

# MMAP, Inc. Annual Report

FY 2017-2018

Board of Directors  
Annual Meeting  
November 14, 2018



## 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

November 14, 2018

MMAP Team Members,

Life can be a puzzle. For those of us who like to work on puzzles, there always seems to be that one piece missing. That one piece that will make everything fall into place.

For the people we help, their family members and caregivers, you are that missing piece. When it comes to helping someone with the puzzle called health care, you are the ones who help everything fall into place.

You are always there for our clients and amaze them when you help them solve a problem they have struggled with for months or help them find the right plan that meets their needs.

And, don't forget the thousands of dollars you help people save each year on their drug costs.

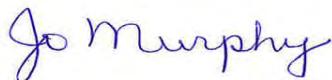
MMAP itself is kind of a puzzle. All of you make up its pieces and parts. Each of us is different. Each of us has strengths and skills to share. And when we link our individual strengths together, what a picture we make. We are invincible!

You're an Essential Piece for Michigan's two million Medicare beneficiaries. And, you are an Essential Piece for our MMAP team.

I can't imagine us without you!

Thank you today and every day for all you do for the Medicare beneficiaries in Michigan.

You are Amazing,

A handwritten signature in blue ink that reads "Jo Murphy".

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

In 2017 the MMAP team assisted 96,574 beneficiaries, and saved them over \$38,817,857.00.

# **MMAP Key Results Achievements**

## **October 1, 2017 to September 30, 2018**

### **Superior Service**

#### **Savings to Beneficiaries on their health care costs**

Total Benificiary savings for FY 2017: \$38,817,851.00

Enrollments in Medicare Prescription Drug Plans and Medicare Advantage Plans with estimated savings for beneficiaries of \$16,087,824.00

Enrollments in Medicare Part D Low-Income Subsidy program (LIS/Extra Help) with estimated savings for beneficiaries of \$10,673,404.00

Enrollments in Medicare Savings Programs with estimated savings for beneficiaries of \$3,817,767.00

Enrollment in the Michigan Health Endowment Fund's Medigap Subsidy program with estimated savings for beneficiaries of \$425,788.00

### **Go for the Goal**

#### **Reaching and Serving Hard to Reach Populations**

Reached and served over 50,000 low-income beneficiaries, 11% of Michigan's low-income Medicare population

Reached and served 26,000 beneficiaries living in rural communities, 6% of Michigan's rural Medicare population

Reached and served over 5,000 beneficiaries whose primary language is other than English, 3% of Michigan's non-native English speaking Medicare population

Reached and served 16,000 disabled beneficiaries, 4% of Michigan's disabled Medicare beneficiaries

# **MMAP Key Results Achievements**

## **October 1, 2017 through September 30, 2018**

### **Support All**

#### **Team Member Training and Recognition**

MMAP team members received 6,500 hours of Update Training on changes to Medicare and Medicaid

Regional and site coordinators spent over 8,000 hours mentoring and working one-on-one with team members to build counseling skills and encourage the use of talents and life experience to support MMAP as a trusted resource

### **Grow the Team**

#### **Community Partner Development**

Formal and informal agreements with over 108 local and regional organizations to provide MMAP services to Michigan's 2 million Medicare beneficiaries

MMAP participated in 128 volunteer and partner recruitment events. Twenty-one Initial Trainings were held for 153 new team members, including 94 team members from other service organizations that help Medicare beneficiaries, their families and caregivers

## **MMAP Success Stories**

**October 1, 2017 to September 30, 2018**

### **Region 9 – Alpena**

This has been an interesting Open Enrollment. We started on October 16th.

That first day Tina and Sandy, working together, were able to help a woman save just over \$11,000 by changing her Medicare Prescription Drug Plan. Six days later, Marc saved someone just over \$21,000. In one incident that may not appear as notable as the larger amounts, Sandy was able to save a person \$19.76. While not a large amount, this savings demonstrates that there are people in our communities who can benefit from what our counselors do.

To many people the savings would be negligible, but to the person Sandy assisted it was very important. Every little bit makes a difference in that person's budget.

### **2017 Medicare Part D Open Enrollment**

**October 15, 2017-December 7, 2017**

MMAP Team Members contributed 28, 338 hours of their time to help 34,282 beneficiaries to review their Medicare part D Plan options

- 11,586 beneficiaries served in rural communities
- 10,092 low-income beneficiaries served across the state
- 3,985 individuals with Medicare due to a disability served

Counseling and enrollment assistance provided by MMAP Team Members helped beneficiaries achieve estimated savings on their 2018 health care expenses of \$13,005,959.00

- \$10,231,447.00 savings by helping beneficiaries compare plan options and enrollment assistance with Prescription Drug Plans and Medicare Advantage Plans
- \$2,438,530.00 savings by checking for eligibility and providing application assistance for the Medicare Part D Low-Income Subsidy/Extra Help
- \$335,982.00 saving by explaining Medicare Supplemental Insurance options and helping with enrollment into the Michigan Health Endowment Fund's Medigap Subsidy Program

## **MMAP Activities by Grant**

### **October 1, 2017 through September 30, 2018**

#### **State Health Insurance Assistance Program Grant (SHIP) Grant**

MMAP team members served 96,574 Medicare beneficiaries. Fifty-two percent of those served have used MMAP services in the past, 35% learned about MMAP from a family member or friend, or were referred by a community partner.

During 2017-18, MMAP team members:

- Served 15,042 younger, disabled Medicare beneficiaries
- Helped 51,182 beneficiaries compare and enroll in Medicare Prescription Drug Plans
- Provided 73,953 counseling hours to help Medicare beneficiaries
- Helped 50,548 individuals new to Medicare understand their health care options

#### **Senior Medicare Patrol (SMP) Grant**

MMAP team members:

- Reached 73,968 people with information about detecting and preventing Medicare fraud, error, and abuse through 877 SMP community outreach and education events
- Served 9,220 beneficiaries through one-on-one Medicare fraud counseling and issue resolution

#### **Medicare Improvements for Patients and Providers Act (MIPPA) Grant**

MMAP and its MIPPA partners

- Helped 3,462 beneficiaries apply for Low-Income Subsidy (LIS) help with the cost of their prescription drugs, saving them approximately \$10,733,366.00
- Helped 8,006 individuals apply for a Medicare Savings Program (MSP) for help with the cost of their Medicare Part B premiums, saving them approximately \$3,750,654.00.

#### **MI Health Link (MHL) Options Counseling Grant**

Over the past year MMAP team members in pilot MHL counties have worked in collaboration with community partners to educate Medicare beneficiaries with both Medicare and Medicaid about the full spectrum of health care options available to them. Team members shared information about the MHL options at 109 outreach events and provided options counseling to more than 3,000 eligible beneficiaries.

#### **Michigan Health Endowment Fund Medigap Subsidy Education and Enrollment Grant (MHEF)**

MMAP received funds from the Michigan Health Endowment Fund to provide outreach and enrollment assistance to beneficiaries potentially eligible for a MHEF subsidy to help cover the cost of premiums for Medicare supplemental plans, or Medigap. Over the past year, MMAP team members assisted 4,760 beneficiaries apply for the subsidy, for a potential savings of \$426,393.00.

## 2018 Recognition July 19, 2018

Friend of MMAP Award -  
Jo Murphy presents to  
Darren Bartnik



Navigator Award - UPCAP Services



Above: Regional Coordinator of the Year Award. Pat MacKinnon presented to Lisa Fuller  
Below: Outreach paid in Kind

2018 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!



Fraud Counseling Award:  
Amanda Ryzek and Susan Marlow

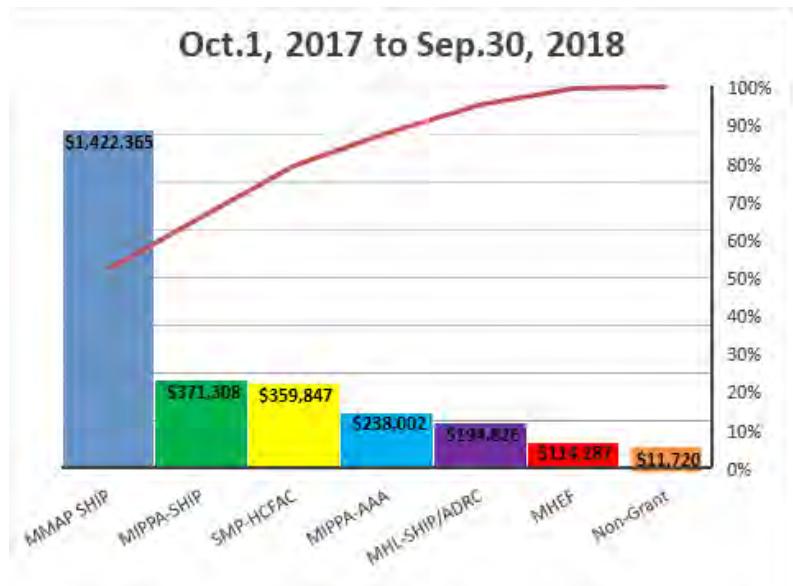


# MMAP, Inc. Budget Information for the Fiscal Year October 1, 2017 through September 30, 2018

**MMAP's total funding was \$2,712,355**

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

## MMAP Revenues

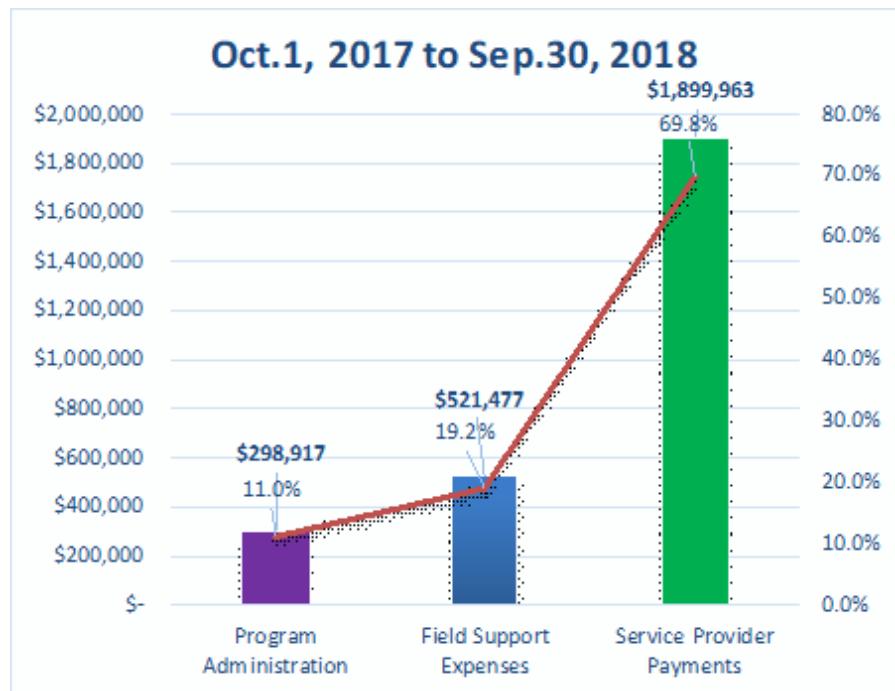


**MMAP, Inc. Budget Information  
for the Fiscal Year October 1, 2017  
through September 30, 2018**

**Total expenditures were \$2,720,356**

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

## **MMAP Expenditures**



## **MMAP Success Stories**

### **October 1, 2017 to September 30, 2018**

#### **Region 9 – Alpena**

When you qualify for Medicaid, it's safe to say you don't have extra spending money and meeting your basic needs can be challenging.

I met with a client who has been on disability for a long time. He came in for an annual review of his Medicare prescription coverage. Because he is dually eligible for both Medicare and Medicaid, he has always been enrolled in original Medicare and a Part D prescription drug plan. His only expenses were low copays on prescription drugs. A couple of months ago, someone came to his apartment and talked him into purchasing a Medicare Advantage plan. My client was told that this plan would be better than what he had with Medicare and Medicaid. Although the plan did not have a monthly premium, there were copays and deductibles for every doctor's appointment, diagnostic test and procedure. With, original Medicare, a Part D prescription drug plan, and Medicaid, he didn't have any of these additional copays.

This was a case of a beneficiary being misled into purchasing a product that was not the best option for his situation. Together, we reviewed his options and he chose to enroll in a prescription drug plan for the remainder of 2018 and also 2019. This will enable him to use his Medicare and Medicaid benefits more appropriately, without increased expenses.

#### **Region 11- Upper Peninsula**

When I started counseling, I had a client who only made \$333.69 a month between 2 jobs and her social security. I helped her apply for the Medicare Saving Program: which now covers the cost of her Medicare Part B monthly premium, \$137.40. Then, I looked into SSI for her and helped her apply. Now with SSI, she has health coverage through Medicaid and her monthly income is \$935.75.

## **MMAP Success Stories** **October 1, 2017 to September 30, 2018**

### **Region 9 – Alpena**

I met with a new client from Otsego County who wanted assistance with prescription drug costs. She was receiving some assistance through the Part D low-income subsidy.

I screened her for income and assets and found that she is QMB-eligible. This meant that she was eligible for the state to cover the cost of her monthly Medicare Part B premium. I assisted with filling out all the necessary paperwork for the Medicare Savings Program (MSP) and gathering all the necessary documentation.

I turned in the application and she now has MSP/QMB and full Medicaid. The extra \$134 back in her social security check and medical assistance through Medicaid will make a big difference to her monthly budget.

### **Region 9 - Alpena**

A gentleman recently moved from Arizona to Alcona County, Michigan. While in Arizona he was enrolled in the Medicare Savings Program, which ended when he moved to Michigan.

He found the prospect of losing \$134 of his \$1,066 monthly income to be quite significant and worried about paying his household and personal expenses.

He went to Social Security Administration after receiving the letter stating that the \$134 premium for Part B would be deducted from his social security check. The worker referred him to MMAP for assistance in reapplying for the MSP benefit.

We helped him reapply for the benefit, as well as retroactive coverage for the previous three months \$402.00.

## MMAP Recognition



Team of the Year winner:  
Region 5 (Valley Area  
Agency on Aging)

Below: Most Volunteer  
Hours



**Site Coordinator of  
the Year Award**  
winner Mary Jones  
(Region 5) & Pat  
MacKinnon



**Spirit Award - Pat MacKinnon**  
presents award to Courtney Esquivel  
on behalf of Regional Coordinator  
Bettie Hughes

## 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
Julie Wetherby	Region 2 Area Agency on Aging
Laurie Sauer	Region 9 Area Agency on Aging
Sallie Pung	State Long Term Care Ombudsman
Charisse Ross	Detroit Area Agency on Aging
Linda Burghardt	Area Agencies on Aging Association of Michigan (Ex Officio) replaced by
Ryan Cowmeadow	Area Agencies on Aging Association of Michigan
Tari Muniz	Michigan Aging and Adult Services Agency (Ex Officio)

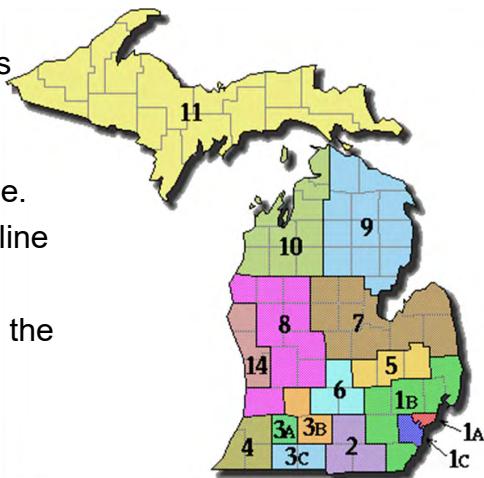
## Area Agencies on Aging Regions

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 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](http://www.mmapinc.org)

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.