

## State Health Insurance Assistance Programs

### Overview

The State Health Insurance Assistance Program (SHIP) is a nationwide program that provides information, one-on-one counseling, and assistance to Medicare beneficiaries and their families. Counselors offer unbiased answers to questions related to Medicare, Medigap, Medicare Advantage plans, the Medicare Savings Program, Medicare Prescription Drug Coverage, Medicaid, and other health insurance programs.

The Centers for Medicare & Medicaid Services (CMS) grants states money to hire staff and recruit volunteers, at the state and/or local level, who provide counseling to beneficiaries either in person or over the phone. About two-thirds of the SHIPs are administered by the state agencies serving seniors and people with disabilities, the other one-third are administered by the state insurance agencies, and the District of Columbia's program is administered by a clinic. (See Figure 1)

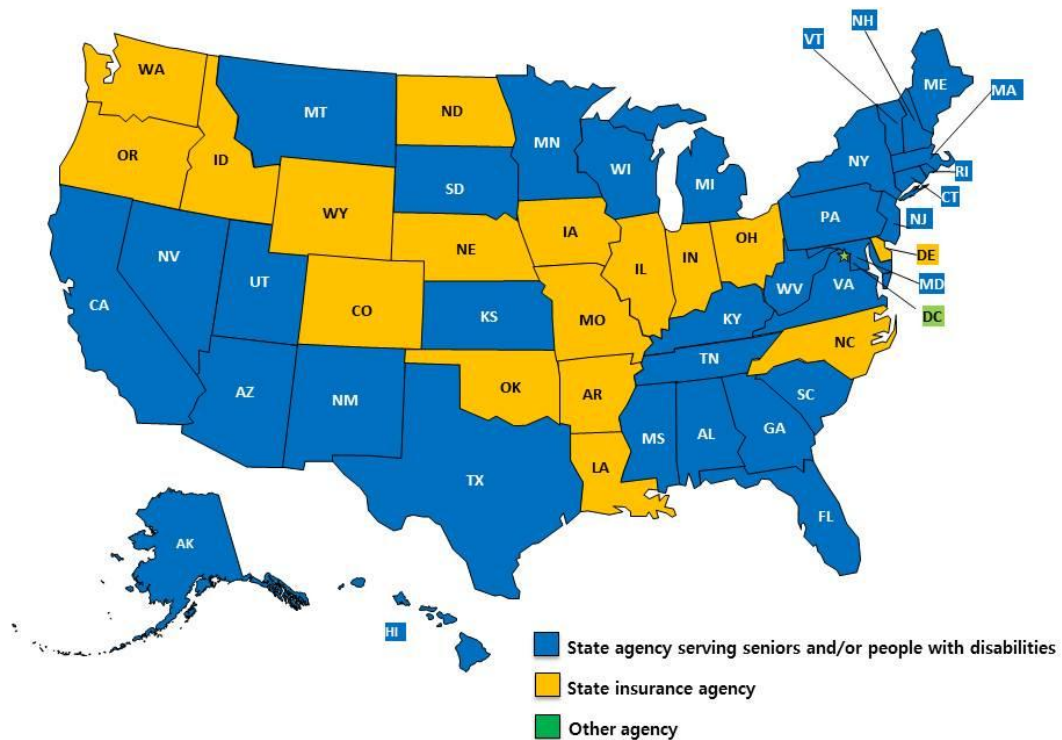


Figure 1: Entity administering SHIP program at the state level

## **Response Summary**

Thirty-eight state SHIPs responded to a survey inquiry from NASUAD concerning staffing and volunteer levels and local administration of SHIP. Responding states included: Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Hawaii, Idaho, Indiana, Kansas, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming.

### **Counseling and Educational Work of the SHIP**

Three states (North Dakota, Indiana, and Delaware) and the District of Columbia said they administered and operated their SHIP's counseling and educational work at the state-level. The other 34 responding states said this work was contracted to other entities, mostly Area Agencies on Aging or state-wide advocacy agencies.

### **State and Local SHIP Staffing and Volunteer Levels**

Staffing levels at both the state and local levels varies from state to state and depends heavily on a state's population and levels of funding. Since most states surveyed have chosen to administer the counseling and educational work through local-level SHIPs, staffing levels are much higher in the local programs than at the state-level. (See [Figure 2](#) for State SHIP staffing levels and [Figure 3](#) for local SHIP staffing levels.) Because funding for SHIPs is limited, in most states, counselors for SHIPs are in-kind staff or volunteers recruited by the state and/or local program. SHIPs reported anywhere from two to almost 570 volunteers in SHIPs across their states.

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**Figure 2: State SHIP Staffing Levels**

<b>State</b>	<b>How many full-time employees work at the SHIP at the state level?</b>	<b>How many part-time employees work at the SHIP at the state level?</b>
Alabama	1	0
Alaska	2	0
Arizona	1	1
California	7	1
Colorado	4	
Connecticut	1	0
Delaware	5	1
District of Columbia	3	3
Florida	11	0
Georgia	4	2
Hawaii	2	0
Idaho	11	0
Indiana	15	1
Kansas	2	1
Louisiana	6	2
Maine	1.4	0
Maryland	0	1
Massachusetts	3	1
Minnesota	4.5	0
Montana	2	0
Nebraska	4	2
Nevada	2	0
New Hampshire	1	0
New Jersey	6	0
New Mexico	7	0
North Dakota	4	0
Ohio	18	0
Oklahoma	6	0
Oregon	5	0
Pennsylvania	1	0
South Carolina	4	1
Texas	1	1
Utah	1	0
Vermont	0	1
Washington	15	0
West Virginia	2	0
Wisconsin	1	4
Wyoming	0	1

**Figure 3: Local SHIP Staffing Levels**

State	How many full-time employees do these entities employ to work at the SHIP?	How many part-time employees do these entities employ to work at the SHIP?
Alabama	1	0
Alaska	1	4
Arizona	8	12
California	155 paid staff; 14 in-kind staff. Our data does not differentiate between full-time and part-time staff.	155 paid staff; 14 in-kind staff. Our data does not differentiate between full-time and part-time staff.
Colorado	varies by site; 0-2 generally; much in-kind support	varies by site; 0-2 generally; much in-kind support
Connecticut	14	10
Florida	11	5
Georgia	20	5
Hawaii	14 Outreach Contract Staff have been trained 9 are actually documenting the work This is only part of their job	0
Idaho	0	0
Kansas	8	5
Louisiana	7	2
Maine	12	36
Maryland	22	18
Massachusetts	1	2-4
Minnesota	1	0
Montana	75	75
Nebraska	0	6
Nevada	6	3
New Hampshire	0	approximately 15
New Jersey	24 ship paid and 207 in-kind- 231 total	0
New Mexico	23	0
Oregon	0	12
Pennsylvania	Each agency employees a local program coordinator and some assign additional staff to SHIP work.	Varies across agencies
South Carolina	One in each site	One in each site
Utah	0	12
Vermont	5	2
Washington	Each of the 20 has a Volunteer Coordinator required by sub-grantee contract. Not all sub-grantee volunteer coordinator is funded as a full time position. Sub-grantees are expected to provide some in kind services.	Two of the sub-grantees receive funding for seasonal intern assistance during open enrollment. We funded 3 of these part time positions this grant period.
West Virginia	5	122
Wisconsin	144	30-50
Wyoming	4	4