



# SHIP

*Local Help for People with Medicare.*

# GUIDEBOOK

**A central source of information, expertise, and technical assistance for the State Health Insurance Assistance Programs (SHIPs)**

# **OVERVIEW**

## **About the Center**

The SHIP National Technical Assistance Center (SHIP TA Center) provides training, technical assistance, and promotional activities in support of the national SHIP program and its individual SHIP projects.



- **Funded By:** The U.S. Administration for Community Living (ACL)
- **Grantee:** Northeast Iowa Area Agency on Aging (NEI3A)
- **Project Partners:** Medicare Rights Center, consultants Mike Klug and Steve McCurley, Technical Frontiers Incorporated (TFI), and Health Benefits ABCs

## **Providing SHIPs with Training and Technical Assistance**

The SHIP TA Center is charged with helping SHIPs: 1) educate and assist beneficiaries; 2) train staff, volunteers, and counselors; and 3) manage volunteer programs. With this in mind, the following SHIP TA Center services are available for optional use by SHIPs:

- **Online SHIP counselor training** - A four-level, twenty (20) course core curriculum covering Medicare basics, coverage, appeals, and coordination of benefits, followed by special topics courses.
- **Online SHIP Counselor Certification**
- **Live Educational Webinars and archived recordings of previous webinars**
- **Dedicated email channel for answering SHIP health insurance questions**
- **A Resource Library of materials from the Center, ACL, Partners, and SHIPs**
- **Medicare Minutes** – monthly beneficiary education scripts, handouts, and teaching materials, each on a specific Medicare topic
- **Video testimonials from SHIP clients and Volunteer recruitment**
- **A Bimonthly SHIP Watch Newsletter**
- **Online calendar of events** – review and register for Center webinars
- **SHIP volunteer program management manual, materials, and presentations**

## **Promoting SHIPs**

The SHIP TA Center promotes SHIPs to the public by helping them understand, locate, and access SHIP services in their state, territory, or commonwealth. This is accomplished through:

- [www.portal.shiptacenter.org](http://www.portal.shiptacenter.org) - The home page of the center's website prominently features a SHIP locator tool.
- **1-877-839-2675** - The center's national toll-free number is advertised to the public to learn more about the SHIP program and to find their SHIP. Callers who need SHIP services are transferred directly to their SHIP's toll-free number.
- **info@shiptacenter.org** - The center's general inbox is advertised to the public to contact the Center with questions or to request more information. Members of the public who need the services of their SHIP program will be directed to their SHIP for individual assistance.
- **medicarehelp@shiptacenter.org** - If you have any questions about online counselor training.



## RI Office of Healthy Aging SHIP Requirements for SHIP Counselors & Volunteers

All current SHIP staff in place prior to March 1, 2017 (per the Integrated Partner Contact List and SHIP/SMP Volunteer List) will be “grandfathered-in” as a Certified SHIP Counselor / Volunteer and will not need to take the Rhode Island SHIP Counselor/Volunteer Initial Training Assessment.

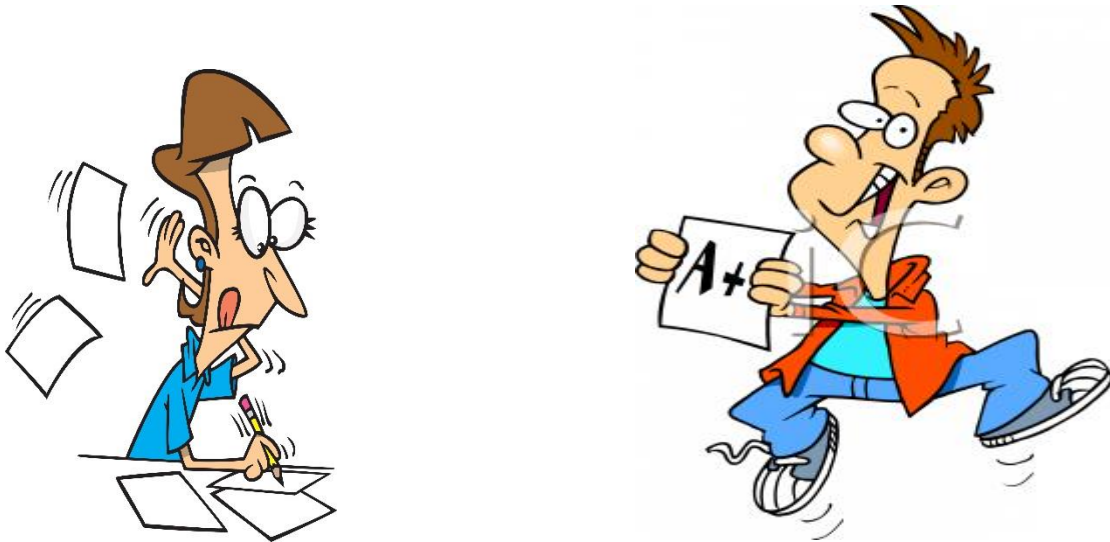
The following timeline requirements are for all new SHIP Counselors and Volunteers that have been hired March 1, 2017 and beyond:

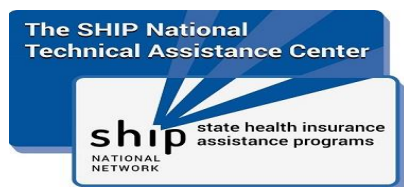
1. New SHIP staff (Counselors and Volunteers) must be reported to Office of Healthy Aging on or before their start date by using the below Contact Information Form.

<b>RI Office of Healthy Aging Integrated Partners: ADRC - SHIP - SMP</b> <b>Contact Information Form</b>									
In efforts to ensure that Office of Healthy Aging has the most up-to-date and accurate information, Regional Coordinators must complete this form for all new and changes to: Integrated Partner staff. Please email completed form to the following individuals: <a href="mailto:christine.smith@dea.ri.gov">christine.smith@dea.ri.gov</a> <a href="mailto:kim.timpson@dea.ri.gov">kim.timpson@dea.ri.gov</a> <a href="mailto:aleatha.dickerson@dea.ri.gov">aleatha.dickerson@dea.ri.gov</a> <a href="mailto:theresa.haydt@dhs.ri.gov">theresa.haydt@dhs.ri.gov</a> (Please Print or Type in the applicable information)									
<b>NEW STAFF CONTACT information:</b>									
<b>Name:</b>				<b>Date:</b>					
<b>Role:</b>		<b>SHIP Counselor</b>		<b>SHIP/SMP Volunteer</b>		<b>Other (please specify)</b>			
<b>Region</b> (see chart below):						<b>Start Date:</b>			
<b>Agency:</b>									
<b>Contact Phone Number:</b>									
<b>E-mail Address:</b>									
<b>Cities/Town Covered:</b>									
<b>Programs for new staff person?</b>					<b>Does new staff person need access to:</b>				
<b>ADRC?</b> (regional/point)		<b>Yes</b>		<b>No</b>		<b>IQ</b>		<b>Yes</b>	
								<b>No</b>	
<b>SHIP?</b>		<b>Yes</b>		<b>No</b>		<b>STARS</b>		<b>Yes</b>	
								<b>No</b>	
<b>SMP?</b>		<b>Yes</b>		<b>No</b>		<b>SHIP TA</b>		<b>Yes</b>	
								<b>No</b>	
						<b>SMP RC</b>		<b>Yes</b>	
								<b>No</b>	
						<b>SIRS</b>		<b>Yes</b>	
								<b>No</b>	
<b>CHANGE IN CONTACT - Is there a staff or volunteer person Leaving? If Yes:</b>									
<b>Name of staff person:</b>									
<b>End Date:</b>									
<b>*KEY REGION CHART</b>					<b>Did staff person have access to:</b>				
<b>Region 1</b>		<b>Region 5</b>		<b>Region 6</b>		<b>IQ</b>		<b>Yes</b>	
								<b>No</b>	
<b>Region 2</b>		<b>Region 3</b>		<b>Region 4</b>		<b>STARS</b>		<b>Yes</b>	
								<b>No</b>	
<b>Region 3</b>		<b>Region 4</b>		<b>Statewide</b>		<b>SHIP TA</b>		<b>Yes</b>	
								<b>No</b>	
						<b>SMP RC</b>		<b>Yes</b>	
								<b>No</b>	

2. New staff must register as a user of SHIP National Technical Assistance Center (TA) within first week of their start date.
3. Once registered, SHIP Counselors will have thirty (30) calendar days to complete Medicare Rights University (MRU) courses. SHIP Volunteers will have ninety (90) calendar days to complete MRU.

4. Once MRU is completed, SHIP user will send an email to Christine Smith [christine.smith@oha.ri.gov](mailto:christine.smith@oha.ri.gov) at RI Office of Healthy Aging notifying the completion of all the courses in MRU and you are ready to complete the Rhode Island SHIP Counselor/Volunteer Initial Training Assessment.
5. The Office of Healthy Aging will then schedule the SHIP TA user for their training assessment within three (3) business days notifying them when the training assessment is available to be taken.
6. Both SHIP Counselors and Volunteers will have thirty (30) days to complete the training assessment. Once completed you will then notify Christine Smith at Office of Healthy Aging that the training assessment has been completed.
7. Results will be reviewed by Office of Healthy Aging. If unsuccessful, user will have two (2) more tries at the training assessment and should study their incorrect answers to ensure that a passing grade is attained by the third try.
8. Once the user successfully passes the training assessment, they will receive a generated Certificate of Completion from SHIP TA.





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# REGISTERING FOR SHIP TECHNICAL ASSISTANCE CENTER



**The following is a listing of all the SHIP TA User Roles:**

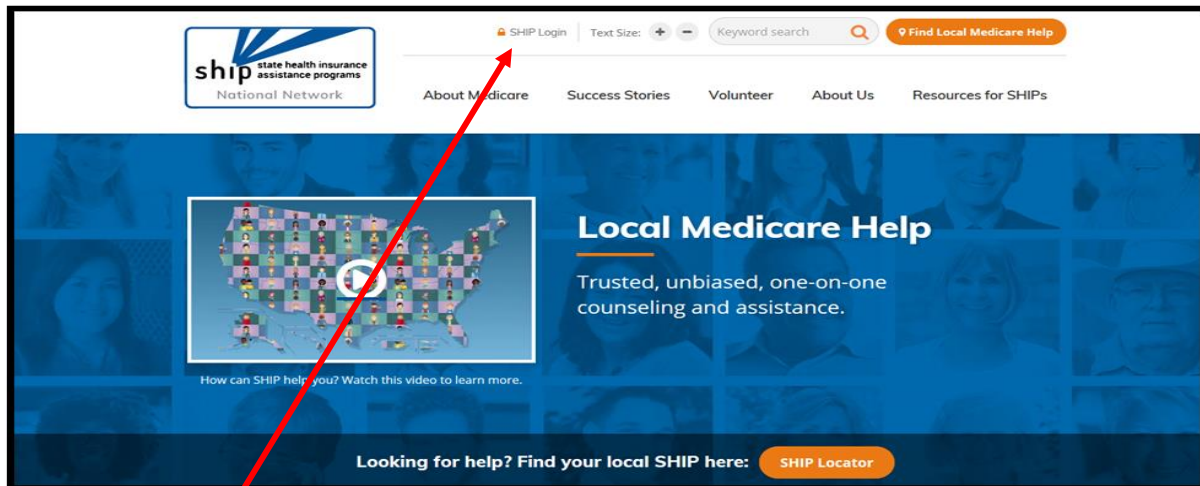
User Roles	
Trainee	<ul style="list-style-type: none"><li>Limited to News, My Profile, and green OCCT button</li></ul>
Counselor	<ul style="list-style-type: none"><li>Role-based content. Most menu items plus a Dashboard. Test-taker in OCCT.</li></ul>
Staff	<ul style="list-style-type: none"><li>Role-based content. Most menu items plus a Dashboard. Test taker in OCCT but can be manually made a test administrator.</li></ul>
Administrator	<ul style="list-style-type: none"><li>All menu items, including Users menu. Role-based content in Resource Library and Events menu. Test administrator in OCCT.</li></ul>
Director	<ul style="list-style-type: none"><li>All content, including Director-only events and library items. Test administrator in OCCT.</li></ul>



## **STEP 1:**

Go to the SHIP National Technical Assistance Center (SHIP TA)

<https://portal.shiptacenter.org/Login.aspx>

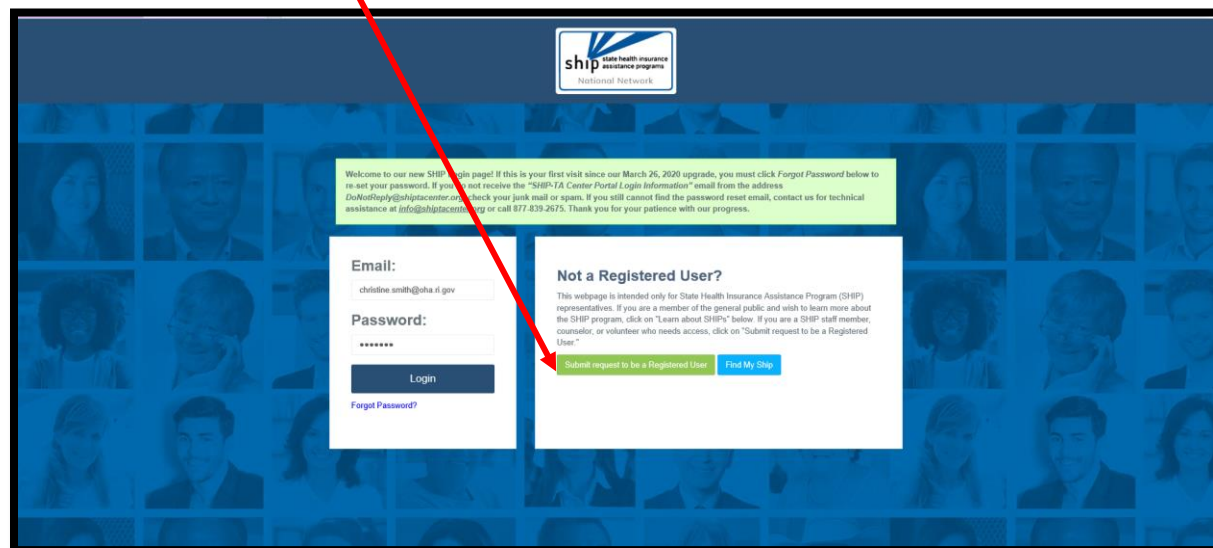


## **STEP 2:**

Click on the SHIP Login icon.

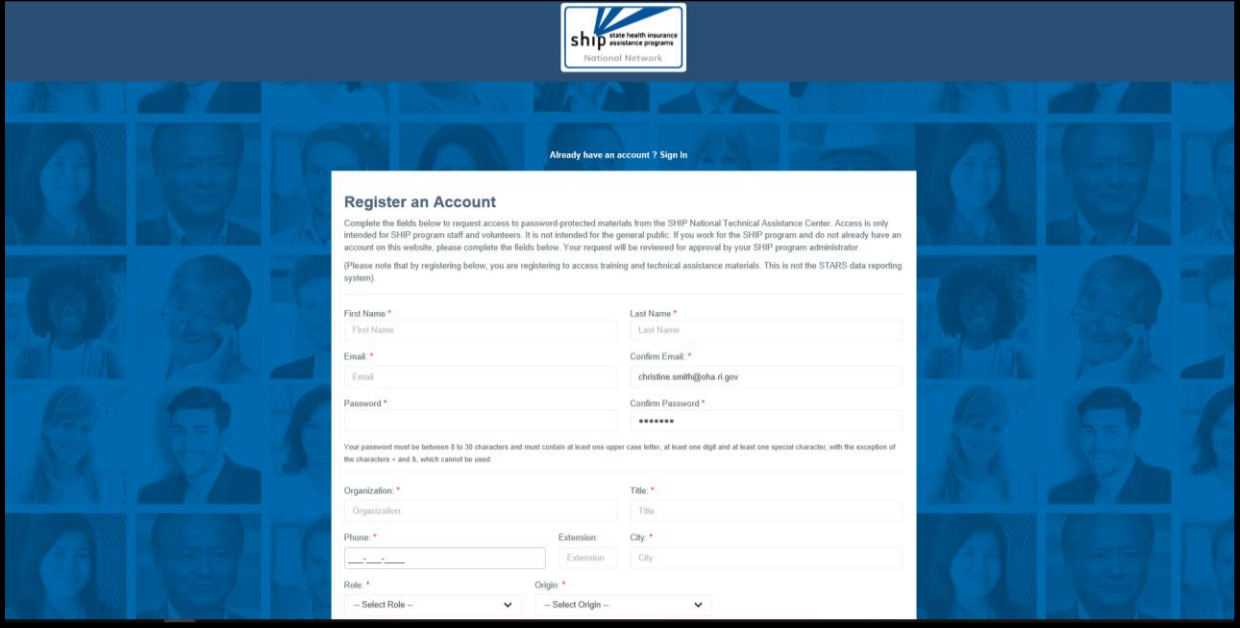
## **STEP 3:**

Click on the green box where it states, “Submit Request to be a Registered User.”



## **STEP 4:**

The next page will be where you will enter all the required information to be able to register. \*Please note that all new SHIP Counselors and Volunteers will be required to register as a “Counselor in Training.” Your registration request will be reviewed for approval by your SHIP Program Administrator.

The screenshot shows the 'Register an Account' page of the SHIP National Network. The page has a blue header with the SHIP logo and a background of a grid of diverse people's faces. The form itself is white and contains the following fields: First Name, Last Name, Email, Confirm Email (pre-filled with 'christine.smith@baha.ri.gov'), Password, Confirm Password (with asterisks), Organization, Title, Phone (with an extension field), City, Role (a dropdown menu), and Origin (a dropdown menu). There is a link 'Already have an account? Sign In' above the form. A note at the bottom of the form states: 'Your password must be between 8 to 30 characters and must contain at least one upper case letter, at least one digit and at least one special character, with the exception of the characters - and @, which cannot be used.'

## **STEP 5:**

Once you're SHIP Program Administrator approves your request you will receive the following confirmation e-mail to proceed.

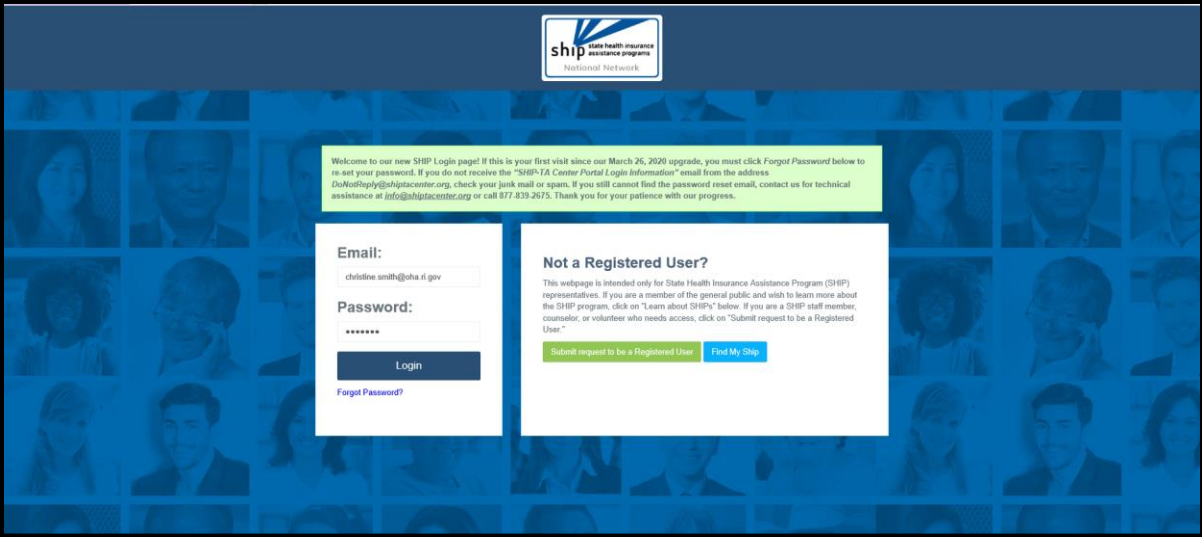
Your request to shiptacenter.org account has been approved.

Your registration to access the SHIP only area of <https://www.shiptacenter.org/> has been approved by a SHIP administrator. You may login at <https://portal.shiptacenter.org/> using the email and password you provided upon registration.

If you do not remember your password, visit <https://portal.shiptacenter.org/forgotpassword> and click 'Forgot your password?' Follow the instructions to have the password reset instructions emailed to you. Once you reset your password, you should be able to log in to the website with your username (email address) and new password.

## **STEP 6:**

You will click on the link above (shown in the confirmation e-mail) to go back to the Login page for SHIP and enter your e-mail and password that you provided upon registration.



The screenshot shows the SHIP (State Health Insurance Assistance Program) National Network login page. The background is a blue grid of diverse people's faces. At the top center is the SHIP logo. Below the logo, a green banner contains a welcome message and instructions for password resets. The main content area has two white boxes. The left box is for login, with fields for 'Email:' (containing 'christine.smith@johi.nj.gov') and 'Password:' (masked with dots), a 'Login' button, and a 'Forgot Password?' link. The right box is titled 'Not a Registered User?' and explains the page is for SHIP representatives. It includes a 'Submit request to be a Registered User' button and a 'Find My SHIP' button.

**SHIP** state health insurance assistance program  
National Network

Welcome to our new SHIP Login page! If this is your first visit since our March 26, 2020 upgrade, you must click [Forgot Password](#) below to re-set your password. If you do not receive the "SHIP-TA Center Portal Login Information" email from the address [DoNotReply@shiptacenter.org](mailto:DoNotReply@shiptacenter.org), check your junk mail or spam. If you still cannot find the password reset email, contact us for technical assistance at [info@shiptacenter.org](mailto:info@shiptacenter.org) or call 877.839.2675. Thank you for your patience with our progress.

**Email:**

**Password:**

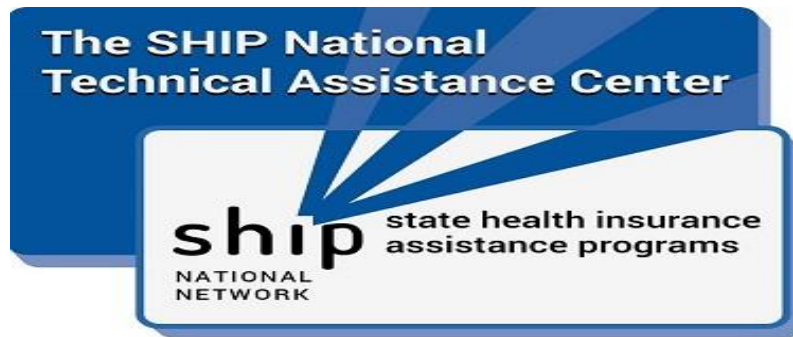
[Login](#)

[Forgot Password?](#)

**Not a Registered User?**

This webpage is intended only for State Health Insurance Assistance Program (SHIP) representatives. If you are a member of the general public and wish to learn more about the SHIP program, click on "Learn about SHIPs" below. If you are a SHIP staff member, counselor, or volunteer who needs access, click on "Submit request to be a Registered User."

[Submit request to be a Registered User](#) [Find My SHIP](#)



Local Help for People with Medicare.

# ACCESSING MEDICARE RIGHTS UNIVERSITY



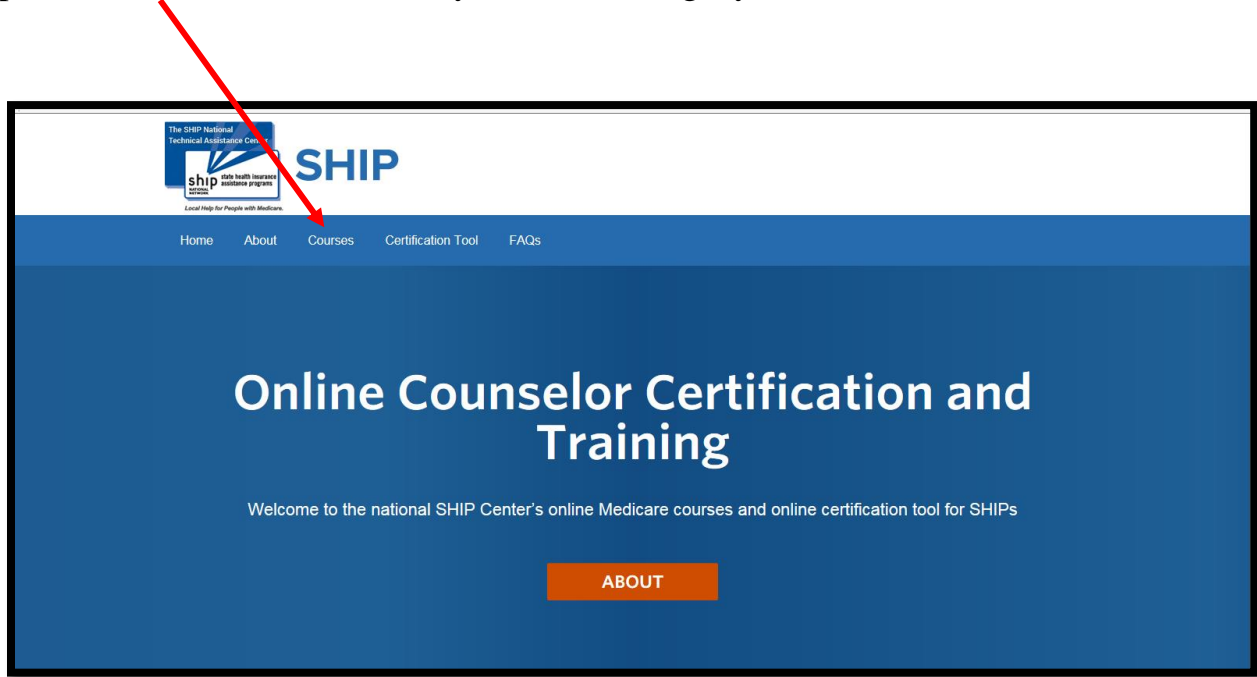
## **STEP 1:**

You should now be logged in and your screen should display the homepage. You will now go to the right-hand corner tool and select the option “Training and Certification OCCT” to view Medicare Rights University. \*Please note that dashboards may display different options depending on the level of user you were registered as.



## **STEP 2:**

The next page will bring you to the Online Counselor Certification and Training where it will give you to all the options that you have access to view. In order to proceed to Medicare University online trainings, you will select “Courses.”



### **STEP 3:**

This page will bring you too all the following course categories that Medicare University offers:



**Level 1: Medicare Basics** - This level serves as a gateway to understanding Medicare. Throughout the Level 1 courses, you will learn common insurance and health care terms, gain an understanding of Medicare eligibility requirements, and receive a broad overview of the fundamental components of Medicare. \*Level 1 courses are interactive and compatible with different devices (desktop, laptop, tablet, cellphone)

- [Course 1: Health Insurance Terms](#)
- [Course 2: Medicare Overview](#)
- [Course 3: Medicare Options](#)
- [Course 4: Enrollment Periods](#)

**Level 2: Medicare Coverage Rules** - This level expands on baseline Medicare knowledge and elaborates on specific coverage rules for Medicare Parts A, B, C, and D. Throughout the Level 2 courses, you will secure a better understanding of Medicare enrollment periods and Medicare coverage rules, and learn important differences between Original Medicare and Medicare Advantage Plans.

- [Course 1: Part A \(Hospital Insurance\)](#)
- [Course 2: Part B \(Medical Insurance\)](#)
- [Course 3: Part D \(Medicare Prescription Drug Benefit\)](#)
- [Course 4: Medigap Plans \(Supplement Insurance\)](#)
- [Course 5: Medicare Advantage Plans](#)

**Level 3: Appeals and Penalties** - This level offers students more familiar with Medicare the information and skills needed to assist Medicare beneficiaries in appealing denials of coverage and navigating issues related to Medicare premium penalties. Throughout the advanced Level 3 courses, you will learn more about the different types of Medicare appeals and the steps necessary to successfully navigate the appeals process.

- [Course 1: Original Medicare Appeals](#)
- [Course 2: Medicare Advantage Health Appeals](#)
- [Course 3: Medicare Part D Appeals](#)

- [Course 4: Enrollment Penalties and IRMAA](#)

**Level 4: Other Insurance and Assistance Programs** - This level provides advanced students with in-depth information on how Medicare works with other types of insurances, and how to navigate enrollment into low-income assistance programs. Throughout the advanced Level 4 courses, you will learn about Medicare coordination of benefits and how to screen Medicare beneficiaries for low-income assistance programs.

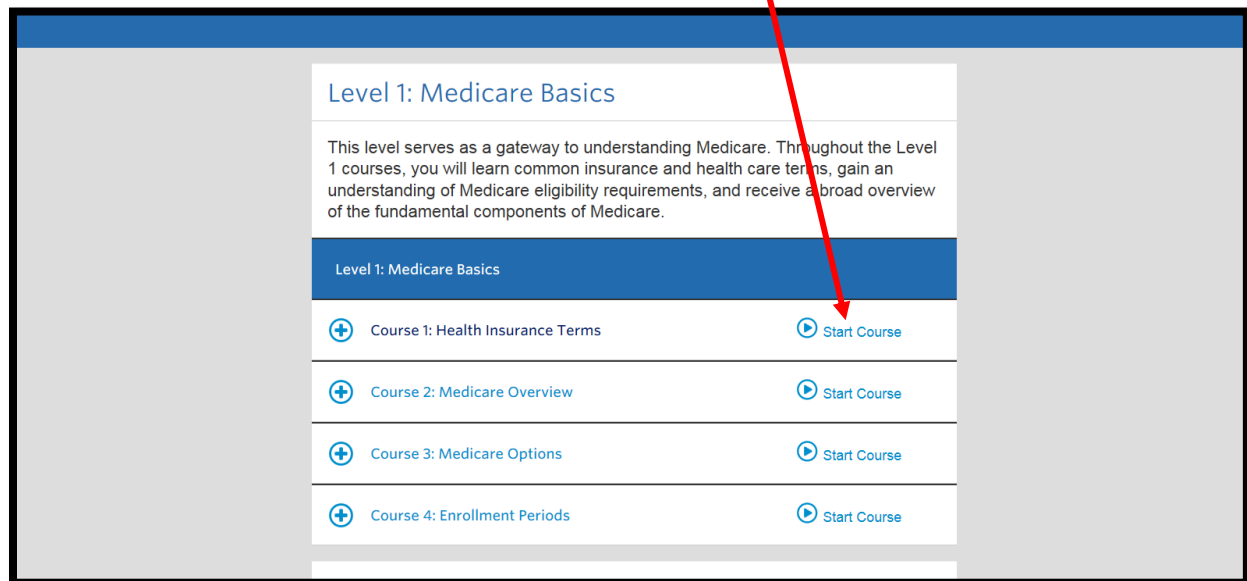
- [Course 1: Medicare and Employer Insurance](#)
- [Course 2: Medicare and Other Insurances](#)
- [Course 3: Medicare and Medicaid](#)
- [Course 4: Medicare Assistance Programs](#)

**Special Topics** - Special Topics courses address specific Medicare topics in more detail. These courses will help you develop expertise in popular Medicare subject areas, such as hospital discharge planning and Medicare coverage of specialty services.

- [Medicare Coverage of Durable Medical Equipment \(DME\)](#)
- [Medicare and End-Stage Renal Disease \(ESRD\)](#)
- [Medicare and Hospital Discharge Planning](#)
- [Privacy and Confidentiality](#)

#### **STEP 4:**

For each level, there are different courses that must be viewed (as shown above). You will view each course by clicking on the course that you choose to view.





## **STEP 5:**

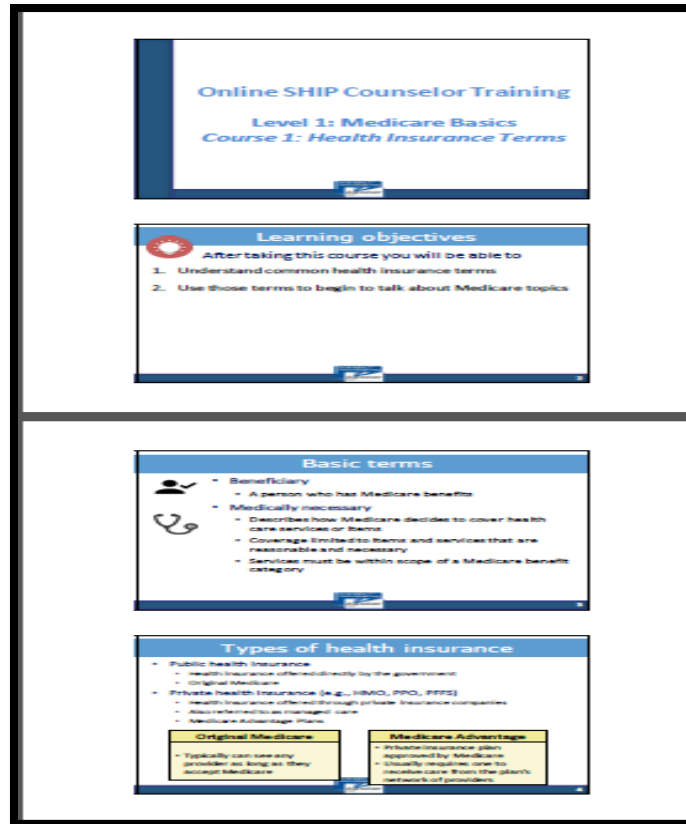
The course will begin.



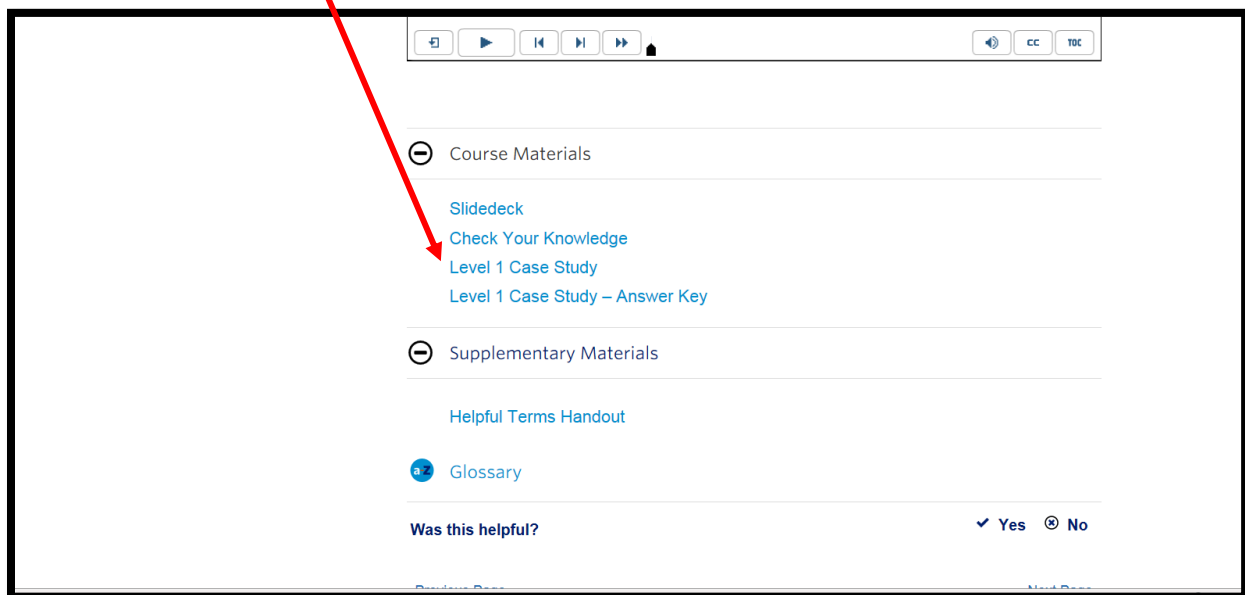
- Course Materials – can be utilized to help you follow along and make additional notes if you choose while you're viewing the courses.
- Slidedeck – are the PowerPoint slides that are being displayed during the training.







- Case Studies - are available so you can check your knowledge after you complete each course.





### Level 1: Medicare Basics Case Study

At Medicare Rights University, we want you to learn Medicare so that you can help your clients, patients, employees, retirees and other navigate an array of Medicare questions. MRU builds on the 25 years of counseling expertise of the Medicare Rights Center, a national, non-profit organization that answers 15,000 questions on our national helpline annually and reaches more than a million people each year through trainings, presentations, and print and online resources.

Please take a look at the Level 1: Medicare Basics case study, below. MRU Core Curriculum case studies reflect issues encountered by thousands of callers that have contacted the Medicare Rights Center's helpline. Case studies are designed to gauge your understanding of all of the information presented in each level. Please use these case studies to think critically and apply the Medicare information you learned from Level 1 courses. We encourage you to explore all the courses within Level 1 to address this case study as comprehensively as possible.

#### Case Example:

Edison received a packet in the mail that included a red, white and blue Medicare card. He calls you for a bit of clarification. He asks you why he received this packet in the mail, since he believes that he already has Medicare coverage. He tells you that he began receiving Medicare coverage in 2003, since he was unemployed at the time and barely received any income. Edison said his income increased slightly since he started receiving Social Security Disability Insurance checks about two years ago, due to his severe back problems. Edison considers throwing away the packet, since he believes that he already has comprehensive health and drug coverage. Edison is 59 years old and has never been diagnosed with Amyotrophic Lateral Sclerosis (ALS) or End-Stage Renal Disease (ESRD).

What information should you provide to Edison?

1

- Supplementary Materials - are there to help you with additional terms and important topics that were discussed throughout the course.

Course Materials

Supplementary Materials

Medicare Overview

- What is Medicare?

Medicare Eligibility

- Am I eligible for Medicare if I am 65 or older?
- Am I eligible for Medicare if I am under 65?
- Am I eligible for Medicare because I have Amyotrophic Lateral Sclerosis (ALS)?

Medicare and Medicaid

- What is Medicaid?
- How does Medicare work with Medicaid to cover my health care costs?
- What is the difference between Medicare and Medicaid?

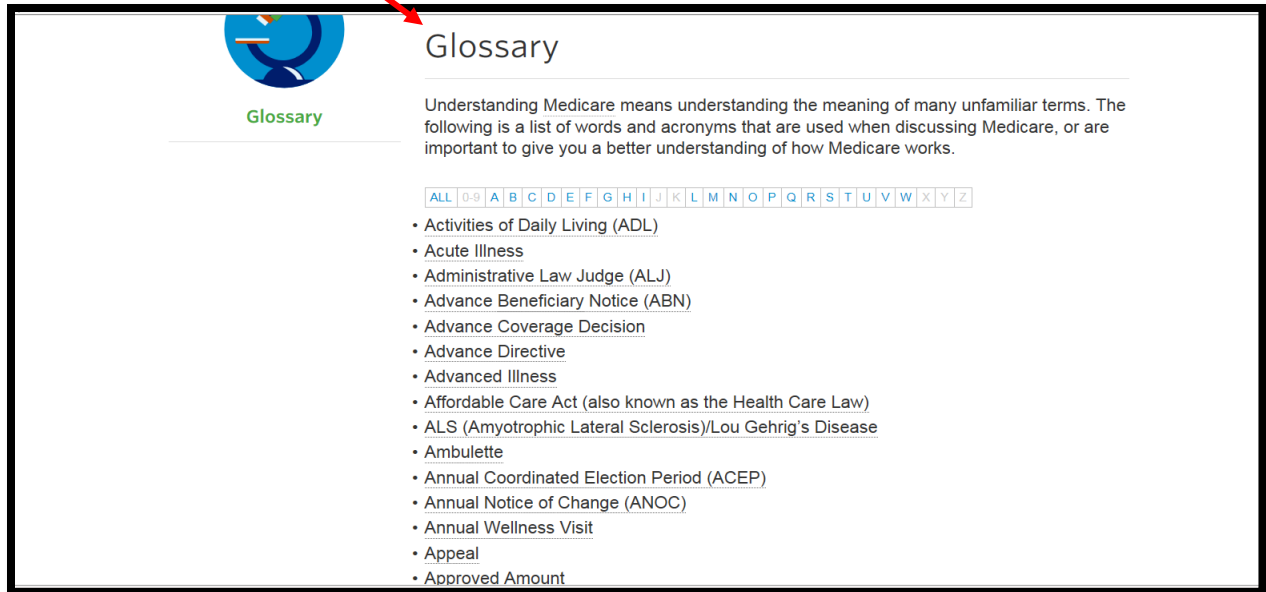
Glossary

Was this helpful? ☒ Yes ☐ No

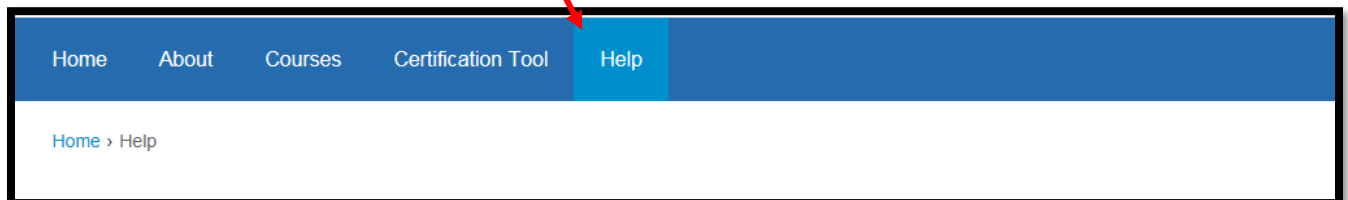
Previous Page Next Page

Course 1: Health Insurance Terms Course 3: Medicare Options

- Glossary - is very helpful to give you a list of words and acronyms that are used when discussing Medicare or are important to give you a better understanding of how Medicare works.



- Help – where the Counselors and Administrators can get key questions answered quickly.

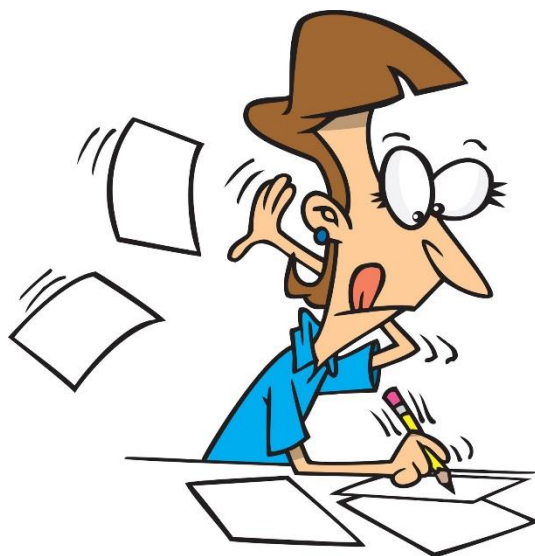


Main topics include:

- Online Courses
- Taking an Exam
- Administering an Exam



# **TAKING MEDICARE RIGHTS UNIVERSITY QUIZES**



## **STEP 1:**

After completing a course, you will need to “Test your Knowledge” and answer no more than ten (10) questions on what you just learned.



\*Significant changes to this functionality are:

- 1) The ten (10) questions for each course are pulled from the National Counselor Certification Question Bank.
- 2) The results are now stored

\*SHIPs may use the scores in different ways. Some may use the “Test Your Knowledge” results toward formal counselor certification, and other states may use them for self-study purposes only. Administrators can view the results by going to the Certification Tool page and clicking on “Results.” Test takers can view their results by going to the Certification Tool page and clicking on “My Results.”

A screenshot of a table with two rows. The first row is for 'Level 1 Course 1: Health Insurance Terms' with ID 'L1C1' and a 'Results' link. The second row is for 'Level 1 Course 2: Medicare Overview' with ID 'L1C2' and a 'Results' link. A red arrow points to the 'Results' link in the first row.

Level 1 Course 1: Health Insurance Terms	L1C1	Results
Level 1 Course 2: Medicare Overview	L1C2	Results

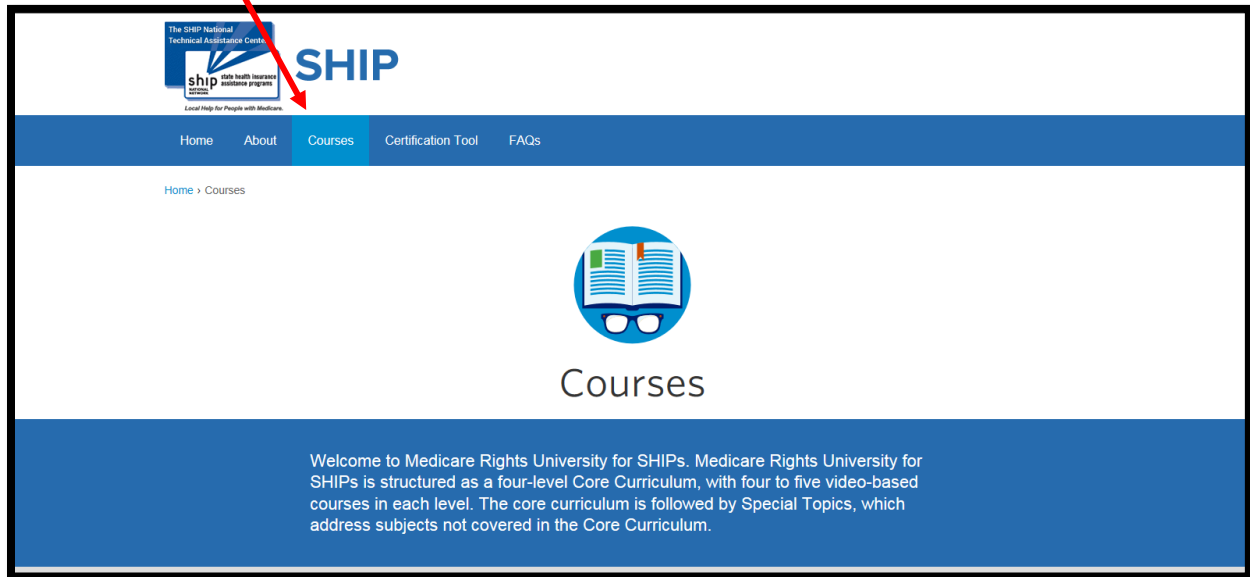


# **ACCESSING THE RHODE ISLAND SHIP COUNSELOR & VOULUNTEER INITIAL TRAINING ASSESSMENT**



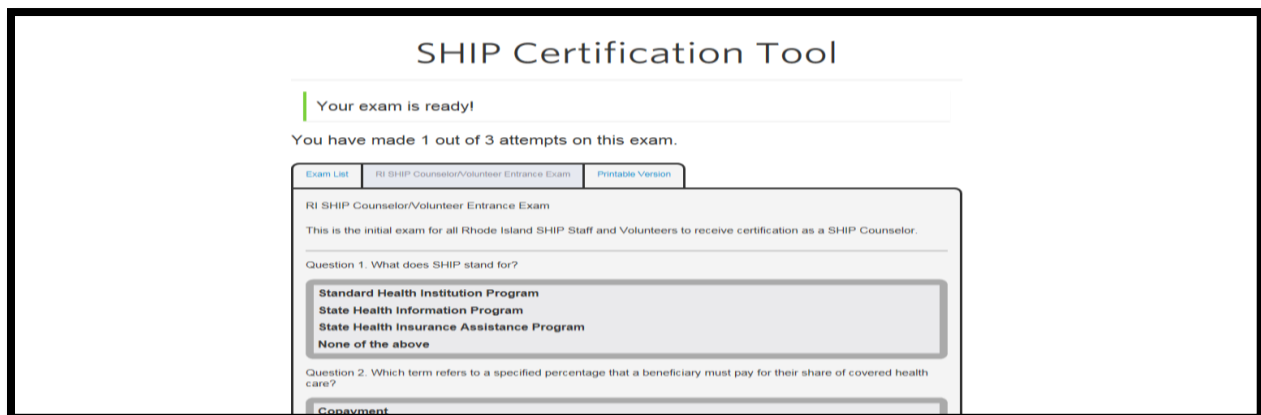
## **STEP 1:**

To access the RI SHIP Counselor & Volunteer Initial Training Assessment you must go to the Certification Tool. \*Please keep in mind you must have contacted your SHIP Contact at the Office of Healthy Aging to have them schedule your training assessment before you can access it.



## **STEP 2:**

The next page will bring you to the fifty (50) question training assessment where you will have three (3) attempts to pass with a seventy-five (75) or higher. \*Please note that although the training assessment is not timed it still needs to be completed in one sitting by the SHIP user.

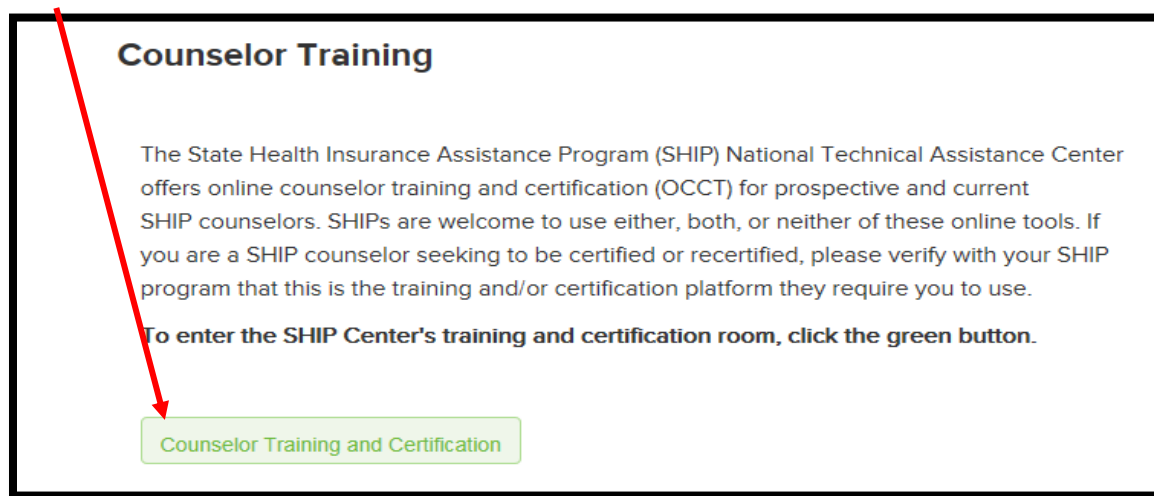


## **STEP 4:**

\*Please Note: The MRU Courses can be used for research when taking your assessment. The Courses Menu features a keyword search for looking up terms you might find within the online course content.

1. Go to [www.shiptacenter.org](http://www.shiptacenter.org), click on the orange SHIP Login padlock, and go to the Counselor Training tab. (If your user role is “Counselor-in-Training,” this is the only tab you will you have.)

2. Click on the green **Counselor Training and Certification** button to access the OCCT.



3. Within the OCCT, hover over the word Courses in the navigation bar and click on Keyword Search.





4. Type in your search term (“observation status” in the example below) and click Find.

The screenshot shows a web application with a navigation bar (Home, About, Courses, Certification Tool, Help) and a breadcrumb trail (Home > Courses > Course Search). Below the navigation bar, there is a search instruction: "Type in a search term and then press Find. Search results list the course and slide number that includes your search term." A search input field contains the text "observation status" and a "Find" button. Below the search field, the results are listed as follows:

- Level 2 Course 1 - Part A (hospital insurance)  
Slide 9 - Observation services
- Level 1 Course 1 - Health Insurance Terms  
Slide 11 - Inpatients and outpatients
- Level 2 Course 2 - Part B (medical insurance)  
Slide 14 - Home health care: Part A vs. Part B

Two callout boxes provide additional instructions: one points to the "Find" button with the text "Type in your search term ('observation status' in the example below) and click Find." and another points to the third search result with the text "Click on the search result you want to see (blue hyperlink) and make a note of the slide number. In this example, we will demonstrate the third choice, Level 2, Course 2, slide 14."

### **STEP 5:**

Certificates of completion are available for download after you pass a scheduled assessment(s). Certificates are only available for assessments with a set passing score. Each certificate will automatically fill in your information, including your name and SHIP, name of the assessment, and date of successful completion. This is what you will see:

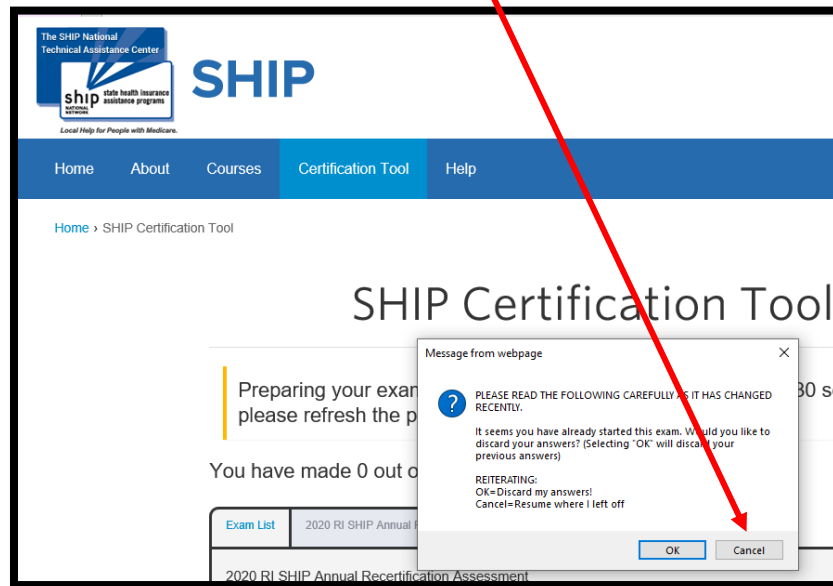
The screenshot shows the "SHIP Certification Tool" interface. It has three tabs: "Exam List", "My Information", and "My Results". Below the tabs is a table with the following data:

Exam Name	Take Exam	Get Certificate
Cert Test	<a href="#">Take Exam</a>	<a href="#">Get Certificate</a>
Update Exam	<a href="#">Take Exam</a>	Passing Score Required
Sample Exam - 25 questions	<a href="#">Take Exam</a>	Not Available

Three callout boxes provide additional information: one points to the "Get Certificate" link for the "Cert Test" with the text "You can get your certificate after passing an exam. Click on the link to open the PDF in your browser."; another points to the "Passing Score Required" status for the "Update Exam" with the text "If you do not pass an exam, you cannot get the certificate"; and a third points to the "Not Available" status for the "Sample Exam" with the text "Certificates are not available for exams without set passing score".

## **STEP 6:**

Please note if you must exit the assessment when you are in the middle of completion it will save automatically. When you go back into the assessment the following box will appear and you must hit “Cancel” to resume your progress. If you hit “Ok” it will clear all your previous answers and you will have to start over.



## **STEP 7:**

Once you have completed the training assessment you must notify Christine Smith [christine.smith@oha.ri.gov](mailto:christine.smith@oha.ri.gov) at Office of Healthy Aging that the training assessment has been completed for recording purposes.

**You are now a Certified RI SHIP Counselor/Volunteer!**

**Thank You!**

