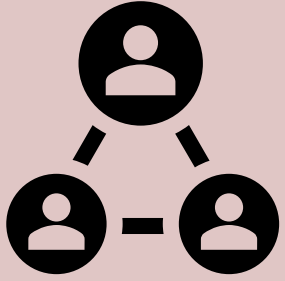
# Training and Presentations

## How?

- ✓ **Hold** trainings for SHIPs to educate their staff and counselors on new integrated care program and policy changes to support counseling of individuals.
- ✓ **Create** consistent opportunities to engage and educate SHIP program managers through ongoing technical assistance.

## In Action:

- ❑ **Deliver** regular, dedicated trainings to SHIPs on a state's integrated care programs and policies; this will create a foundational understanding of enrollment choices and key considerations for individuals.
- ❑ **Conduct** ad hoc trainings or hold "office hours" to inform SHIPs of changes to programs and policies and provide an opportunity for questions and answers.



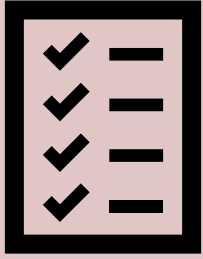
# Collaborative Opportunities

## How?

- ✓ **Facilitate** opportunities for SHIP program managers and counselors to convene and discuss best practices, share knowledge and information, and collectively problem-solve.
- ✓ **Promote** opportunities for SHIPs to engage with plans to support a better understanding of coverage, opportunities to work through beneficiary issues, and overall advocacy efforts.
- ✓ **Promote** collaboration between SHIPs, community-based organizations, and other community and state partners to foster partnerships that support outreach and referrals.

## In Action:

- ❑ **Establish** learning collaboratives for SHIP program managers and counselors that meet at a regular cadence throughout the year.
- ❑ **Explore** opportunities to foster SHIP-plan connections to identify points of contact for information sharing and problem resolution.
- ❑ **Outline** state partners in a central list for SHIPs to access and use to support the development of a list of resources to refer individuals to community and other health and social supports.



# Counseling Materials

## How?

- ✓ **Partner** with SHIPs to develop counseling materials to ensure counselors' access to resources and reference documents that enable an informative and thorough counseling process.

## In Action:

- ❑ **Distribute** material information on integrated care programs and policies, including relevant changes, in a manner that can be easily understood by counselors and used in their counseling of individuals. For example: FAQs, plan benefit comparison charts, etc.
- ❑ **Support** the development of standardized assessment questions to identify the holistic needs and priorities of dual eligible individuals for a tailored counseling experience.
- ❑ **Support** the development of flowcharts with clear steps to help counselors refer individuals to Medicaid information and enrollment support.



## ATI'S EXPERIENCE SUPPORTING STATES TO ADVANCE INTEGRATED CARE

ATI has worked with states to design and effectuate strategies aimed at improving Medicare and Medicaid integration for dual eligible individuals. From these experiences, the following are examples of how states and ATI have engaged SHIPs to help achieve state integrated care goals.

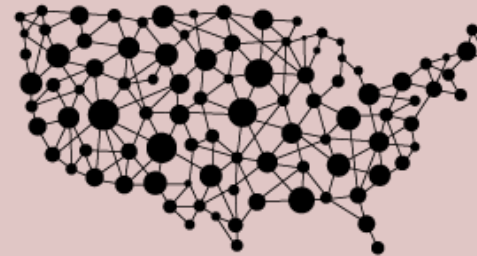
- ❑ **Developed a statewide dual eligible strategy for SHIPs** that focused on creating new counseling approaches and materials tailored to meeting the needs and priorities of dual eligible individuals during the Medicare counseling process.
- ❑ **Held informational webinars and trainings** on new policy and program changes to educate and inform SHIP program managers and counselors on how to convey changes to individuals and answer their integrated care questions.
- ❑ **Created new resources**, like FAQ documents and website content, to support streamlined and consistent messaging on states' integrated care offerings.
- ❑ **Worked in partnership with D-SNPs to develop counseling materials** that outlined key plan features of interest to dual eligible individuals, including care management requirements and supplemental benefit offerings, to support informed beneficiary decision-making.

**There are various approaches states can take to support SHIPs as they educate and counsel dual eligible individuals, ranging from low-lift resource development opportunities to higher-lift engagement strategies.**

ATI has experience working directly with Medicaid agencies and their SHIPs to strategize and implement approaches for maximizing these opportunities.

Reach out to ATI to learn more.

[Visit the State Resource Center](#) →



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