

Summary

For the grant year 2004-2005, the Florida Department of Elder Affairs (DOEA) Serving Health Insurance Needs of Elders (SHINE) Program has continued to provide Medicare beneficiaries, caregivers and their representatives with information, counseling and assistance regarding Medicare, Medicare supplemental insurance, Medicaid, Medicare managed care choices and prescription assistance. SHINE also provides some assistance to beneficiaries in response to questions on Long-Term Care (LTC) insurance. Through this Supplemental LTC Grant, SHINE will enhance, expand and improve the services we deliver.

As the Medicare-eligible population increases in Florida, the DOEA services become increasingly important to a growing number of residents and their families. Due to the sensitive and confidential nature of many requests and concerns presented, Florida consumers need trusted and well-developed information sources that address their issues. Receipt of the 2004 Supplemental LTC Grant will allow SHINE to expand upon successful collaborations and current initiatives to develop an even greater capacity to provide the delivery of good and reliable choices that promote elder self-determination. Through this project proposal, SHINE will offer information about LTC options that will help our clients plan for their future care.

As the result of this Supplemental Grant, SHINE will continue to serve our traditional base of Medicare beneficiaries, and also begin to offer information and services to a new client base of middle-age adults, between 50-65 years old, who also need LTC information in such areas as planning for LTC costs, insurance options, and other financial approaches to the expenses they will face in future years. A list of the licensed LTC policies filed with the Florida State Insurance Commission will also be available to the new and traditional client base.

SHINE services will continue to be modeled on the Centers for Medicare & Medicaid Services (CMS) National LTC Training materials, as well as those approaches developed by the SHINE LTC Workgroup during 2003. SHINE will develop programs to educate all volunteers, assure volunteer knowledge by testing, and offer an assessment tool for use in serving beneficiaries. This instrument will allow consumers to determine their own needs and suggest possible solutions. The purpose of the Grant award will also be more generally fulfilled by the creation of a campaign to increase awareness of the need for good financial planning.

Through the Supplemental Grant SHINE will begin to develop training for more highly skilled “specialist” volunteers and employees who will be able to provide Floridians with enhanced knowledge and referrals to other LTC assistive program specialists. Much assistance will be received from other state agencies such as the Florida Department of Financial Services (DFS), the Department of Children and Families, the Agency for Health Care Administration, and other state organizations. Federal and non-governmental organizations will also be welcomed to partner in the effort to inform, counsel and assist those with LTC needs. A consumer protection component will also be available, and a means to report fraud will be provided.

In keeping with the Department of Elder Affairs Mission, Vision and Values, LTC information will be provided through an integrated series of steps. This methodology will serve Floridians by fostering self-determination of current needs, and by offering options as Floridians plan for their future care. All areas of the state will be offered service by one of our 450+ SHINE volunteers, and a system to measure the quality of service delivered. A client satisfaction instrument covering LTC will also be developed, administered and interpreted.

Approach

The DOEA SHINE Program will approach the task of educating existing and new client bases by presenting a comprehensive set of tools for training. Both volunteer counselors and staff will provide assistance to beneficiaries on planning for LTC and related financial planning issues by incorporating this initiative into existing services. Aiming to be the best source of unbiased information to the entire client base, SHINE will expand on our current level of services by holding a series of outreach meetings and/or presentations to existing volunteer counselors and Area Agency on Aging (AAA) staff members. In these sessions, the demographics of an aging population and the financial reality of continuing on the current fiscally unsustainable course will be discussed. Volunteers will be given the opportunity to ask questions, and we will share our approach as outlined in this Supplemental Grant application.

The process will begin by building on a strong foundation that already exists in the Florida SHINE Program. We will educate volunteers through the use of CMS provided training aids and those lesson plans which are locally created. Through the ongoing network of senior service providers and other contacts, SHINE volunteers and staff will recruit new volunteers to make presentations and offer counseling. The inaugural training component and process will be completed over a 90-120 day period, and be of fairly short duration. Supplemental written materials will also be provided to counselors.

We plan to incorporate all of the elements suggested by the CMS National LTC Training Manual, and we will use the existing structure of regularly scheduled local meetings to present background materials and regular updates. The training elements may be expanded or modified as we consider input from our state agency and other partners. Resources from these agencies may also be included in the instruction process, to include subject matter experts.

During and immediately after the initial set of trainings, SHINE staff will identify volunteers and others who may form the nucleus of a group of more highly trained specialists. These individuals can serve more complex customer needs and conduct more sophisticated assessments if needed. They will also be available to all SHINE counselors who have questions regarding the challenges presented to them by the client base.

This collaborative effort will lead to a standardized lesson plan format which, in the future, will be required LTC instruction for all new SHINE volunteers. Staff will assist the established workgroup to meet regularly and discuss/revise the model instructional materials offered by CMS in the National LTC Training Manual. Our partners will be encouraged to note and express state-specific developments and trends, and our volunteers/specialists will receive regular updates on LTC developments in Florida. It is anticipated volunteers will also be an excellent source of information on local concerns and situations to guide the development and implementation of the initiative. This will be an ongoing process, and eventually bi-monthly or quarterly updates are anticipated. Staff and volunteers will create handouts and informational brochures and posters to activate an awareness campaign to generate interest among Floridians. Care will be taken to rollout our publicity at a rate by which we can serve the anticipated community response. Staff and volunteer needs will be more clearly determined as referral trends and training requirements are noted. Technology will be incorporated into the initiative through the purchase of more effective training tools such as laptop computers and LCD projectors for more effective presentations to the client base and training for volunteers.

Implementation Plan

The three keys to successful implementation of the LTC initiative are:

- Motivate a knowledgeable group of volunteers and specialists
- Develop a presentation that is standardized in basic content but flexible in delivery style
- Create an interest among beneficiaries and the new client base which motivates them to receive this valuable information.

Through a cooperative effort with state agencies, and specifically with the State of Florida Department of Financial Services (Office of Consumer Advocacy), SHINE will produce an interesting and state-specific training module that is relevant and appropriate for the audience. Using materials suggested by CMS and methods proposed by DFS and our existing workgroup, lesson plans will be created and field-tested. To accomplish this element, additional headquarters training support will be required and will be requested.

Simultaneously, new volunteers with subject-matter specific backgrounds will be recruited. We will focus on retired professionals by advertising the availability of these volunteer options. These individuals, as well as our excellent cadre of existing SHINE volunteers, will form the core of highly trained specialists. We believe intensive specialty training will need to be or will be required by DFS and our subject matter experts. Other Divisions within DOEA may be able to support the training effort through their specialty knowledge, and these partnerships are welcomed.

As initial training comes to a conclusion, our outreach and publicity campaign will commence. Using tested means of communication such as the DOEA publication Elder Update, comments during other standard presentations/outreach events, and press releases, an awareness

campaign will create interest and motivation to the potential client base. This campaign will be supplemented by literature that will be developed in-house. Our partners will be invited to attend a series of meetings and briefings. This brainstorming will lead to more precise implementation recommendations, and all plans will be evaluated by DOEA leadership before implementation by SHINE. Ongoing CMS input is also anticipated and will be welcomed.

A target rollout is planned for the fourth quarter of the SHINE grant year. This will allow for the expected flurry of services that will be needed by our traditional client base involving the Medicare Prescription Discount Card renewals during late calendar year 2004 and early 2005. During rollout of LTC awareness, SHINE will seek the support of non-governmental organizations such as financial planning and banking associations, insurance associations, civic, faith-based and other community-based groups. Good inter and intra-agency communication will be essential, and staff/technology needs must be constantly addressed and assessed to assure the greatest probability of mission success. Use of web-based tools will be critical to volunteers and clients, and these will be developed as lesson plans are created.

Services to beneficiaries and the new client base will be provided locally in the state's eleven Planning and Service Areas (PSA). Persons receiving the LTC information will be invited to test their pre-instruction and post-instruction knowledge to measure their awareness and also to instruct SHINE personnel in areas of presentation strengths and areas needing improvement. AAAs will be funded to create local support and event management. Travel expenses of counselors, along with outreach efforts, will be funded at the local level through contract amendments with each AAA. Headquarters will fund literature, handouts and major training expenses.

Expected Effect/Outcome

The overall goal of the Florida SHINE LTC project is to provide highly consistent, accurate and clear information on the complex topic of LTC insurance, LTC choices and general planning for future life events by the targeted population base. The accomplishment of this initiative will depend in part on excellent collaboration with our governmental and non-governmental partners. The most important element will be the acceptance by our loyal SHINE volunteers of this second significant project expansion in the last year. We expect wide acceptance as our volunteers see the wisdom and importance of this tremendously expanded service to our traditional beneficiaries, and also to an entirely new client base of baby boomers and others aged 50-65. Historically, a major portion of this demographic group received counseling as caregivers rather than Medicare recipients. This represents a significant shift and the new mission will be dealt with in a patient and open manner. Concerns will be respected, considered and addressed through constant communication.

Using the national tools and locally created lesson plans, clients needing a greater degree of assistance will be directed to more highly trained specialists. Some specialists may be SHINE volunteers who have previous LTC insurance experience, while others may be staff from other agencies or within DOEA. Specialists will use a designated assessment tool. The interest generated by LTC publicity and subsequent service may also result in a greater awareness of SHINE in the State of Florida. This increased knowledge about other available services can result in more SHINE non-LTC contacts, service, and referrals. Eventually, this new initiative can lead to expanded SHINE recruitment of new volunteers.

It is anticipated through more education and direction concerning complex LTC choices, Floridians will be motivated to create their own custom plans to assure they are well served in the future.

These initiatives will support an environment in Florida that provides choices, promotes independence and enables older Floridians to maintain their quality of life. The LTC educational campaign will help to develop a reliable assessment of their probable needs and express their wishes for long-term care. This will help increase the probability that this new client cohort will have an opportunity to age in place with dignity, and in a setting which is elder-friendly. All those who are counseled will receive a copy of their assessment and will be encouraged to act on their decisions.

Measurable outcomes will reflect an increase in awareness of generally available LTC choices and financing options. More calls for counseling and more counseling on LTC will be provided. Outreach targeting hard-to-reach beneficiaries in each of the eleven AAAs will be a continuing challenge that will be monitored, and successful efforts documented as best practices. Staff, client, partner and volunteer satisfaction will be measured. Target outputs will be identified once the grant amount is received. Finally, all outcomes will be evaluated and the spending process monitored to assure the overall service goal is achieved and that Supplemental Grant funds are spent wisely.