

SHIC

talk

A program of the ND Insurance Department - Jim Poolman - Commissioner

August 2007

Commissioner Comments



In June, I was asked to testify before the United States House of Representatives Energy and Commerce Committee. I provided information about aggressive sales practices specific to the marketing of Medicare Advantage plans in North Dakota.

Over the course of the past several months, the Insurance Department has fielded hundreds of complaints from seniors in North Dakota about Medicare Advantage plans and the abusive and aggressive sales tactics that some companies are using to sell to vulnerable seniors. I told their story to Congress and I am pleased that Congress is taking action and looking into these marketing abuses.

At various times, I have communicated many of the marketing issues to Centers for Medicare and Medicaid Services (CMS) but so far, CMS has not provided substantive assistance.

Clearly these companies need more rigorous oversight and CMS is not prepared or seemingly able to do the job. Under the current circumstances, seniors in North Dakota are being shortchanged by CMS and the Medicare Modernization Act.

We have been monitoring complaints about Medicare Advantage plans and are currently conducting an investigation into specific insurance companies, agencies and agents who are selling the plans. Our investigation is ongoing and even though we do not have regulatory authority over the insurance companies themselves, we do have authority over the agents that are selling the plans. We will not hesitate to suspend or revoke agents' licenses.

I ask you to help me by letting the Department know about any senior who you may be working with who has experienced any unfair sales tactics or has been misled by an agent. I am particularly interested in seniors who have been switched without their knowledge or full consent. Anyone who has questions about Medicare Advantage plans or has information that would be helpful to our investigation, should call the Senior Health Insurance Counseling (SHIC) program at 1.888.575.6611.

Thanks so much for your help! If you would like to view a web cast of my testimony, use this [link](#). My testimony begins at 3:07. You may also read my testimony [here](#).



Jim Poolman
Insurance Commissioner

NORTH
DAKOTA

a program of the
North Dakota
Insurance Department

SHIC
Senior Health
Insurance Counseling

New Special Election Period for MA Plans

As stated in the Medicare Managed Care Manual 2008, expansions for the Special Enrollment Period (SEP) for violation of contracts and expansions for the SEP for low-income subsidy individuals are effective *immediately* upon release of the new guidance which was June 20, 2007.

The Centers for Medicare and

Medicaid Services (CMS) recently announced a new SEP that specifically addresses allegations of misleading sales practices by insurance agents. Other SEPs include:

- Change in Residence
- Full and Partial Dual Eligible
- Low income subsidy
- Institutionalization

For more details, please see the following documents available through CMS:

[Part D Plans](#)

[Medicare Advantage Plans](#)

Uninsured Task Force

Bismarck/Mandan has created a unique network of concerned parties interested in assisting the uninsured/underinsured in our area. SHIC felt this model may be valuable for replication in other areas of the state.

Inception/History:

The Burleigh-Morton Uninsured Task Force was organized by St. Alexius Medical Center in 2003, after a community leaders' survey was conducted which indicated that services for the uninsured/underinsured was one of the top three unmet health-related needs in the area.

Membership:

The Task Force has approximately 20 members, with representatives from healthcare providers (hospitals, clinics, physicians), county social services, ND Department of Human Services, public health agencies, community health programs, United Way, college nursing programs, Prescription Connection for ND, Blue Cross/Blue Shield of ND, church-related organizations, homeless shelters and other interested

non-profit organizations.

Tasks to date:

The Task Force developed a survey sample of uninsured persons in the community. Survey results indicated that many consumers were not aware of the resources that are available and others had not sought needed healthcare services because they had no insurance. Emergency medications were also identified as a critical issue.

The Task Force printed a brochure of local and statewide services available, and received a small grant to pay for some emergency medications. Resources for uninsured adults between the ages of 21-64 continue to be very limited.

In the future:

A future goal of the Task Force is to involve the Chamber of Commerce and business community in addressing these issues.

Insurance Department Website - A Great Source of Information

Don't forget to visit the North Dakota Insurance Department's website for answers to many of your Medicare and long-term care insurance questions. The "Consumer" section has

information specific to Medicare, Medicare Part D, Medicare supplement insurance and Medicare advantage plans. Users can even look up premiums in real time for every Medicare

supplement policy currently marketed in North Dakota.

Visit the "Consumer" section at www.nd.gov/ndins/consumer/.

Coverage of Shingles Vaccine: Changes in 2008

Part D covers the shingles vaccine (Zostavax) for 2007 and 2008. In 2007, only the vaccine, not its administration, was paid under Part D. CMS has shifted the entire cost to Part D for 2008, and issued a memo with plans regarding this change.

If a beneficiary goes to an in-network pharmacy of his or her

Part D plan and the pharmacy not only dispenses but also administers the vaccine, the pharmacy would process a single claim to the Part D plan and collect a co-pay from the beneficiary.

If a beneficiary goes to a physician's office to get the vaccine, the physician would provide the vaccine and its

administration and then bill the beneficiary for the entire charge.

The beneficiary would have to submit a paper claim to the Part D plan for reimbursement for both the vaccine and its administration.

Annual ND Disabilities Advocacy Consortium Conference

The third annual North Dakota Disabilities Advocacy Consortium Conference will be held at the Kelly Inn on Monday and Tuesday, August 20 and 21 in Bismarck.

Breakout sessions include

representatives from Fair Housing of the Dakotas, Family Voices, North Dakota Homeland Security, AARP, ND Centers for Persons with Disabilities and more. Stipends are available for individuals with disabilities.

For more information or to register, call 1-877-766-6907 or 701-328-3934 or email jimmoench@nddac.org.

New Counselor training:

**Bismarck: September 11, 12, and 13th
Expressway Suites, Bismarck**

Update Counselor training:

**Bismarck: October 2, Expressway Suites
Fargo: October 4, C'Mon Inn**

**Contact the SHIC program for more information:
888.575.6611 or ndshic@nd.gov.**

2008 - Part D Enrollment Events

Bismarck	November 15, 2007 9:00 am to 4:00 pm	State Capitol (West end of Capitol) 600 E Blvd Avenue Bismarck, ND 58501
Dickinson	November 16, 2007 9:00 am to 4:00 pm	Days Inn (also known as Grand Dakota Lodge) 532 15th St West Dickinson, ND 58601
Jamestown	November 20, 2007 9:00 am to 4:00 pm	Gladstone Inn 111 2nd St NE Jamestown, ND 58401
Grand Forks	November 28, 2007 9:00 am to 5:00 pm	Senior Citizens Association 620 4th Ave South Grand Forks, ND 58201
Fargo	November 29, 2007 9:00 am to 5:00 pm	West Acres Mall, Fountain Court by JC Penney 3902 13th Ave South Fargo, ND 58103
Minot	December 04, 2007 9:00 am to 5:00 pm	Comfort Inn 1515 22nd Ave SW Minot, ND 58701
Williston	December 05, 2007 9:00 to 5:00	Williston Senior Center 1001 15th Ave West Williston, ND 58801

Director's Corner

Greetings!

We have been busy preparing for Fall Part D enrollment events. Please see the schedule for times and locations. If you have not been contacted to assist with these events, and would like to join us, please give us a call at 1-888-575-6611.

We have also decided to implement a new component to the Part D enrollment events as it seems there is not enough time to accommodate all of the enrollment requests. We will be taking applications via phone and processing them as we are able. More details to follow.

Coming up in September, I will be attending a Train-the-Trainer workshop in Denver. I hope to learn some different teaching methods for Medicare when training our new and existing SHIC counselors in the future.

Again, thanks for all you are doing. We do make a big difference in the lives of our seniors!



Cindy Sheldon



is published by:

ND Insurance Department-Dept. 401
600 East Boulevard Avenue
Bismarck, ND 58505

Phone: 701.328.2440
Toll-free: 888.575.6611
Fax: 701.328.4880
TTY: 800.366.6888
Web: www.nd.gov/ndins/
Email: ndshic@nd.gov

**For Medicare
related resources,
please visit:**

www.healthassistancepartnership.org/

If you have questions about any content or have suggestions for content for our next publication, please contact Cindy Sheldon, Director, at 701.328.9604 or csheldon@nd.gov.