You Make the Difference
Each one of us can make a difference. Together we can make a change.

CAN’T IMAGINE US WITHOUT YOU!

Always believe that you can make a difference, because it’s the smallest things you do that can lead to the biggest change.
November 13, 2019

Friends of MMAP

Our theme this year was: You Made the Difference. No truer statement can ever be made about our friends and partners.

The MMAP Mission is to educate, counsel and empower Michigan's older adults, individuals with disabilities and those who serve them so they can make informed health benefit decisions. Our team does that every day; and we thank them.

This year's Recognition Certificate said: You left an impression, uncovered solutions and rose to the challenge.

Last year MMAP made a difference in the lives of 86,593 Medicare beneficiaries. We helped them save $51,021,267 on their health care expenses. Those dollars are then returned to local economies all across the 83 counties in Michigan.

This is the time of year we celebrate you, our Friends of MMAP. We celebrate everything you are: your individual gifts and skills. We celebrate everything you do: serving as a board member, a coordinator, a counselor, changing the toner in the copy machine, stocking your local library with brochures, de-mystifying Medicare for beneficiaries, and helping out a fellow team member with just the right answer or a smile of encouragement. Thank you.

You are there for MMAP, for each other, and for your local communities. You are the heart and soul of MMAP. I can't imagine us without you and I can never say thank you to many times!

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

You Made the Difference and you are Amazing!

Jo Murphy, Executive Director
MMAP, Inc.
In 1984 Michigan implemented AARP's model insurance counseling program for older adults. In the beginning, the Michigan Medicare/Medicaid Assistance Program (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 (AAAAM) with the direction of a state level Steering Committee. Organizations represented on the MMAP Steering Committee were: AARP, OSA, AAAAM, Blue Cross Blue Shield of Michigan (BCBSM), and the Medicare fiscal intermediary/carrier for Michigan. The first State Coordinator worked for AARP.

Initial funding was provided by AARP and OSA and in-kind support was provided by all partner organizations. MMAP volunteers were enrolled in the Retired Senior Volunteer Program (RSVP). RSVP provided travel expense reimbursement for MMAP volunteers who were age 60 and over.

The first training session took place in January 1985 in Detroit for 28 volunteers. Between January 1985 and August 1986 fourteen training sessions were conducted and approximately 300 MMAP volunteers participated in the three-day training program. Training was provided by AARP.

In 1988 a formal agreement among the four co-sponsoring organizations outlining responsibilities and designating in-kind and monetary assistance was executed. Funding was actively sought for the State Coordinator position. In 1989, multi-year funding was secured for the position of State Coordinator from BCBSM, The Mott Foundation, OSA, and AAAAM.

In 1990 Congress appropriated $10.3 million to fund State Health Insurance Assistance Programs (SHIPs) nationally. OSA submitted Michigan's first SHIP Grant application in July of 1992 and MMAP became Michigan's SHIP. The initial grant award to Michigan (and MMAP) was $214,000.

In December 1995 the 'smart' 1-800 MMAP number was established for Medicare beneficiaries and their family members in Michigan. In 1998 MMAP received its first grant under the Senior Medicare Patrol (SMP) program to fight Medicare fraud and the newly created position of Assistant State Coordinator (state-wide trainer) was filled.

A Leadership Council was established in 1997 composed of twelve geographically diverse MMAP Coordinators who were charged with providing the Steering Committee input on MMAP policy. In 2007 this became the Coordinator Advisory Council whose members are the sixteen Area Agency on Aging appointed Regional Coordinators.

The first annual MMAP Counselor Recognition Conference was held in the spring of 1998. This has become an annual event that provides an opportunity for networking, education on Medicare and Medicaid changes, and recognition for all MMAP Team members.

In January 2007 MMAP, Inc. a 501(c)3 non-profit was formed. The MMAP, Inc. Board of Directors consists of representatives from the former MMAP Steering Committee and an equal numbers of Area Agency on Aging representatives.
MMAP, Inc. is now the grantee of the Aging and Adult Services Agency (AASA), formerly Office of Services to the Aging, to administer Michigan's SHIP grant and the grantee of the Administration for Community Living (ACL) to provide the SMP services in Michigan. In addition, MMAP has a grant from the Michigan Department of Health & Human Services (MDHHS) to provide Optional Counseling for a Centers for Medicare and Medicaid Services (CMS) Financial Alignment pilot created by the Affordable Care Act (ACA) as well as a grant to provide counseling and enrollment services for low-income Medicare beneficiaries to reduce their Medicare premium costs as well as their prescription costs. This grant comes from AASA and is called MIPPA for the Medicare Improvement for Patients and Providers Act.

In the more than 35 years of its existence, funding for MMAP has grown to over $2,000,000. MMAP has over 200 Counseling Locations serving 83 counties with over 600 trained MMAP team members available to serve Michigan's 1.9 million Medicare beneficiaries.

This history was updated 11/7/2019)

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

- 11,954 beneficiaries served in rural communities
- 9,988 low-income beneficiaries served across the state
- 4,101 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 $19,834,681.00

- $16,791,576.00 savings by helping beneficiaries compare plan options and enrollment assistance with Prescription Drug Plans and Medicare Advantage Plans
- $2,861,700.00 savings by checking for eligibility and providing application assistance for the Medicare Part D Low-Income Subsidy/Extra Help
- $181,405.00 saving by explaining Medicare Supplemental Insurance options and helping with enrollment into the Michigan Health Endowment Fund’s Medigap Subsidy Program
MMAP Key Results Achievements
October 1, 2018 to September 30, 2019

Superior Service

Savings to Beneficiaries on their health care costs

Total Beneficiary savings for FY 2018: $51,021,267.00

Enrollments in Medicare Prescription Drug Plans and Medicare Advantage Plans with estimated savings for beneficiaries of $27,121,723.00

Enrollments in Medicare Part D Low-Income Subsidy program (LIS/Extra Help) with estimated savings for beneficiaries of $11,368,100.00

Enrollments in Medicare Savings Programs with estimated savings for beneficiaries of $9,736,319.00

Enrollment in the Michigan Health Endowment Fund’s Medigap Subsidy program with estimated savings for beneficiaries of $202,607.00

Go for the Goal

Reaching and Serving Hard to Reach Populations

Reached and served over 36,881 low-income beneficiaries, 8% of Michigan’s low-income Medicare population

Reached and served 25,668 beneficiaries living in rural communities, 6% of Michigan’s rural Medicare population

Reached and served over 3,363 beneficiaries whose primary language is other than English, 2% of Michigan’s non-native English speaking Medicare population

Reached and served 13,496 disabled beneficiaries, 4% of Michigan’s disabled Medicare beneficiaries
Support All

Team Member Training and Recognition

MMAP team members received 7,782 hours of Update Training on changes to Medicare and Medicaid.

Regional and site coordinators spent over 11,103 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 133 local and regional organizations to provide MMAP services to Michigan’s 2 million Medicare beneficiaries.

MMAP participated in 118 volunteer recruitment events. 19 Initial Trainings were held for 142 new team members, including 89 team members from other service organizations that help Medicare beneficiaries, their families and caregivers.
MMAP Activities by Grant
October 1, 2018 through September 30, 2019

State Health Insurance Assistance Program Grant (SHIP) Grant

MMAP team members served 86,535 Medicare beneficiaries. Fifty-two percent of those served have used MMAP services in the past, 25% learned about MMAP from a family member or friend, or were referred by a community partner.

During 2017-18, MMAP team members:

- Served 13,502 younger, disabled Medicare beneficiaries
- Helped 44,838 beneficiaries compare and enroll in Medicare Prescription Drug Plans
- Provided 67,490 counseling hours to help Medicare beneficiaries
- Helped 14,919 individuals new to Medicare understand their health care options

Senior Medicare Patrol (SMP) Grant

MMAP team members:

- Reached 58,697 people with information about detecting and preventing Medicare fraud, error, and abuse through 675 SMP community outreach and education events
- Served 8,546 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 2,494 beneficiaries apply for Low-Income Subsidy (LIS) help with the cost of their prescription drugs, saving them approximately $11,348,500.00
- Helped 8,049 individuals apply for a Medicare Savings Program (MSP) for help with the cost of their Medicare Part B premiums, saving them approximately $7,060,063.00.

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 29 outreach events and provided options counseling to 1,149 eligible beneficiaries.
2019 Recognition
July 17, 2019

Leslie Fried, Director of the Center for Benefits Access at the National Council on Aging (NCOA)- Jo Murphy and Pat MacKinnon

Above: Regional Coordinator of the Year Award. Jo Murphy presented to Rebecca McIntyre Below: Outreach paid in Kind

MMAP Counseling Award

2019 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!

Most Volunteer MMAP Hours: Mark Schilbe
MMAP, Inc. Budget Information for the Fiscal Year October 1, 2018 through September 30, 2019

MMAP’s total funding was $2,567,360

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

MMAP Revenues
Total expenditures were $2,574,560

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

MMAP Expenditures
In October 2018, beneficiary was referred to MMAP by his MDHHS case worker. He called to apply for the Medicare Savings Program (Medicare Part B Premium cost assistance/$135.50 per month) and Extra Help (Medicare Part D cost assistance). Beneficiary only received $600 a month. I assisted him with applying for both programs. I also made him aware that he may be able to apply for SSI to increase his income. He later called back in December 2018, to let me know he received his Medicaid and wanted to know what plan he could get that would not have any copayments. I discussed MI Health Link program with him as an option. I mailed him a list of insurance companies that participated with MI Health Link so he could verify with his current doctor and choose a plan. I referred him to MI Enrolls to enroll once he decided.

To say thank you for the services provided, beneficiary personally sent me a thank you card with a message expressing his gratitude. It really made my day and reminded me how important the work of the MMAP program truly is!

I can't thank-you and even begin to adequately express enough of my sincere appreciation for all the valuable help you have gotten done for me with my Medicare-Medicaid part A, B and part D. You are truly a God-send with all his blessing's to us.

I am writing to you because I want you to know that I will never ever forget just how grateful I am that you helped me. Thanks so much for doing everything so right for me; when no one else could. Everything couldn't have worked out any better for me.

I am doubly in your debt that you were so delightful, wonderful, thoughtful, kind, courteous, generous, and amazingly patient with me in explaining and guiding me through all this complicated maze of Medicare-Medicaid process. Thank-you, forever again, from the bottom of my heart. Sincerely J.
Region 4 – Baroda

A mom and daughter came in for Part D counseling. Mom has cancer with one of her medications costing her $1,400.00 per month. We were able to find her a new plan that picked up most of the medication costs. I also was able to find them some pharmacy savings.

Region 3C - Coldwater

During open enrollment I helped a client who had Envision Rx and who's only med was an EpiPen which appeared to be very expensive through any plan/pharmacy. I suggested we look at Good RX and found a coupon online at COSTCO. The client was a member at COSTCO and called the pharmacy to verify that they would honor the Good RX coupon, and they would. This was a significant savings ($139 with Good Rx coupon vs $397 without the coupon)! Client was very happy that he had come in to the MMAP office!

Region 4 - St. Joseph

A repeat “customer” who always comes prepared with his research done but wanting to have MMAP input on plan comparisons. I was able to help him understand that by changing his pharmacy provider as well as the PDP, he could reduce his out-of-pocket costs. Client has Parkinson’s and it is progressing. I was also able to make him aware of his options moving forward should he need help in the home.

Region 3C - Coldwater

During open enrollment I helped a client who was on many meds. The cost with her current (2018) plan was going to be $14,164 for the new year. We were able to enroll client into a plan with an annual cost of $6,725 saving the client $7,439. Not sure this is a "success" story because client's meds are still very expensive, but we were able to save the client a significant amount of money.

Region 4 - White Pigeon

The client had signed-up for Part D plan but had never reviewed it annually. When the client finally came in for a review we helped save almost $30.00 a month on the premium.
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!*

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Affiliation</th>
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<tbody>
<tr>
<td>Jonathan Mead</td>
<td>UPCAP Services Inc. (President)</td>
</tr>
<tr>
<td>Julie Denny</td>
<td>Michigan Department of Health and Human Services, (Vice President)</td>
</tr>
<tr>
<td>Sallie Pung</td>
<td>State Long Term Care Ombudsman (Secretary)</td>
</tr>
<tr>
<td>Bob Schlueter</td>
<td>Area Agency on Aging of Northwest Michigan (Treasurer)</td>
</tr>
<tr>
<td>Jackie O’Connor</td>
<td>Area Agency on Aging of Western Michigan</td>
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<tr>
<td>SueEllen Tyszkiewicz</td>
<td>Department of Insurance and Financial Services</td>
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<tr>
<td>Robyn Ford</td>
<td>Social Security Administration</td>
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<tr>
<td>Melody Petrul</td>
<td>MPRO</td>
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<tr>
<td>Julie Wetherby</td>
<td>Region 2 Area Agency on Aging</td>
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<tr>
<td>Laurie Sauer</td>
<td>Region 9 Area Agency on Aging</td>
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<tr>
<td>Yaushica Aubert</td>
<td>Valley Area Agency on Aging</td>
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<tr>
<td>Lisa Ruby</td>
<td>Michigan Poverty Law Program</td>
</tr>
<tr>
<td>Ryan Cowmeadow</td>
<td>Area Agencies on Aging Association of Michigan (Ex Officio)</td>
</tr>
<tr>
<td>David LaLumia</td>
<td>Area Agencies on Aging Association of Michigan (Ex Officio)</td>
</tr>
<tr>
<td>Tari Muniz</td>
<td>Michigan Aging and Adult Services Agency (Ex Officio)</td>
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MMAP 2019 Recognition

Team of the Year winner: Area Agency on Aging 1B

Below: Most Volunteer Hours

Site Coordinator of the Year Award winner Melissa Devine (Region 1B) & Jo Murphy

Team Spirit Award - Jo Murphy presents award to Susan Bowen
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
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, and Michigan Aging and Adult Services Agency. MMAP does not receive funding from, nor is it affiliated with, any insurance companies. This project was supported, in part by grant numbers: 1801MIMISH, 1801MIMIAA, 90SAP0010, and 90MPPG0039 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.