

Seniors Safe At Home : MEDICARE EDUCATION AND COUNSELING

FY 2018 Buncombe County Community Funding

The Council on Aging of Buncombe County, Inc.

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Application Form

Project Name*

Name of Project

Seniors Safe At Home : MEDICARE EDUCATION AND COUNSELING

Amount Requested*

Amount Requested

\$25,000.00

Service Area*

Which Commissioner Districts are served by this program?

Access a map of Buncombe County Commissioner districts [here](#).

District 1

District 2

District 3

Which county sustainability goal aligns best with the goals of this project?*

Based on the Buncombe County Sustainability Plan, select a Category, Goal & Objective that align with the focus of the project and the specific results that will be achieved.

Access the Buncombe County Sustainability Plan [here](#).

Community > Equity in Access > Improve equality in access to healthcare

If applicable, select a second sustainability goal that aligns with project goals.

Result 2 is optional - Select if project aligns with more than one Sustainability Category, Goal & Objective.

[Unanswered]

If applicable, select a third sustainability goal that aligns with project goals.

Result 3 is optional - Select if project aligns with more than one Sustainability Category, Goal

& Objective.

[Unanswered]

Project Description

Project Description*

Description of Project

A component of COA's Seniors Safe At Home program, Health Insurance Information services provides Affordable Care Act (ACA) and Medicare Education & Counseling services. This application requests support for Medicare Counseling, Education and Outreach. 20% of Buncombe County's population are Medicare beneficiaries - this is especially significant because Medicare is complicated and confusing. Understanding Medicare is a challenge for the majority of people, regardless of age, income or education. COA's Medicare service provides individual assistance to understand healthcare options and identify the most appropriate health coverage to meet the needs of the individual beneficiary. This comprehensive approach includes our innovative community education program, "Medicare Choices Made Easy", which continues to gain popularity with individuals as well as with local employers, healthcare providers, community groups, and caregivers. Medicare counseling, provided to more than 3,000 persons annually by a cadre of trained volunteer counselors (including COA staff) assists with reviewing options including supplemental insurance, prescription drug coverage, Medicare Advantage, and applications for Medicare subsidies. Additionally, classes and counseling include information about Advanced Care Planning, Medicare Fraud, health education, and other programs.

How many people will this project serve?*

State the number of individuals or households in Buncombe County that will be served by this project. Also state the number of people that will experience the desired result. For example, if dropout prevention services are being delivered to 100 students, how many will successfully graduate from high school?

Based upon the past three years of activity, we expect at least 4,200 Buncombe County Medicare participants and those preparing to enroll in Medicare will be served by this project. Building upon our experience, we project that at least 3,200 persons will receive individual assistance, including enrollment and resolution of coverage issues and at least 1,000 more persons (this includes Medicare beneficiaries as well as healthcare providers, employer and community organization groups) will attend educational classes. Surveys conducted at all classes show 100% of responses rate the class as helpful and that they either learned new information, or had their knowledge confirmed or reinforced.

Describe the people this project will serve.*

Characterize the demographics of the project's target population in terms such as age, gender,

income, race, ethnicity, geographic area, etc. Include information about method of referral/recruitment of the target population.

Buncombe County has over 54,000 Medicare beneficiaries. COA served 3,891 persons with this service in FY 2016; of those, 77% were aged 65 and older, and 23% aged 64 and under and receiving Medicare through Social Security Disability; 64% of those served were women, and 36% men; 95% identified as White, non-Hispanic, 3% identified as African-American, 1% identified as Hispanic, and 1% identified as Asian. Approximately 15% of those served are below 150% of the federal poverty level. Persons served by this project cover a wide range of needs, including organ transplant candidates, Hepatitis C and HIV patients, and other high-risk conditions. Participants are engaged via public and social media, word-of-mouth, hospitals, physicians and pharmacists, and community partner agency referrals (including Social Security).

What key steps will you take to achieve the results of this project?*

Describe the core elements of your implementation plan, including milestones that will take place within the funding timeframe.

Medicare Counseling and Educational classes are provided year - round. Currently COA offers an average of 35 Medicare classes yearly; generally scheduled 3 times/month at various locations across Buncombe County. Specific time frames related to this grant are:

Annual Election Period (Part C, Part D): October 15 - December 7, 2017;

General Enrollment for persons who did not enroll in Part B: January 1 - March 31, 2018;

Describe the evidence of success that backs this project's approach.*

What evidence of success (i.e. evidence-based research, practice model, accreditation, industry standards, and/or other framework) are you using as a basis for your project design?

The Seniors Health Insurance Information Program (SHIIP) Medicare assistance program is overseen by the NC Department of Insurance. It is part of a national program sponsored by the Center for Medicare and Medicaid Services (CMS) to assist beneficiaries, caregivers, and others assisting current and potential Medicare beneficiaries with education, enrollment, claims, and related issues. The Council on Aging of Buncombe County provides education, enrollment, and counseling in Buncombe and Henderson Counties. There are 38 SHIIP-trained staff and volunteers able to provide this service to Medicare beneficiaries. All persons providing services through SHIIP must complete certification with the NC Department of Insurance, and attendance at quarterly meetings is required by NCDI to ensure knowledge is current. The number of persons assisted continues to grow, increasing 30% per year in both FY 15 & 16 and saved enrollees over \$483,000 in insurance costs in FY 16.

Describe your data collection, tracking, and reporting procedures.*

Explain your methods for documenting project, service and client information. Include a description of any software or other tools utilized.

Medicare counseling assistance is documented through SHIPTalk, a national database maintained by the Administration on Community Living (formerly the Administration on Aging). Data tracked by this system

includes age, gender, ethnicity, income (above/below Low Income Income subsidy levels), zip codes, types of information provided, enrollment assistance, savings to the consumer, appointment outcomes, community outreach/classes, public information, and time spent with consumers. Data is accessible to COA for reporting.

Explain your technological resources and capacity.*

Explain your current technological strengths and barriers and how this impacts your ability to track data and report outcomes. Who is responsible for adaptation and use of technology within your organization?

As described in the previous question, this data is collected on a national site and is accessible to COA for reporting. COA provides all off-site Medicare counselors with laptops, printers, and secure WIFI access. For other operations, COA designs, builds, operates and maintains our own on-premise private cloud "COANET". Built on Windows Server 2012R2 platform, it consists of 2 physical Xeon servers, six virtual servers, and virtual desktops for branch offices. Our Remote Applications server provides "anywhere access" of our purpose-built ePHI database to mobile staff via encrypted VPN to our LAN, then SSL to the application. Our client database, is structured to meet HIPAA (HiTECH Act) standards. David Bloom of SysAdminLLC, has been our contract "IT guy" since 2002. Filling the role of CTO, he works with staff and management to build and maintain a coherent and affordable IT infrastructure. He is a certified HCISPP (health care information security and privacy practitioner).

Organizational Profile

How does the proposed project support your mission and strategic plan?*

State your mission and the date of your most recent strategic plan, and explain how the proposed project helps advance your organizational goals.

Strategic Plan 2014–2017: Mission: Assuring access to services that assist adults to age with choice. Medicare education & counseling helps beneficiaries select the proper coverage to meet their healthcare needs and budget. Classes provide a thorough review of Medicare, including Parts A,B,C,& D; benefits, enrollment; supplements, prescription drug and Medicare Advantage plans. Emphasis is placed on how to avoid penalties and select the most cost-effective plan for the individual. Participants are informed about subsidies - e.g.Medicare Savings Plans and Extra Help. Attendees are encouraged to follow up with individual appointments with COA staff & volunteers. Experience has taught us that many beneficiaries not only miss deadlines and incur penalties, but often purchase ancillary benefits at higher cost than necessary. Having the proper insurance coverage facilitates access to affordable, quality healthcare, supporting beneficiaries to age with choice.

What expertise/accomplishments do you have that are relevant to the proposed project?*

List your organization's strengths as well as accomplishments from the past 3 years that position the organization to be successful with the proposed project.

As lead agency for aging services in Buncombe County, COA programs are key to promoting access to health in aging. Our services include access to In Home Aide and Caregiver Respite, Minor Home Repair, Call A Ride Volunteer transportation, Senior Dining & Wellness, Hospital and Skilled Care Transitions, and Medicare Education & Counseling. COA has been a SHIIP Coordinating agency since the 1990's. Because of our expertise and success, COA was requested to provide education and outreach to surrounding counties by the Land of Sky Area Agency on Aging. Trust is a vital component in strong organizations; 46% of referrals to COA are from family, friends, & clients and 28% from healthcare providers: evidence of community trust in COA. We have expanded thoughtfully across the service continuum, growing from 5 staff and under 350 clients (2002) to 20 staff, 8,000+ clients and 20+ formal referral partners in 2016.

Describe partners that are critical to the success of your organization.*

List any external partners, intermediaries or advisors important to your success, and describe their role and evidence of their commitment. Describe successful collaborations with these people or groups.

Community Partners are central to the success of our program, helping us reach a wider audience by providing outreach locations across the county, thereby improving access to these services. Education & counseling is provided at a variety of venues: Buncombe County DHHS, Goodwill Industries, Buncombe Library System, YMCA location, UNCA, faith-based communities, civic & retiree groups, employer locations, businesses, retirement communities, and more. Our partnership with the Social Security Administration brings SSA representatives to all classes, helping participants understand how the two benefits work together. All of these organizations make referrals to COA for assistance with Medicare and other needs their older clients may have.

Financial Information

Nonprofit financial assurance requirements:

Financial statements, prepared using a recognizable basis of accounting (i.e., modified accrual) and IRS Form 990s must be submitted to Buncombe County annually.

- Organizations with annual revenues of \$300,000 or greater must submit financial statements audited in accordance with generally accepted auditing standards.
- Those with revenues between \$100,000 and \$300,000 must submit financial statements reviewed in accordance with SSARS 19.
- Those with revenues of less than \$100,000 must submit non-disclosure financial statements compiled in accordance with SSARS 19.

All financial statements must be reported on by a certified public accountant and include a full balance sheet, income statement, and cash flow statement.

These requirements are considered minimum requirements. Organizations may submit a higher level of assurance than is required.

IRS Form 990 - Upload Here

Click Choose File to upload a copy of the 990 form you most recently completed.

990 COAbc reduced for upload.pdf

If your organization does not have a 990, briefly state the reason.

Include a statement of intent to comply with nonprofit financial assurance requirements as listed above.

N/A Our full 990 document was too large to attach. The 990 provided here is not a complete document. The complete 2014 990 is available from The Council on Aging.

Financial Statements - Upload here

Click Choose File to upload a copy of the most recently completed financial statements (audit, compilation or review).

COA FS 2015 ISSUED-1.pdf

If your organization does not have financial statements, briefly state the reason.

Include a statement of intent to comply with nonprofit financial assurance requirements as listed above.

N/A

Complete Budget Worksheet - Upload Here*

Download the budget form [Here](#).

Complete the budget form for this project/program and the overall agency. Save it to your computer, then upload it by clicking Choose File.

COAbc BC Community funding budget form FY 18.xlsx

Budget Narrative*

Describe all differences between current year and proposed year. List all pending funding sources with expected date of notification. Please detail any other information that may help clarify the budget.

Pending Funding:

United Way: \$22,000 May 2017

NC SHIP: \$14,694 June 2017
MIPPA: \$10,000 Spring & Fall 2017

Differences: Current 2-year foundation grant funding supporting Medicare Counseling, Outreach, and Education ends March 2017. However, the demand for the service continues to increase (FY 16 service contacts were up 31% over FY 15, a pattern). The increasing demand for this service has required COA to create a 20-hour/week position to help meet this growing need; related costs are included in this application. Funding through the Department of Insurance is limited, uncertain, and shrinking.

What (if any) portion of requested funds will be used to support capital expenses?*

Capital projects are defined as those used to acquire or upgrade physical assets such as property, buildings, or equipment. Please detail.

N/A

Employee Wages

Please provide information about the wage breakdowns of your employees. Living wage for Buncombe County has been identified as \$11.00 per hour for employees with employer-provided health insurance and \$12.50 per hour for employees without.

Employees with employer-provided health insurance*

List the number of employees in your organization with employer-provided health insurance in each wage category. For salaried employees, use hourly wage equivalents.

\$7.25 - \$10.99 per hour

\$11.00 - \$14.99 per hour

\$15.00 - \$19.99 per hour

\$20.00 - \$24.99 per hour

\$25.00 - \$29.99 per hour

\$30.00 - \$34.99 per hour

\$35.00 - \$39.99 per hour

\$40.00+ per hour

\$11.00 - \$14.99 per hour - 1 (one)

\$15.00 - \$19.99 per hour - 8 (eight)

Employees without employer-provided health insurance*

List the number of employees in your organization without employer-provided health insurance in each wage category. For salaried employees, use hourly wage equivalents.

- \$7.25 - \$12.49 per hour
- \$12.50 - \$14.99 per hour
- \$15.00 - \$19.99 per hour
- \$20.00 - \$24.99 per hour
- \$25.00 - \$29.99 per hour
- \$30.00 - \$34.99 per hour
- \$35.00 - \$39.99 per hour
- \$40.00+ per hour

- \$12.50 - \$14.99 per hour - 2 (two)
- \$15.00 - \$19.99 per hour - 2 (two)
- \$20.00 - \$24.99 per hour - 3 (three)
- \$25.00 - \$29.99 per hour - 1 (one)