

MMAP, Inc. Annual Report

FY 2016-2017

Board of Directors Annual Meeting
November 15, 2017



THE POWER OF ONE

The little things you do each day
have the power to affect a great many people.

You inspire us with your willingness
and ability to help others.

You take on the world, one day at a time,
continuously searching for a way
to make things better, seizing the
opportunity to improve everyday life.

YOU MAKE A WORLD OF DIFFERENCE!

A Message from the Executive Director



Jo Murphy
Executive Director
MMAP, Inc.

November 15, 2017

Our team members are amazing - a team of over 800 strong who are committed to improving the lives of Michigan's Medicare beneficiaries! They are amazing as singular and unique team members, and amazing as a group. I'm always running into people who tell me how just one member of our team made a positive difference in their life or the life of a loved one.

The things they do may seem small when looking at a world of 7.5 billion people. But to the 125,000 people MMAP

team members helped last year, those little things made a world of difference. Those little things saved beneficiaries nearly \$15 million, money that was returned to local communities. Those little things also resulted in things that can't be measured in dollars and cents, like peace of mind.

The little things they do: a welcoming smile, answering phones, problem solving with fellow volunteers, doing data entry, counseling beneficiaries, making copies, offering words of reassurance, talking with the public at health fairs, waiting on hold, comparing plans, writing articles for the local senior news, (and so much more) has a dollar value of over \$3 million. The value of their time to someone who is choosing between food and medications, or hoping to see that new grandbaby or great-grandbaby, is incalculable.

MMAP team members take on the world, for one

beneficiary at a time. The team is resourceful and they never miss the opportunity to improve everyday life.

I would like to share just one example of a team member's caring and persistence:

"I had a client come in because he kept getting bills for oxygen that he no longer used. He had tried to return it when the supplier brought more tanks and they said not to worry about it and left it at his home. I called the supplier and they said that he had to get a clearance from his doctor in order to have them pick up the machine and tanks. The client got that from his doctor and we faxed it, as well as called back in to the supplier to get the clearance for them to pick it up. In the mean time he had gotten another bill for over \$3,000 dollars. Upon talking to customer service, I was told that he had no insurance and the bill went back for some time. I told the representative the charges were for the machine and she assured me they couldn't be because that charge would have been

well over \$3000 dollars. I told her that was what the charge was, and informed her that he did have insurance - Medicare and Medicaid. I gave her the numbers from his cards and the company came and picked up the machine and zeroed out his bill.

He made the staff lasagna for a thank you and it was yummy!"

The little things our team does each day mean the world to a great many people. Our team inspires me with their willingness and ability to give so much of themselves to help others.

The MMAP team makes a world of difference!

Sincerely,



Jo Murphy
Executive Director MMAP, Inc.

Brief MMAP History

The Michigan Medicare/Medicaid Assistance Program (MMAP) serves as the State Health Insurance Assistance Program (SHIP). MMAP also serves as Michigan's Senior Medicare Patrol (SMP). Nationally there are 54 SHIPs and 54 SMPs.

MMAP provides a free, unbiased health benefits and insurance counseling service for Medicare/Medicaid beneficiaries, their family members and caregivers. MMAP is funded by state and federal agencies and is not affiliated with the insurance industry, ensuring that MMAP counselors remain unbiased. MMAP Team Members also educate Michigan's 1.9 million beneficiaries about Medicare fraud prevention.

MMAP's mission is to educate, counsel and empower Michigan's older adults and individuals with disabilities, and those who serve them, so that they can make informed health benefit decisions.

In 1984 Michigan implemented AARP's model insurance counseling program for older adults. MMAP operated under the auspices of the Michigan Office of Services to the Aging (OSA) and was administered by the Area Agencies on Aging Association of Michigan. The first training session took place in January of 1985, in Detroit, for twenty-eight volunteers.

Between January 1985 and August 1986, fourteen training sessions were conducted and approximately 300 MMAP volunteers participated in the three-day training program. By the early 1990's MMAP covered approximately twenty-six counties, through partnerships with nine local Area Agencies on Aging. By the Spring of 1993 there were twenty-five active MMAP sites in Michigan, and by the Fall of 1994, there were approximately 500 MMAP volunteers, serving over 12,000 individuals annually.

A new 800 number was established in December of 1995 for Medicare beneficiaries to reach MMAP. It used a new technology to route callers directly to local, trained counselors who provided information and one-on-one counseling assistance on Medicare, Medicaid and related insurance matters.

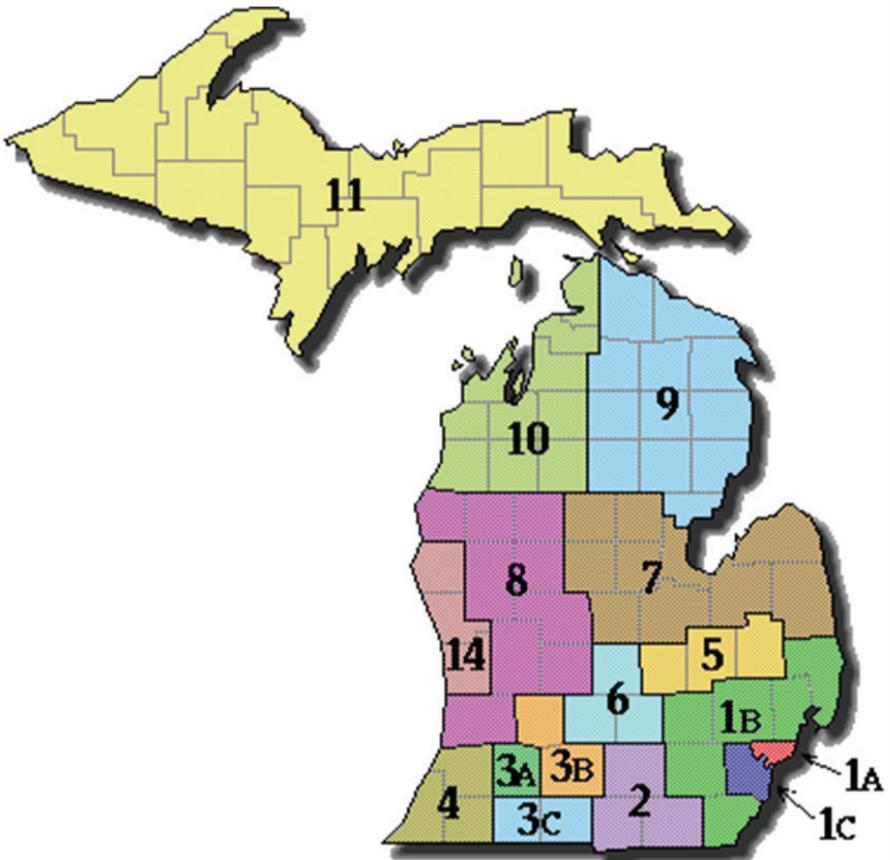
In 1995 MMAP assisted more than 26,000 beneficiaries, and saved nearly \$2 million in out-of-pocket expenses for those individuals.

Michigan Office of Services to the Aging became Aging & Adult Services Agency in April, 2015.

During 2016 the MMAP team assisted more than 111,000 beneficiaries, saving them over \$14,942,055.

MMAP Regions

There are 16 MMAP Regions in Michigan, and more than 40 MMAP sites



2016-2017 Accomplishments

October 1, 2016 to September 30, 2017

MMAP Training:

MMAP Partners continue to recruit new Team Members. 156 people attended Initial Training in the past year, and 488 Team Members recertified this year. Update trainings and webinars are held throughout the year, and mentoring by coordinators and other experienced team members is becoming a standard practice.

2016-2017

MMAP counselors reported:

Part D & Advantage enrollments savings of \$8,809,224

LIS Application Assistance savings of \$3,613,672

MSP Application Assistance savings of \$1,691,266

Medigap Subsidy Application Assistance savings of \$827,903

2016-2017 Accomplishments

October 1, 2016 to September 30, 2017

Social Media:

Over the past year MMAP has continued to work with Michigan Creative to improve our presence on both our website and social media. Results from impressions/looks at pop-up ads for MMAP, clicks on the MMAP website as a result of impressions, and viewing of videos about MMAP and the services we offer have remained good. We will move into less animated and more filmed video content in the upcoming year.

The MMAP Facebook and Twitter accounts are active, and are updated three times a week.

2017 Medicare Part D Open Enrollment Period:

For the three month period from October 15 through December 7, 2016, MMAP Team Members helped 41,458 beneficiaries to review their Medicare Part D plan options and achieve potential savings of \$9,214,387 on their prescription drug costs.

2016-2017 Accomplishments

October 1, 2016 to September 30, 2017

Donna Shellman: Why Region 1A is the MMAP Team of the Year

A team is a group of people with a full set of complementary skills, required to complete tasks to reach the same goal of success. Such individuals are organized to function cooperatively as a group.

Our team symbolizes that in various ways. We are a group of volunteers for the MMAP organization that cooperate on both scheduled and unscheduled assignments, to work interdependently and cooperatively to meet the needs of our beneficiaries.

What makes the Detroit Area Agency on Aging MMAP volunteers and employees a team? Together they have complementary skills which generate a synergy through their coordinated efforts. As a team, they exhibit determination, awareness, and superb customer service, allowing each member to maximize their strengths and minimize their weaknesses. They create a workplace environment allowing each team member to exceed their own limitations, by:

- Supporting one another's presentation/outreach efforts
- Providing a continuous learning environment
- Encouraging one another in the realization of potential
- Exhibiting empathy, advocacy, and support by way of advice and/or listening
- Providing moral support
- Assisting when there is a shortage or need for increased benchmarks
- Identifying additional tasks to be accomplished to provide customer/worker satisfaction

Communication and socializing internally and externally with one another

We have become a collective body of individuals who share common interests and goals in the opportunity to assist others. Each individual person on our team has a strong sense of mutual commitment, honor, and respect. Over time through the use of collective ideas and concrete partnerships, we have excelled as a team. We exemplify the statement, “The performance of the sum is greater than the sum of the performance of its individual members”.

Region 1A MMAP Team Members (TM) are very dedicated. They work late nights from 5-8 p.m., and they work on



Region 1A Team Members at Recognition

weekends, returning calls to clients. Our team helped save over \$1,414.397, putting in 9,813 counseling hours. MMAP team members recruited 22 new MMAP members last year. 1A has about 45% TM participation in our monthly update trainings.

Additional Awards

Regional Coordinator of the Year: Bob Gallery
Area Agency on Aging of Western Michigan (Region 8)

Team Member of the Year: Barb Whalen
Montmorency County Commission on Aging (Region 9)

Site Coordinator of the Year: Catherine (Kitty) Glomski
Alpena Senior Center (Region 9)

Friend of MMAP: Philip Bergquist, MDHHS

MMAP Success Stories

October 1, 2016 to September 30, 2017

A Tale of Advocacy

Many times, MMAP Counselors have to advocate for their clients. One opened my office door and said she was out of medication and couldn't afford the full price. She needed my help – NOW! She had just come from her pharmacy and found out that she would have to pay \$400 to get her new Rx. We called her pharmacist who said he was having difficulty getting her prescription from her doctor's office. He had called several times, emailed and faxed the forms to her doctor with no reply and he had already given her a 10 day supply allowed by her drug plan.

As the details of her case unfolded, it seemed that she had been hospitalized recently and released on a new Rx. The doctor's office was not responding. The client and I called her doctor and got multiple answering extensions, left a message with the triage nurse and then talked to their front desk who seemed unable to help. We called the hospital

to attempt to get their help with her prescription. We had to get it from her doctor. Her hopeful eyes said to me that whatever needed to be done, needed to be done today! So I jumped in my car and went to the doctor's office, told the front desk that I wasn't leaving until I spoke with someone about my client's prescription. The front desk clerk handed me her telephone and I spoke to the triage nurse explaining the situation. I left my card at the front desk with a letter I wrote to her doctor documenting the event, and telling them that I would be back at 4:00. About a half hour after I got back to my office, she burst in again and said her Rx was waiting for her!

The nurse called me a little bit later saying that the client was on a similar drug before going in the hospital and they didn't want to prescribe two medications. They instructed her NOT to take the original drug.

No one else was willing to unravel her predicament but her MMAP Counselor.

MMAP Activities by Grant

October 1, 2016 to September 30, 2017

State Health Insurance Assistance Program (SHIP) Grant 2016-17

MMAP Team members served 111,582 Medicare beneficiaries
50% of MMAP clients have used our services in the past
33% of MMAP clients were referred from another agency or learned about MMAP from a friend or relative.

During 2016-17, MMAP Team Members

- Served 17,490 younger, disabled Medicare beneficiaries
- Helped 47,674 beneficiaries compare and enroll in Medicare Prescription Drug plans
- Provided 82,791 counseling hours to help Medicare beneficiaries
- Helped 48,042 individuals new to Medicare understand their health care options

Senior Medicare Patrol (SMP) Grant

MMAP Team Members:

- Reached 93,186 people through 728 SMP community outreach and education events
- Served 6,197 beneficiaries through one-on-one Medicare fraud counseling

Medicare Improvements for Patients and Provider Act (MIPPA) 2016-17

MMAP and its MIPPA partners:

- Helped 4,462 beneficiaries apply for Low-Income Subsidy for help with the cost of prescription drugs, saving them approximately \$3,613,672
- Helped 7,026 individuals apply for a Medicare Savings Program for help with the cost of Medicare Part B premiums, saving them approximately \$1,691,266

MMAP Activities by Grant

October 1, 2016 to September 30, 2017

MI Health Link

Over the past year MMAP staff have been working in a collaborative effort with other agencies to educate and assist current and potential beneficiaries who have both Medicare and Medicaid in understanding their options by providing free lunch and learn events. MI Health Link was the focus at the eight events. MMAP staff were present to answer questions, do presentations, and provide options.

In the 2017 fiscal year there were 2,236 contacts reported.

Many MI Health Link beneficiaries

have reported to MMAP staff and counselors that they are delighted that they have no co-pays and deductibles and also that they do have free vision, dental, and transportation.

Increased enrollment in MI Health Link plans is due to MMAP Team members' daily work, and to the collaborative effort with other agencies to provide educational events. At the beginning of October 2016 enrollment retention was at 63%. At the end of September 2017 enrollment retention was at 72%.

Medigap Subsidy

MMAP works with the Michigan Health Endowment Fund (MHEF) by counseling low income individuals who have a Medicare Supplemental policy/Medigap policy to help cover co-pays, co-insurances and deductibles of Original Medicare. The subsidy was created to use \$120 million over a five year period or less to help those beneficiaries losing Medigap coverage under the Blue Cross Blue Shield (BCBS) "Legacy" policies to help them transition to the higher premium amounts.

Beneficiaries with 225% of Federal Poverty Level (FPL) using their Adjusted Gross Income (AGI) may qualify and assets are not considered. The beneficiary may

qualify for a subsidy of \$125, \$40 or \$65 depending on their age. Once they are determined eligible, the MHEF sends the premium subsidy to the insurer and the beneficiary is billed for the remaining balance. There are four Medigap insurers that currently participate in the program, Blue Cross Blue Shield of Michigan, Blue Care Network, United Healthcare AARP and Priority Health. There are currently 30,000 beneficiaries taking advantage of this subsidy.

This subsidy is good for up to 5 years with 2017 being the first year. If the funding runs out before the 5th year, the subsidy will end and individuals will then need to pay the full amount of the Medigap premium.

2017 Recognition

July 20, 2017

Friend of MMAP Award - Jo presents to Phillip Bergquist



Navigator Award - Jo presents to Regional Coordinator Mistelle Smith



Above: Regional Coordinator of the Year Award. Jo presents to Bob Callery
Below: Bob with Board Member Jackie O'Connor

2017 Recognition and Training was held at the Kellogg Hotel and Conference Center in East Lansing, MI. There were many awards, great food, informative speakers, and a good time was had by all!



Team Member of the Year award: Barb Whalen (Reg 9), with Pat MacKinnon & Regional Coordinator Susan Bowen

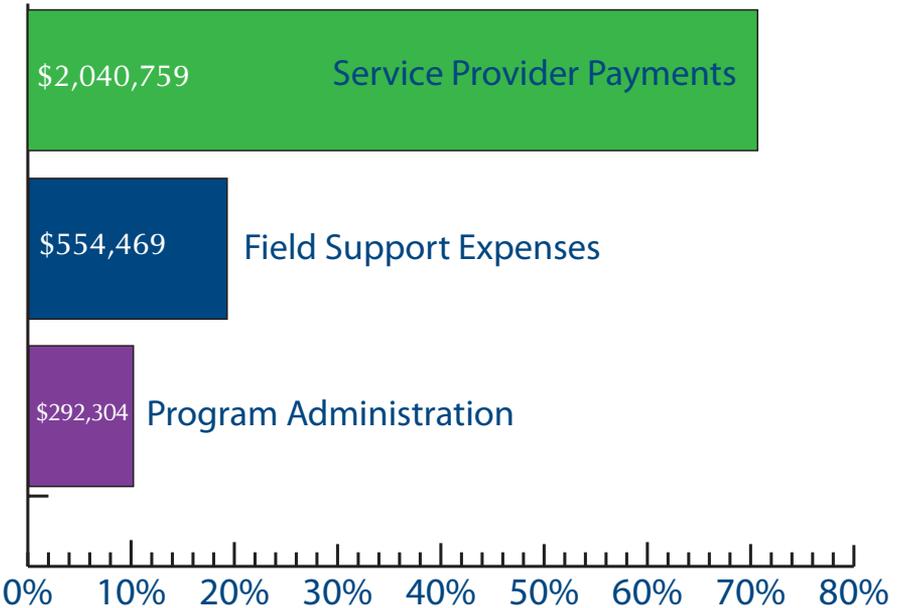
MMAP, Inc. Budget Information

for the Fiscal Year October 1, 2016
through September 30, 2017

Total expenditures were \$2,887,532

The chart below shows the percent of MMAP's operational funds expended for each category:

MMAP Expenditures



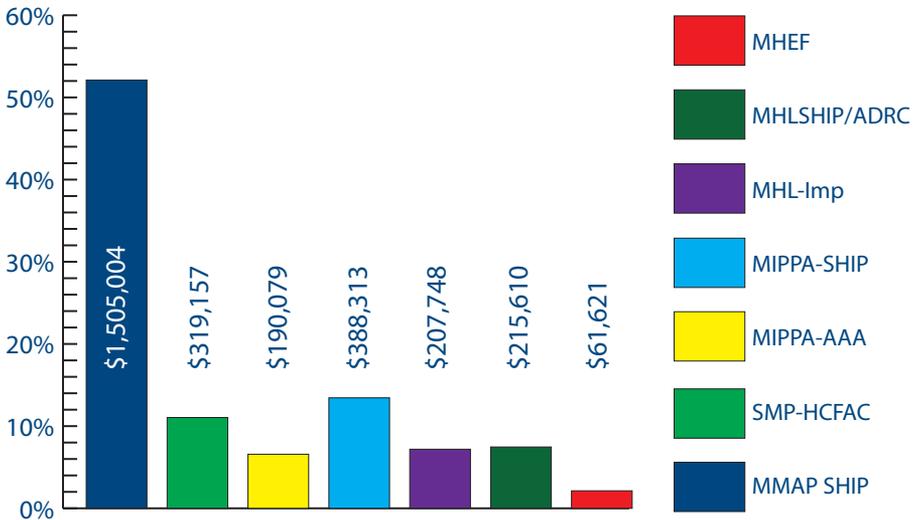
MMAP, Inc. Budget Information

for the Fiscal Year October 1, 2016
through September 30, 2017

MMAP's total funding was \$2,887,532

The chart below shows the percent of MMAP's operational funds that each grant supplies:

MMAP Grants



MMAP Success Stories

October 1, 2016 to September 30, 2017

Second Advocacy Tale:

MMAP Counselors are tenacious, persistent and look for alternative ways to reach a goal. MMAP Counselors know that by getting to the TOP in an organization (talking with people who can do something) you will be able to get to the BOTTOM of a situation to resolve an issue. When someone tells you they “can’t,” it means you are talking to the wrong person.

A MMAP client had a Humana Part D plan and had been using Humana’s mail order pharmacy. In July, she received notice that the pharmacy could no longer serve her because Humana was her secondary insurance and Express Scripts was her primary under BCBSM. We called BCBSM and talked to many departments with all saying they were not at fault. We called the local Walmart Pharmacy who said that they had billed her scripts through Express Scripts over a year ago and confirmed in their database that Express Scripts was her primary prescription insurance.

We called 1-800-Medicare

who confirmed that Humana is her Part D plan. And, there was the dilemma. 1-800-Medicare suggested that we file a complaint with the state’s Department of Insurance and Financial Services in order to straighten out the situation, and we contacted them. A DIFS representative said we would need to file a complaint asking for a four-day Rapid Response and gave us the form’s web address.

First we called her Humana plan again and told them about the potential complaint and asked for a supervisor to discuss the situation. The supervisor told us they would conduct a case review (Friday) and that we would know the results in a week. My client called me on Tuesday to report that Humana contacted her saying that she could now use her plan again. She had tried to correct this situation on her own for over a month until she was close to running out of her prescriptions.

I still have her thank you card on my desk!

MMAP Success Stories

October 1, 2016 to September 30, 2017

Story 1: I had a gentleman and his wife come to me last year. They have a friend who has a Blue Cross Blue Shield Legacy plan and he is so happy with it, they wanted it also. However, when they found out how much it was going to cost per month they were not happy. They were both in a PPO and only paying \$15/mo. So, they were even MORE unhappy when I told them that not only would they have to pay for this Legacy plan, but they would need a Part D plan as well.

Since the Legacy plan was becoming extinct, I told them they could try it because they wouldn't be able to get it later. Yesterday the gentleman came to see me to tell me he got some bad news - he has cancer. But he wanted to thank me because I helped them to sign up with the Legacy plan and it has not only saved them a TON of money, but the peace of mind he has knowing that his future hospital stays will be covered is priceless.

Story 3: My client did not switch her Prescription Drug Plan last year because the

savings was not worth her switching pharmacies. This year not only was I able to save her \$813.84 on her medications with a new PDP and pharmacy, but she qualifies this year for the Medigap Subsidy and will save another \$65/month! She had to cut things out of her budget to be able to keep her BCBS after the huge increase, so this news is tremendous for her!

I think I saw her skip a little as she left my office.

Story 4: I met with a beneficiary today who found MMAP by calling the number on the back of the Medicare and You book. She had never met with a SHIP counselor before, but her husband's premium was going up so she thought she would check it out. In our review of his medications, she said he was in the donut hole because of his insulin. I noted that most people on insulin do go in the donut hole at some point in the year because of the high cost. As we continued to talk, she mentioned he uses an insulin pump. I then realized that the donut hole could be avoided altogether

MMAP Success Stories

October 1, 2016 to September 30, 2017

because he has a Medigap Plan F.

I explained to her that the pharmacy was billing her Part D when it should have been billing her Part B. Medicare would pay 80% and the Medigap policy would pay the rest. She was dumbfounded when I explained this. Together we called the Part D plan and I explained what had happened. The plan is mailing her the forms to request reimbursement and to have the insulin re-billed correctly. Because all of his other medications are generics, he would never have gone in the donut hole if the insulin had been billed properly. We won't know what the total reimbursement amount will be yet, but it should be significant. She was very happy to know the donut hole wouldn't be in his future. We then reviewed his plan and were able to save him \$2,215.82 (by using the cost of having insulin in the review for the before and removed for the after). When comparing the before plan with the after (new) plan without insulin, the savings was \$803.

She hadn't intended to look at her plan because she only uses one generic medication, but was

so amazed at what she learned in the process of going through her husband's review she changed her mind. She decided to change plans, too, and saved \$122

Story 5: I met with a client who reviews her supplemental plan every year with me. She has multiple health conditions and takes a lot of medications. Her current plan will no longer cover her insulin (Lantus Solostar pens) in 2018 and had sent her a letter listing three other lower-cost insulin brands that they will cover. As any insulin-dependent diabetic knows, switching to a different insulin is not that easy. Often times a patient and doctor work for many months to get the right combination of medications to maintain consistent glucose readings. A switch in brands could be detrimental to someone's health. In comparing plans, we were able to find several other plans that would cover all of her medications and she chose to enroll in a new plan for 2018 at a total annual savings of \$15,231. She was relieved that she did not have to try a different insulin.

MMAP Award

October 1, 2016 to September 30, 2017



March 14, 2017

Dear Ms. Murphy

It is with delight that I advise you that MMAP has been chosen as the recipient for the 2017 Stephen J. Gools Award for Social Change. This award is given annually to one outstanding individual, couple, group or non-profit organization within the state whose work has demonstrated significant social change.

Steve Gools was AARP Michigan's State Director for 12 years. He was a man who cared deeply and had a strong passion for improving the lives of others - especially those who were unable to do so alone.

Sincerely,

Karen Kafantaris
Associate State Director
AARP Michigan

MMAP, Inc. Board of Directors

Jonathan Mead UPCAP Services Inc. (*President*)

Rosemary H. Buhl Buhl, Little, Lynwood & Harris PLC
(*Vice-President*)

Julie Denny Michigan Department of Health and Human
Services (*Secretary*)

Bob Schlueter Area Agency on Aging of Northwest Michigan
(*Treasurer*)

Jackie O'Connor Area Agency on Aging of Western Michigan

SueEllen Tyszkiewicz Department of Insurance and Financial Services

Robyn Ford Social Security Administration

Melody Petrul MPRO

Tina Abbate Marzolf Area Agency on Aging 1-B replaced by

Julie Wetherby Area Agency on Aging Region 2

Laurie Sauer Region 9 Area Agency on Aging

Sara Grivetti Disability Network/Michigan replaced by

Sallie Pung State Long Term Care Ombudsman

Charisse Ross Detroit Area Agency on Aging

Mary Ablan Area Agencies on Aging Association of Michigan

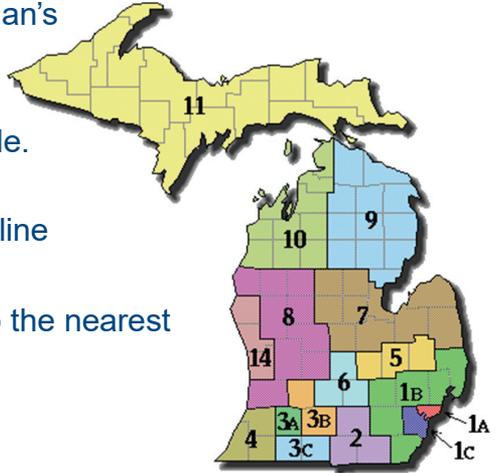
Linda Burghardt (Ex Officio) Mary retired, replaced by Linda

Tari Muniz Michigan Aging and Adult Services Agency (Ex
Officio)

Area Agencies on Aging Regions

MMAP contracts with Michigan's 16 Area Agencies on Aging to provide health insurance counseling services statewide.

MMAP's toll-free hotline
(1-800-803-7174)
geo-routes callers to the nearest
MMAP site.



MMAP Service Providers

Many thanks to our partners for their support!

<u>Region</u>	<u>Agency</u>
1A	Detroit Area Agency on Aging
1B	Area Agency on Aging 1-B
1C	The Senior Alliance
2	Region 2 Area Agency on Aging
3A	Area Agency on Aging III A
3B	Region 3-B Area Agency on Aging
3C	Branch St. Joseph Area Agency on Aging
4	Region IV Area Agency on Aging
5	Valley Area Agency on Aging
6	Tri-County Office on Aging
7	Region VII Area Agency on Aging
8	Area Agency on Aging of Western Michigan
9	Region 9 Area Agency on Aging
10	Area Agency on Aging of Northwest Michigan
11	UPCAP Services, Inc.
14	Senior Resources

MMAP Team Members:

Left an impression

Touched lives

Actively listened

Influenced greatness

Created opportunity

Took responsibility

Inspired us to achieve

Motivated our team

Made things happen

Uncovered solutions

Guided success

Inspired creativity

Rose to the challenge

Believed in our mission

Expanded potential

INCREASED CONFIDENCE

Promoted cooperation

Strengthened bonds

Fostered flexibility

Nurtured new ideas

Demonstrated conviction

MADE A COMMITMENT TO EXCELLENCE

ACCOMPLISHED GOALS

Went above and beyond

Encouraged enthusiasm

**You made the difference.
Thank you.**

MMAP Mission

To educate, counsel, and empower Michigan's older adults and individuals with disabilities, and those who serve them, so that they can make informed health benefit decisions.

MMAP Vision

Through expanded collaboration and funding, MMAP, a trusted resource,

- Serves a broader audience of Michigan residents*
- Uses a greater number of highly skilled volunteers, and*
- Provides innovative service delivery and outreach*

MMAP Guiding Principles

MMAP is dedicated to:

- 1. Empowering beneficiaries to make informed health benefit decisions by providing unbiased information that allows them to make choices that meet their needs and preferences*
- 2. Providing excellent customer service that is confidential, respectful, and timely*
- 3. Providing information that is accurate and objective*
- 4. Providing help and assistance with health benefit issues for individuals who cannot help themselves*
- 5. Having a network of diverse team members who recognize and respect the culture of the communities they serve*
- 6. Identifying individuals who could benefit from MMAP services and expanding services to include hard to reach populations*
- 7. Acting with integrity and maintaining trustworthiness*

800-803-7174

www.mmapinc.org



LOCAL HELP FOR PEOPLE WITH MEDICARE



Team of the Year
winner: Region 1A
(Detroit Area Agency
on Aging)

Below:
Presentation of
award from Board
Member Julie Denny
and Jo Murphy to
Regional Coordinator
Donna Shellman



**Site Coordinator
of the Year Award**
winner Kitty Glomski
(Region 9), with her
Regional Coordinator
Susan Bowen, & Pat
MacKinnon



Spirit Award - Jo & Pat present award to
Regional Coordinator Carrie McCombs for Team
Member Bruce Barnes

MMAP is a free service which is funded by grants from the U.S. Department of Health & Human Services – the Administration for Community Living, the Michigan Department of Health and Human Services, the Michigan Aging and Adult Services Agency, and the Michigan Health Endowment Fund. MMAP does not receive funding from, nor is it affiliated with, any insurance companies.