



# Special Needs — — Plan Alliance

**CY26 Agent and Broker Compensation**  
**04/15/2024**

# Speakers

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- **Michael Andel**, VP, Congressional Relations, National Association of Benefits and Insurance Professionals (NABIP)
- **Melissa Simpson**, Assistant Director, Office of Healthcare Information and Counseling, Center for Innovation and Partnership, Administration for Community Living
- **Mike Donovan**, VP, D-SNP Product, United Healthcare

# Special Needs — — Plan Alliance

**Building SNP Infrastructure – Supporting Beneficiaries and the New  
CMS Policy**

**Melissa Simpson, Assistant Director, OHIC, ACL**

**4/15/24**



# Administration for Community Living (ACL)

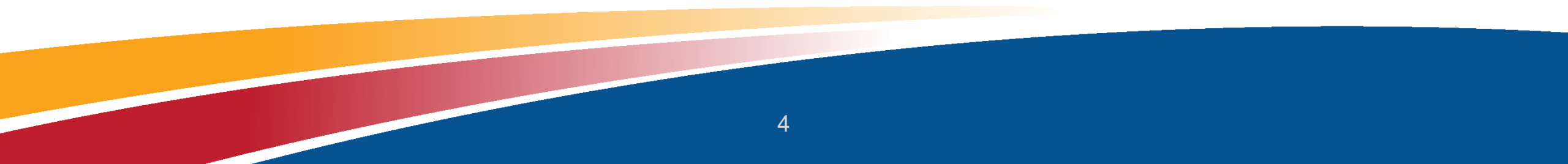
ACL was initially established in April 2012 by bringing together the Administration on Aging, the Office on Disability and the Administration on Developmental Disabilities. In the years since, additional research, service, and information and referral programs have been transferred to ACL from other agencies. ACL is responsible for increasing access to community supports, while focusing attention and resources on the unique needs of older Americans and people with disabilities across the lifespan.

## Mission

Maximize the independence, well-being, and health of older adults, people with disabilities across the lifespan, and their families and caregivers.

## Vision

All people, regardless of age and disability, live with dignity, make their own choices, and participate fully in society.



# Office of Healthcare Information and Counseling (OHIC)

- Located in the ACL Center for Innovation and Partnership (CIP)
- Responsible for the Medicare-related programs administered by ACL including:
  - **State Health Insurance Assistance Program (SHIP):** Assists with understanding, accessing, and enrolling in Medicare benefits and programs
  - **Senior Medicare Patrol (SMP):** Educates to prevent, detect, and report Medicare fraud, errors, and abuse
  - **Medicare Improvements for Patients and Providers Act (MIPPA):** Assists those with limited incomes and assets enroll in programs to help them afford Medicare

# State Health Insurance Assistance Program (SHIP)

## Mission

Empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training, to make informed health insurance decisions that optimize access to care and benefits.

*SHIP can help.*

Your State Health Insurance Assistance Program (SHIP) can help with one-on-one, unbiased guidance:

- Understanding costs and coverage
- Comparing options
- Completing the enrollment process



- **54 Grantees:** One every state, DC, PR, & USVI; 2/3 in State Units on Aging and 1/3 in Dept of Insurance
- Built on over **2,200 local partnerships** with AAAs, CILs, senior centers, and other community organizations to host 12,500 team members (approx. 50% are volunteers)
- Find more information and local information for SHIPs at the SHIP Technical Assistance Center: [shiphelp.org](http://shiphelp.org).



Navigating Medicare

# Senior Medicare Patrol (SMP)

## Mission

To empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

SMP Resource Center:  
[www.SMPResource.org](http://www.SMPResource.org)



- **54 Grantees:** 6,900 team members nationally serve in every state, DC, PR, GU, and USVI
- **SMP goals:**
  - To **prevent Medicare fraud** before it happens via public outreach and one-on-one assistance and
  - To **report suspected issues** as quickly as possible to the proper investigators
- SMP is known as a **trusted OIG & CMS partner** and provides a direct link from Medicare beneficiaries to fraud investigators
  - Example: OIG credits SMP with first notifying them of genetic testing schemes in 2019, recent surge in urinary catheters.

# MIPPA State Grants and BECs

MIPPA funds outreach and enrollment assistance to reach limited-income Medicare beneficiaries.

- Builds on existing infrastructure created by the SHIPs, Area Agency on Aging (AAAs), and Aging Disability Resource Centers (ADRC)
- Assistance with benefits that help **pay the costs of Medicare** like:
  - Extra Help/Low-Income Subsidy (LIS) to help with Medicare Part D premiums, deductibles, and copayments
  - Medicare Savings Programs (MSP) to help with Medicare A/B premiums, deductibles and coinsurance
- **MIPPA projects** are in every state, DC and PR
  - States must apply to receive all three funding streams, some do not.
- Funds **National Center for Benefits Outreach and Enrollment (NCBOE)** awarded to the National Council on Aging (NCOA)
  - provides technical assistance to MIPPA state grantees and manages Benefits Enrollment Centers (BECs)
  - BenefitsCheckUp

MIPPA NCBOE  
Resources:

[Center for Benefits Access  
for Professionals](#)

<https://benefitscheckup.org/>

[Benefits Enrollment Centers  
\(BECs\)](#)





# Partnership Opportunities

- Agent/Broker
  - SHIP, MIPPA, BEC, and BenefitsCheckUp benefits screening, enrollment, and low-income benefit program education
- SNP Plans
  - SHIP/MIPPA
    - Benefits Enrollment and Recertification: MSP and LIS
    - Plan coverage details
    - Coverage navigation
    - Complaint Tracking Module (CTM) issue resolution
  - SMP
    - Educate to prevent, detect and report fraud, waste, and abuse



# THANK YOU

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Visit us on our website at [snpalliance.org](http://snpalliance.org)!