

# MAKING A DIFFERENCE

NDSU EXTENSION SERVICE

NORTH DAKOTA STATE UNIVERSITY

## Dunn County Seniors Save on Health Care Costs State Health Insurance Counseling (SHIC): Medicare Part D

### The Situation

Reaching people in rural communities can be a struggle. Seniors often do not seek help comparing Medicare Prescription Drug Plans. Medicare Prescription Drug Plans are available from private insurance companies contracted with Medicare to provide and coordinate prescription benefits to beneficiaries. Each Medicare Prescription Drug Plan provides different types of prescription drug coverage. Currently, only about three in 20 people do comparisons that could save them hundreds of dollars in medication costs. Offering an opportunity for county residents to visit one-on-one in a county Extension office with an unbiased, research based entity is key to making an informed decision.

### Extension Response

The State Health Insurance Counseling (SHIC) program is administered by the state's Insurance Department. The program currently has 85 trained counselors who are affiliated with over 45 sponsoring organizations (i.e. senior centers, hospitals, care centers, and the NDSU Extension Service) in communities across the state. There is a shortage of volunteers and sponsoring agencies across North Dakota. The ND State Insurance Department values county level support to reach more seniors and help save them money.

As an organizational sponsor, we are able to provide accurate and objective assistance and advocacy related to Medicare for Medicare beneficiaries, their representatives, or persons soon to be eligible for Medicare.

### Impacts

Research shows that people with Part D plans could lower their costs by shopping among plans each year. Dunn County residents have saved thousands of dollars by comparing Part D plans and by NDSU Extension providing the opportunity for them to meet with a trained professional locally.

### Feedback

"I never knew Extension could help with this. It's nice knowing someone is there we can go to for help."

- Marshall Resident

"[It's easier] to be able to go to someone and be shown in black and white than over the phone."

- Halliday Resident

### Public Value Statement

People who do Medicare Part D comparisons each year save money on health care costs.

### 2017 Dunn County Local Value



= 30 plans compared

= 12 enrolled in 2017

\$ 110,000 = largest individual savings

\$ 182,514 = total savings

\$ 15,209.50 = average savings

Local NDSU Extension = SAVINGS

### Primary Contact

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