

## SHIP Mission & Vision

### SHIP Mission

Our mission is to 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 Vision

We are the known and trusted community resource for Medicare information.

### SHIP Strategy FY2024-2025

Strategic Themes	Goals	Objectives	Initiatives
Service Excellence	Goal 1: Consistently and confidentially provide accurate, objective, and comprehensive information and assistance.	Increase knowledge of program expectations at all levels.	Improve the workforce management infrastructure, including policies and procedures.
			Set program expectations at all levels, and periodically meet to assess and reassess expectations.
			Develop and execute a communication plan for all levels.
			Develop SOPs for OHIC staff.
		Increase the content knowledge of SHIP counselors.	Develop national standardized training requirements.
			Explore a national standardized training curriculum.
	Implement national online counselor certification.		
	Increase the content knowledge of SHIP clients.	Enhance CMS subject-matter expertise partnerships.	
		Increase SHIP TA Center's role in providing Medicare content knowledge.	
		Provide information in plain language.	
Goal 2: Promote awareness, knowledge, and visibility of the program.	Increase exposure of the public to the program.	Develop and implement self-service training and materials for beneficiaries.	
		Increase access points for beneficiary information.	
		Plan/develop a national media campaign.	
		Create and implement a media toolkit.	
			Develop new partnerships.

		<p><b>Increase the awareness of SHIP to those in greatest need of our services.</b></p>	<p>Identify data points, data sources, and prioritization process for grantees.</p> <p>Develop and implement plan to share best practices across the network (including ACL, TA Center, and grantees).</p>
<p><b>Capacity Building</b></p>	<p><b>Goal 3: Recruit, train and retain a diverse, sufficient, and effective workforce at all levels.</b></p>	<p><b>Enhance team member management.</b></p> <p><b>Increase knowledge of program expectations at all levels.</b></p> <p><b>Increase the content knowledge of SHIP counselors.</b></p>	<p>Roll-out and implement Program Risk and Management Policies and Procedures.</p> <p>Develop new and update existing team member management tools.</p> <p>Continue to leverage the ACL’s and TA Center’s team-member management expertise to support the SHIP grantees.</p>
<p><b>Operational Excellence</b></p>	<p><b>Goal 4: Develop and strengthen the program structure and organization, including policies, processes, and procedures, to enable effective and efficient operations.</b></p>	<p><b>Improve alignment of policies, processes, and procedures to program goals.</b></p> <p><b>Increase knowledge of program expectations at all levels.</b></p> <p><b>Increase accountability to program expectations.</b></p>	<p>Better align performance measures and process with program goals.</p> <p>Better align program funding formula with program goals and reduce variability.</p> <p>Conduct beneficiary survey project.</p> <p>Establish and implement clear monitoring process for grantees and OHIC.</p> <p>Explore and implement appropriate target-setting strategies.</p>
<p><b>Innovation</b></p>	<p><b>Goal 5: Promote adaptable and sustainable processes and activities to position the SHIP for changes in the programmatic landscape.</b></p>	<p><b>Increase innovation within the SHIP program to better serve Medicare eligible individuals.</b></p> <p><b>Expand strategic awareness within the SHIP network.</b></p>	<p>Fund innovation ideas and projects.</p> <p>Increase understanding, access to, and utilization of data</p>



**LOCAL HELP FOR PEOPLE WITH MEDICARE  
SHIP Performance Measures (PM)**

PM 1	Client contacts - Percentage of total one-on-one client contacts per Medicare beneficiaries in the State.
PM 2	Outreach Contacts - Percentage of persons reached through presentations, booths/exhibits at health/senior fairs, and enrollment events per Medicare beneficiaries in the State.
PM 3	Contacts with Medicare beneficiaries under 65 – Percentage of contacts with Medicare beneficiaries under the age of 65 per Medicare beneficiaries under 65 in the State.
PM 4	Hard-to-Reach Contacts – Percentage of Low-income, rural, and non-native English contacts per total “hard-to-reach” Medicare beneficiaries in the State.
PM 5	Enrollment Contacts – Percentage of unduplicated enrollment contacts (i.e., contacts with one or more qualifying enrollment topics) discussed per total Medicare beneficiaries in the State.

**Medicare Part D and Medicare Advantage Plan Enrollment Cost Changes**

In addition to the Performance Measures, ACL strongly encourages SHIPs to collect data related to the cost changes as a result of enrollment in Medicare part D and Medicare Advantage Plans available through the Medicare Plan Finder. By collecting this data, SHIPs can demonstrate the impact of their work on behalf of beneficiaries in three ways;

1. Data on the number of beneficiaries who received PDP/MA-PD enrollment assistance from SHIPs;
2. Data on the average cost change per beneficiary who received PDP/MA-PD enrollment assistance from SHIPs;
3. Data on the reported total of PDP/MA-PD cost change for each state.

The cost data reported for PDP/MA-PD enrollment must be auditable for ACL to verify and share the numbers reported. Therefore, for SHIPs to accurately report this element, ACL requires supporting documentation when cost change data are reported. ACL and ASHIPs will periodically review reported cost change data and remove it if it lacks required verification. For information on how to report data, refer to the STARS manual.



LOCAL HELP FOR PEOPLE WITH MEDICARE

# SHIP Program Guidance Self-Assessment Tool

Reviewed & Discussed at the 2009 SHIP National Conference,  
Baltimore, Maryland

This State Health Insurance Assistance (SHIP) program standards document is to be used as a self-assessment tool and guide by SHIPs and is voluntary. The standards set and described in this document are not mandatory and are intended to serve as a guide for SHIP Directors' individual program development in areas of Access, Outreach and Education, Partnership Development, Reporting, Staffing, Counselor/Volunteer Training, Risk Management, and Quality Assurance.”

**State Health Insurance Assistance Program (SHIP)**  
**Standards Area: Access**

**Definition:**

**Access:** Providing access to SHIP services for a people with Medicare, their advocates, family members and caregivers is an active process that includes anticipating, identifying and reducing or eliminating any and all barriers that individuals seeking information about Medicare and related health care issues might encounter.

Standard	Minimum Indicator	Self-Assessment
<p><b>#1</b>  <b>SHIPs will work to make services accessible to all people with Medicare regardless of age, disabilities or medical condition, other special populations, family members, caregivers, advocates, or pre Medicare</b></p>	<p>SHIPs will initially identify barriers to services within their state. The SHIP will address these barriers by developing an action plan to:</p> <p><input type="checkbox"/> To provide access to services for people with Medicare or pre Medicare, including those with:</p> <p>a) hearing or vision impairment;                      b) language/literacy differences;                      c) mental/personal physical challenges or access to care issues;                      d) cultural and ethnic differences                      e) rural/frontier                      f) limited resources                      g) uninsured</p>	<p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p style="text-align: center;">Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>

Standard	Minimum Indicator	Self-Assessment												
<p><b>#2</b>  <b>SHIPs will maintain a customer oriented and userfriendly toll-free telephone number for use by people with Medicare, family members, caregivers and advocates for SHIP-related inquiries according to the standard terms and conditions for SHIPs.</b></p>	<p>SHIPs will:</p> <ul style="list-style-type: none"> <li>(a) maintain a <b>statewide</b> customer oriented and user-friendly toll-free telephone number;</li> <li>(b) provide access to TTY telephone number;</li> <li>(c) and then maintain a maximum limit of two (2) business days for initial contact..</li> </ul>	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">Met</td> <td style="text-align: center;">Not Met</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center;">Met</td> <td style="text-align: center;">Not Met</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center;">Met</td> <td style="text-align: center;">Not Met</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Met	Not Met	<input type="checkbox"/>	<input type="checkbox"/>	Met	Not Met	<input type="checkbox"/>	<input type="checkbox"/>	Met	Not Met	<input type="checkbox"/>	<input type="checkbox"/>
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<p><b># 3</b>  <b>SHIPs make basic information available to people with Medicare, family members, caregivers and advocates via the Internet.</b></p>	<p>SHIPs will:</p> <ul style="list-style-type: none"> <li>(a) establish a Web site, including basic state SHIP information;</li> <li>(b) establish a link to Medicare.gov, other CMS Web sites and related Internet sites which can be a part of a larger state Web site;</li> <li>(c) assure information accessible to the population with disabilities as resources and technology allow.</li> </ul>	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">Met</td> <td style="text-align: center;">Not Met</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center;">Met</td> <td style="text-align: center;">Not Met</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center;">Met</td> <td style="text-align: center;">Not Met</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Met	Not Met	<input type="checkbox"/>	<input type="checkbox"/>	Met	Not Met	<input type="checkbox"/>	<input type="checkbox"/>	Met	Not Met	<input type="checkbox"/>	<input type="checkbox"/>
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<p><b>Action Steps</b></p>	<p><input type="checkbox"/> Monitor progress through STARS</p>													

**State Health Insurance Assistance Program (SHIP)**  
**Standards Area: Outreach and Education**

**Definitions:**

**Outreach:** Outreach is conducted with the goal of promoting SHIPs.

**Education:** Education is any presentation forum or seminar where in-depth knowledge is transferred by oral or visual means. The goal of this education is to ensure that people with Medicare and their caregivers are able to make informed health coverage decisions and understand related rights and protections.

(Note: A SHIP activity may involve both education and outreach efforts at the same time.)

Standard	Minimum Indicator	Self-Assessment
<p><b>#1</b>  <b>SHIPs will participate in the Administration for Community Living (ACL) national education effort.</b></p>	<p>SHIPs will, in cooperation with national, state and local partners, participate in and/or sponsor Medicare outreach events and public education presentations as a part of the ACL national education effort.</p>	<p>Met    Not Met</p> <p><input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#2</b>  <b>SHIPs will participate in outreach and promotion efforts.</b></p>	<p>SHIPs will assess, plan, and participate in outreach events, including media interviews, for the purpose of informing the public about the available Medicare information channels, as well as general, factual information on health benefits, consumer rights and protections.</p>	<p>Met    Not Met</p> <p><input type="checkbox"/>    <input type="checkbox"/></p>

Standard	Minimum Indicator	Self-Assessment
<p><b># 3</b>  <b>SHIPs will participate in educational efforts.</b></p>	<p>SHIPs will assess, plan, and provide education to ensure that people with Medicare, their advocates, family members, and caregivers are able to make informed health coverage decisions and understand related rights and protections.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#4</b>  <b>SHIPs will provide printed literature and promotional materials in English and other languages, as resources allow.</b></p>	<p>SHIPs will have up-to-date literature and promotional materials available at outreach and educational events and on the SHIP website for direct mailings.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b># 5</b>  <b>SHIPs will assure outreach and education to underserved and hard-to-reach populations.</b></p>	<p>SHIPs will incorporate resources such as:</p> <ul style="list-style-type: none"> <li>• staff</li> <li>• in-kind donations;</li> <li>• media opportunities from national, state, and local partners to provide outreach and education to underserved populations.</li> </ul>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>



**State Health Insurance Assistance Program (SHIP)**  
**Standards Area: Partnership Development**

Standard	Minimum Indicator	Self-Assessment
<p><b>#1 SHIPs will establish and maintain collaborations with appropriate federal and/or state departments/agencies for assistance with health insurance issue resolution, and coordinate the exchange of health insurance information between SHIP staff and applicable State and Federal Government staff.</b></p>	<p>SHIPs will develop a liaison or key contact person in each of the following agencies and organizations for assistance to people with Medicare problems. Appropriate agencies include, at a minimum: Medicare contractors, Quality Improvement Organization (QIO), State Medicaid agencies, State Aging and Insurance departments, and the Social Security Administration.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#2 SHIPs will share information concerning health care consumer issues and complaints to appropriate State and Federal Government departments.</b></p>	<p>SHIPs will forward identified issues and concerns to appropriate Federal or State agencies.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#3 SHIPs will maintain regular contact with their designated CMS Regional Office and support its partnership efforts.</b></p>	<p>SHIPs will:</p> <ul style="list-style-type: none"> <li>• participate in regional teleconferences;</li> <li>• assist with regional events planned in the State;</li> <li>• advise the SHIP Liaison of significant special State partnership activities or local coalition-building activities.</li> </ul>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/>  Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/>  Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>

**State Health Insurance Assistance Program (SHIP) Standards**  
**Area: Reporting**

Standard	Minimum Indicator	Self-Assessment																				
<p><b>#1 SHIPs will collect the required state and federal reporting data.</b></p>	<p>The State SHIP shall analyze the data, for management and planning purposes, on an ongoing basis to assure consistency and reliability.</p>	<p>Met      Not Met  <input type="checkbox"/>      <input type="checkbox"/></p>																				
<p><b>#2 SHIPs will, where funds are disbursed to the local level, establish a system of financial reporting.</b></p>	<p>The local SHIP shall account for funds consistent with grants or contracts.</p> <p>The State SHIP shall provide technical assistance if necessary.</p>	<p>Met      Not Met  <input type="checkbox"/>      <input type="checkbox"/></p> <p>Met      Not Met  <input type="checkbox"/>      <input type="checkbox"/></p>																				
<p><b>#3 SHIPs will train local staff and volunteers on the reporting systems.</b></p>	<p>Training will be provided to staff, coordinators and volunteers.</p>	<p>Met      Not Met  <input type="checkbox"/>      <input type="checkbox"/></p>																				
<p><b>#4 SHIP shall submit all reports by due dates, usually by the 15<sup>th</sup> of the month following the due date.</b></p>	<table border="0"> <tr> <td>Quarterly:</td> <td>Due</td> </tr> <tr> <td>Date</td> <td></td> </tr> <tr> <td>1<sup>st</sup>-April – June 30</td> <td>July</td> </tr> <tr> <td>15</td> <td></td> </tr> <tr> <td>2<sup>nd</sup>-July 1 – Sept 30</td> <td>Oct</td> </tr> <tr> <td>15</td> <td></td> </tr> <tr> <td>3<sup>rd</sup>-Oct 1 – Dec 31</td> <td>Jan</td> </tr> <tr> <td>15</td> <td></td> </tr> <tr> <td>4<sup>th</sup>- Jan 1 – Mar 31</td> <td>April</td> </tr> <tr> <td>15</td> <td></td> </tr> </table>	Quarterly:	Due	Date		1 <sup>st</sup> -April – June 30	July	15		2 <sup>nd</sup> -July 1 – Sept 30	Oct	15		3 <sup>rd</sup> -Oct 1 – Dec 31	Jan	15		4 <sup>th</sup> - Jan 1 – Mar 31	April	15		<p>Met      Not Met  <input type="checkbox"/>      <input type="checkbox"/></p>
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	<p>Monthly by the 15<sup>th</sup> of the following month.                  Quarterly Education reports by the 5<sup>th</sup> of the following month.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#5 SHIP shall submit a mid-term narrative progress report to SHIP Director</b></p>	<ul style="list-style-type: none"> <li>• Includes a description of the progress made toward meeting objectives outlined in grant application</li> <li>• Describe specific plans and progress on specific grant year requests</li> </ul>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#6 SHIP shall report administrative changes to ACL within 30 days after a change in contact information occurs</b></p>	<ul style="list-style-type: none"> <li>• Program name</li> <li>• Key personnel (State Official or Program Director)</li> <li>• Address, email address</li> <li>• Website URLs</li> <li>• State toll-free numbers</li> </ul>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#7 SHIPs shall retain all records pertaining to the SHIP grant for a period of 3 years</b></p>	<p>Copies or other facsimiles of program records, such as electronic media, are acceptable substitutions for original documents</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#8 SHIP Director is responsible for bi-annual confirming that SHIP counselors assigned a CMS Unique ID sign a confidentiality agreement</b></p>	<p>This document states the counselor/volunteer has been trained in privacy and the document must be kept on file in the SHIP Director’s office</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>

**State Health Insurance Assistance Program (SHIP) Standards**  
**Area: Staffing**

**Definitions:**

**Program Director:** Individual responsible for the overall management of the program in a given state.

**Volunteers:** Individuals who have received SHIP volunteer training and have signed a SHIP volunteer agreement or Memorandum of Understanding. SHIP volunteers may include paid and unpaid volunteers, in-kind staff, toll-free help-line counselors, local coordinator/sponsors, etc.

**Staff:** Staff includes the Program Director, volunteers and other staff (volunteer, paid, unpaid, and in-kind) who contribute to the SHIP.

Standard	Minimum Indicator	Self-Assessment
<p><b>#1</b>  <b>Each SHIP Program Director shall have an understanding of Medicare, senior health insurance issues and program management techniques, and continually update his/her knowledge.</b></p>	<p>A new SHIP Program Director will attend the State’s new volunteer training and ACL SHIP Director Training</p> <p>The SHIP Program Director, or designee, will attend the National SHIP Director’s Conference, ACL sponsored national teleconferences and up to two other events designated by ACL or the Program Director as critical to SHIP training and informational needs.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>

Standard	Minimum Indicator	Self-Assessment
<p><b>#2 SHIPs shall provide for program and personnel management and administration.</b></p>	<p>The SHIP framework shall address:</p> <ul style="list-style-type: none"> <li>• Volunteer training &amp; updates</li> <li>• Volunteer management</li> <li>• Outreach/education</li> <li>• System of communication and reporting among all SHIP staff and volunteers</li> </ul>	<p>Met      Not Met</p> <p><input type="checkbox"/>      <input type="checkbox"/></p>
<p><b>#3 SHIPs shall establish a sufficient number of staff positions (including volunteers) necessary to provide the services of a health insurance information, counseling and assistance program.</b></p>	<p>SHIP shall have:</p> <ul style="list-style-type: none"> <li>• A Program Director</li> <li>• Staff or volunteers who can be accessed by a person with Medicare within all areas of the State.</li> <li>• SHIP volunteers shall contribute four hours of volunteering per month, when in state, providing services as needed.</li> </ul>	<p>Met      Not Met</p> <p><input type="checkbox"/>      <input type="checkbox"/></p>

<b>State Health Insurance Assistance Program (SHIP) Standards</b> <b>Area: Counselor/Volunteer Training</b>
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Standard	Minimum Indicator	Self-Assessment
<p><b>#1 SHIPs will ensure that it has a well trained volunteer corps</b></p>	<p>SHIPs will distribute information to all volunteers in a timely fashion.</p> <p>SHIPs will provide volunteers, as part of training, contact information for client assistance and referral.</p> <p>Volunteers will participate in training.</p>	<p>Met      Not Met</p> <p><input type="checkbox"/>      <input type="checkbox"/></p>
Standard	Minimum Indicator	Self-Assessment
<p><b>#2 SHIPs shall have an initial training program for new counselors/volunteers.</b></p> <p><b>(These programs will vary depending on the nature of the volunteer activity).</b></p>	<p>General volunteer training will be 24 hours in length. Training must include minimum subject matter listed under indicator number three. Training methods may include: <input type="checkbox"/></p> <p>Classroom</p> <ul style="list-style-type: none"> <li>• Internet</li> <li>• Satellite</li> <li>• Mentoring</li> <li>• Self study</li> <li>• Conferencing</li> <li>• Videotape</li> <li>• Teleconferencing</li> <li>• Videoconferencing</li> <li>• Other appropriate methods</li> </ul> <p><input type="checkbox"/></p>	<p>Met      Not Met</p> <p><input type="checkbox"/>      <input type="checkbox"/></p>

Standard	Minimum Indicator	Self-Assessment
<p><b># 3</b>  <b>New counselor training will cover specified subject matter.</b></p>	<p>At the completion of training a volunteer needs to be prepared to counsel on the following topics. Each State SHIP will determine the degree of training for each topic.</p> <p><b>Medicare</b></p> <ul style="list-style-type: none"> <li>• Eligibility</li> <li>• Enrollment</li> <li>• Fraud and Abuse</li> <li>• Claims</li> <li>• Appeals</li> <li>• Coordination of Benefits</li> </ul>	<p>Met    Not Met</p> <p><input type="checkbox"/>        <input type="checkbox"/></p>
	<ul style="list-style-type: none"> <li>• <b>Medicare Health Plans</b></li> <li>• Original Medicare vs. Medicare Health Plan</li> <li>• Enrollment</li> <li>• Disenrollment</li> <li>• Eligibility</li> <li>• Plan Feature/Comparisons</li> <li>• Non Renewal/ Plan changes</li> <li>• Appeals/Grievances</li> <li>• Marketing issues</li> </ul>	<p>Met    Not Met</p> <p><input type="checkbox"/>        <input type="checkbox"/></p>
	<p><b>Medicare Part D</b></p> <ul style="list-style-type: none"> <li>• Plans/Benefits</li> <li>• Enrollment</li> <li>• Disenrollment</li> <li>• Premiums</li> <li>• Claims</li> <li>• Appeals/Grievances</li> <li>• Marketing issues</li> </ul>	<p>Met    Not Met</p> <p><input type="checkbox"/>        <input type="checkbox"/></p>

Standard	Minimum Indicator	Self-Assessment
	<p><b>Medicare Supplement</b></p> <ul style="list-style-type: none"> <li>• Standard Plans/Plan Benefits</li> <li>• Medicare Select</li> <li>• Pre-Standardized Plans</li> <li>• Open Enrollment</li> <li>• Guaranteed Renewability</li> <li>• Pre-existing Conditions</li> <li>• Guarantee Issue Policies</li> <li>• Guarantee Issue Protections</li> <li>• Crossover/Automatic file</li> <li>• Premiums</li> <li>• Claims filing</li> <li>• Appeals</li> <li>• State specific laws and regulations</li> </ul>	<p><b>Long Term Care Insurance</b></p> <p>Met    Not Met</p> <p><input type="checkbox"/>        <input type="checkbox"/></p>
	<p><b>Long Term Care Insurance</b></p> <ul style="list-style-type: none"> <li>• Appropriateness</li> <li>• Features/Benefits</li> <li>• Enrollment</li> <li>• Underwriting</li> <li>• Tax Qualified/Non Tax Qualified</li> <li>• Benefit Triggers</li> <li>• Long Term Care Partnership Programs (if available in state)</li> <li>• State specific laws and regulations</li> </ul>	<p>Met    Not Met</p> <p><input type="checkbox"/>        <input type="checkbox"/></p>
Standard	Minimum Indicator	Self-Assessment
	<p><b>Other Health Insurance Options:</b></p> <ul style="list-style-type: none"> <li>• Special enrollment and entitlement situations e.g. federal employees prior to 1984, military demonstration projects, etc.</li> <li>• Medicare Advantage options not currently available in</li> </ul>	<p>Met    Not Met</p> <p><input type="checkbox"/>        <input type="checkbox"/></p>



<b>Standard</b>	<b>Minimum Indicator</b>	<b>Self-Assessment</b>
	<p>State</p> <ul style="list-style-type: none"> <li>• Marketing of plans</li> <li>• Application and appeal assistance with Medicaid Programs</li> <li>• Military Health Benefits</li> <li>• Federal Employee Health plan</li> <li>• Railroad Employee Health Plan</li> <li>• Consolidated Omnibus Budget Reconciliation Act (COBRA)</li> <li>• Prescription Assistance</li> <li>• Employee Retirement Income Security Act (ERISA)</li> </ul> <p><input type="checkbox"/></p>	
	<p><b>Counseling</b></p> <ul style="list-style-type: none"> <li>• Counseling techniques</li> <li>• Confidentiality</li> <li>• Conflict of Interest</li> <li>• Reporting</li> </ul>	<p><b>Counseling</b></p> <p>Met      Not Met</p> <p><input type="checkbox"/>      <input type="checkbox"/></p>

Standard	Minimum Indicator	Self-Assessment
<p><b>#4 SHIPs will have a continuing education training plan for counselors to assure accurate information and counseling.</b></p>	<p>Counselors will receive 8 hours of continuing education training annually, covering new developments as well as review of basic concepts. Additional training on unforeseen changes and developments offered when necessary. Counselors will attend the Fall Medicare Update Training. Training methods may include: <input type="checkbox"/> Classroom</p> <ul style="list-style-type: none"> <li>• Internet</li> <li>• Satellite</li> <li>• Conferences</li> <li>• Newsletter</li> <li>• Self Study</li> <li>• Conferencing</li> <li>• Videotape</li> <li>• Teleconferencing</li> <li>• Videoconferencing</li> <li>• Mentoring</li> <li>• Other appropriate methods</li> </ul>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#5 SHIPs will provide volunteer support and personalized information, and assistance when needed by a counselor.</b></p>	<p>Responding to counselors and volunteers needs is a top priority for paid staff.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#6 Maintain Internet capabilities for accessing email and information</b></p>	<p>Counselors should have access to Internet-based enrollment and other counseling tools at the time and place of counseling</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>

**State Health Insurance Assistance Program (SHIP) Standards Area:  
Risk Management**

Standard	Minimum Indicator	Self-Assessment
<p><b>#1</b> Each SHIP will assess its overall level of risk for the State SHIP, the local sponsor/agency and individual SHIP counselors</p>	<p>SHIP will complete the SHIP Risk Assessment checklist biannually or when the local SHIP sponsor/agency changes. <b>(Risk Management Assessment to be developed by the Risk Management Sub Committee)</b></p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#2</b> SHIP shall screen applicants for participation in SHIP</p>	<p>The SHIP Program Director or local coordinator will have a face-to-face interview with each prospective counselor for purposes of program orientation and policies.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
	<p>The State SHIP will obtain at least two references for each prospective volunteer from a certified SHIP counselor, other agency, community program, or church leader.</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#3 SHIPs will complete a Criminal Background Check on all prospective volunteers, as resources permit.</b></p>	<ul style="list-style-type: none"> <li>• All prospective volunteers must agree to a background check prior to training.</li> <li>• State SHIP Program Director or local contracting agency must submit the Criminal Background Check form to the appropriate state agency for review.</li> </ul>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p> <p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>
<p><b>#4 SHIPs will have a Code of Conduct for objective counseling</b></p>	<p>If the SHIP uses and application form for new counselors, include statements concerning confidentiality and conflict of interest</p>	<p>Met    Not Met  <input type="checkbox"/>    <input type="checkbox"/></p>

Standard	Minimum Indicator	Self-Assessment	
<p><b>#5 SHIPs shall include as part of training guidance and limitations of objective counseling whether in group events, face-to-face, or over the telephone.</b></p>	<p>SHIP training of new volunteers will include written materials establishing guidelines for objective, unbiased counseling</p>	<p>Met <input type="checkbox"/></p>	<p>Not Met <input type="checkbox"/></p>
<p><b>#6 SHIPs shall provide prospective counselors with a summary of the federal Volunteer Protection Act and any existing state assurances.</b></p>	<p>The federal Volunteer Protection Act summary and existing state assurances will be part of the training materials.</p>	<p>Met <input type="checkbox"/></p>	<p>Not Met <input type="checkbox"/></p>
<p><b>#7 SHIPs shall adopt a disclaimer to be used in all counseling sessions</b></p>	<p>The SHIP volunteer shall provide a written or oral agreement to be used in counseling sessions that informs clients they are receiving help from a trained counselor who cannot and will not advise them to make a particular plan selection, and that the client is responsible for making their own decision.</p>	<p>Met <input type="checkbox"/></p>	<p>Not Met <input type="checkbox"/></p>

<b>State Health Insurance Assistance Program (SHIP)</b> <b>Standards Area: <u>Quality Assurance</u></b>		
<b>Standard</b>	<b>Minimum Indicator</b>	<b>Self-Assessment</b>
<b>#1 SHIPs shall have a mechanism for testing volunteers and staff after the initial certification training</b>	SHIP will administer a certification exam to volunteers and staff who complete the initial training by: 2 weeks	Met      Not Met <input type="checkbox"/> <input type="checkbox"/>
<b>#2 SHIP shall have a mechanism for re-certification of counselors</b>	SHIP will administer annually a re-certification exam to all volunteers and staff who do counseling	Met      Not Met <input type="checkbox"/> <input type="checkbox"/>