

# **MMAP, Inc. Annual Report**

**FY 2019-2020**

**Board of Directors  
Annual Meeting  
November 9, 2020**



**Thanks for All You Do!**

**Thanks for Making a difference!**

## **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*



## A Message from the Executive Director

November 9, 2020

Partners and MMAP Team Members,

Our theme this year was ***Volunteers Are the Heart of Our Team***. No truer statement can ever be made about MMAP Partners and Team members. The MMAP Mission is to educate, counsel and empower Michigan's older adults, individuals with disabilities and those who serve them, so that they can make informed health benefit decisions. You do that every day. I thank you.

As the Recognition Certificates said this year: "***Thanks for Making a Difference***". You made a huge difference in the lives of individuals and for the state of Michigan.

Last year you made a difference in the lives of 187,478 Medicare beneficiaries through Counseling and Outreach. You helped them save \$48,121,214.00 on their health care expenses. Those dollars are then returned to local economies across the 83 counties in Michigan. You donated 79,500 hours of your time to make sure MMAP could meet our service requests. Thank you.

Today is the day we celebrate Partners who spread the word about MMAP and the Frontline Workers. We celebrate your individual gifts and skills. We celebrate everything you do: 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 were there for individuals and for the community. You are the Heart of our Team. Thank you today and every day for all you do for MMAP and the Medicare beneficiaries in Michigan.

Thanks for Making a Difference,

A handwritten signature in blue ink that reads "Jo Murphy". The signature is written in a cursive, flowing style.

Jo Murphy, Executive Director  
MMAP, Inc.

## MMAP History

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

## **MMAP History - Cont'd**

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 - Medicare Open Enrollment October 15, 2019 - December 7, 2019**

MMAP Team Members contributed 28,124 hours of their time to help 35,511 beneficiaries to review their Medicare Part D options.

- 11,348 beneficiaries served in rural counties
- 9,614 low-income beneficiaries served across the state
- 3,346 individuals with Medicare due to a disability served

Counseling and enrollment assistance provided by MMAP Team Members helped beneficiaries achieve an estimated savings on their 2020 health care expenses of \$19,707,264.00

- \$14,837,911.00 savings by helping beneficiaries compare plan options and enrollment assistance with Prescription Drug Plans and Medicare Advantage Plans
- \$3,214,423.00 saving by checking for eligibility and providing application assistance for the Medicare Part D Low-Income Subsidy/Extra Help

# **MMAP Key Results Achievements October 1, 2019 to September 30, 2020**

## **Superior Service**

### **Time spent providing one-on-one customer service**

MMAP counselors provided 56,920 hours of counseling to Medicare beneficiaries. A Team Member's time includes research, problem solving advocacy on behalf of beneficiaries, as well as one-on-one interactions with beneficiaries, their family members and caregivers.

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

Enrollments in Medicare Prescription Drug Plans and Medicare Advantage Plans with estimated savings for beneficiaries of \$40,157,209.00

Enrollments in Medicare Part D Low-Income Subsidy (LIS/Extra Help) with estimated savings for beneficiaries of \$9,751,000.00

Enrollments in Medicare Savings Programs (MSP) with estimated savings for beneficiaries of \$8,502,128.00

## **Grow the Team**

### **Community Partner and Team Development**

Formal and informal agreements with 133 local and regional organizations to provide MMAP services to Michigan's 2 million Medicare beneficiaries

MMAP participated in 35 volunteer recruitment events. Initial Trainings were held for 108 new Team Members, including 34 volunteers and 74 team members from other service organizations that help Medicare beneficiaries, their families and caregivers

## **Go for the Goal**

### **Reaching Medicare Beneficiaries**

MMAP Team Members took part in 754 interactive Group Outreach and Education activities and shared information about Medicare and Medicaid benefits and eligibility, MMAP services, and MMAP volunteer opportunities with 29,031 individuals

### **Serving Medicare Beneficiaries**

MMAP Team Members served 72,181 Medicare beneficiaries

### **Serving Hard to Reach Beneficiaries**

MMAP Team Members Served:

31,221 low-income Medicare beneficiaries, 7% of low-income beneficiaries in Michigan

20,888 Medicare beneficiaries living in rural communities, 5% of Michigan's rural Medicare population

2,072 beneficiaries whose primary language is other than English, 1% of Michigan's non-native English speaking Medicare beneficiaries

10,006 disabled Medicare beneficiaries, 3% of beneficiaries who have Medicare due to a disability

# **MMAP Key Results Achievements October 1, 2019 through September 30, 2020**

## **Support All**

### **Team Member Training and Support**

MMAP Team Members participated in 9,560 hours of Update Training on Medicare and Medicaid benefits and eligibility provided by Regional and Site Coordinators and MMAP staff

Regional and Site Coordinators spent 4,900 hours mentoring and supporting the work of their Team

### **Team Member Recognition**

Unable to hold an in-person MMAP Team Member Recognition Event, MMAP celebrated its 752 Team Members as the Heart of MMAP. Special recognition went to:

Volunteer of the Year: Evelyn Morford, Region 14 Four Pointes Center

Team Member of the Year: Kelsey H, Region 9 Otsego County Commission on Aging

Site Coordinator of the Year: John Panci, Region 9 Otsego County Commission on Aging

Regional Coordinator of the Year: Allyson Ramos, Region 5 Valley Area Agency on Aging

Team Spirit: Donna Shellman, Detroit Area Agency on Aging and the Region 1A Team

Team of the Year: Kitty Glomski, Region 9 Area Agency on Aging and the Region 9 Team



# **MMAP Activities by Grant**

## **October 1, 2019 through September 30, 2020**

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

*The State Health Insurance Assistance Program (SHIP) grant is MMAP's foundation grant. MMAP, Inc. receives the majority of its funding to operate MMAP through the SHIP grant. The purpose of the SHIPs is to provide education and assistance to Medicare-eligible individuals, their families and care givers to assist with making informed health insurance decisions.*

During FY 2019-20, MMAP team members:

- Helped 31,212 individuals new to Medicare understand their health care options
- Helped 29,927 beneficiaries compare and enroll in Medicare Prescription Drug Plans
- Provided 56,920 counseling hours to help Medicare beneficiaries
- Reached 20,031 people with information about MMAP and the services it provides, Medicare benefits and eligibility, and opportunities to be a MMAP volunteer through group outreach and education

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

*The goal of the Senior Medicare Patrol grant is to use one-on-one counseling and community outreach and education to empower Michigan Medicare beneficiaries to prevent, detect and report Medicare fraud, error, and abuse.*

MMAP team members:

- Reached 14,613 people with information about detecting and preventing Medicare fraud, error, and abuse through 282 SMP community outreach and education events
- Served 5,345 beneficiaries through one-on-one Medicare fraud counseling and issue resolution

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

*The Medicare Improvements for Patients and Providers Act (MIPPA) grant provides funding to identify Medicare beneficiaries potentially eligible for Part D Low-Income Subsidy (LIS) or Medicare Savings Program (MSP) and assist with application completion and submission. MMAP, Inc. contracts with community partner agencies across the state to provide application submission assistance and Medicare preventive benefits outreach and education.*

MMAP and its MIPPA partners:

- Counseled over 30,000 beneficiaries about LIS and MSP eligibility and benefits.
- Submitted applications on behalf of beneficiaries. 20% of MIPPA one-on-one counseling sessions resulted in application submissions.
- Helped 6,035 beneficiaries apply for Low-Income Subsidy (LIS) and a Medicare Savings Program (MSP) for combined savings of \$18,253,128.00

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

*Michigan is one of the states participating in Medicare/Medicaid financial alignment demonstrations sponsored by the Centers for Medicare & Medicaid Services (CMS). The Michigan Department of Health and Human Services (MDHHS) has contracted with MMAP, Inc. to provide options counseling in the 25 counties that are piloting MI Health Link (MHL), Michigan's demonstration project.*

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 63 outreach events and provided options counseling to more than 700 eligible beneficiaries.

## 2020 Recognition July 15, 2020

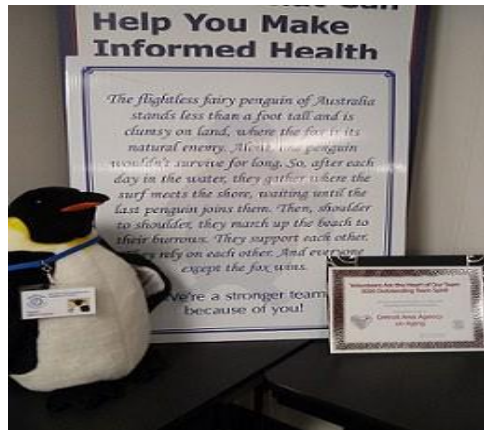
The Recognition was held virtually due to Covid 19 virus.

Regional Coordinator of the Year award went to:  
Allyson Ramos at  
Region 5 Valley Area  
Agency on Aging



Site Coordinator of the Year award went to:  
John Panci from Region 9 Area Agency  
on Aging

Team Spirit award went to:  
Detroit Area Agency  
on Aging

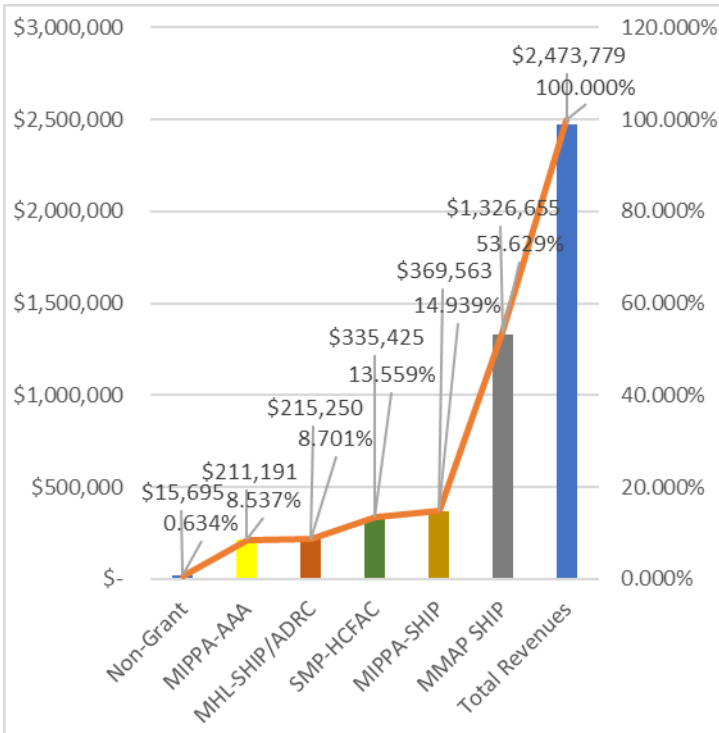


# MMAP, Inc. Budget Information for the Fiscal Year October 1, 2019 through September 30, 2020

**MMAP's total revenues \$2,473,779**

The chart below shows Revenue Categories Sorted from Lowest Revenue Source to Highest:

## MMAP Revenues

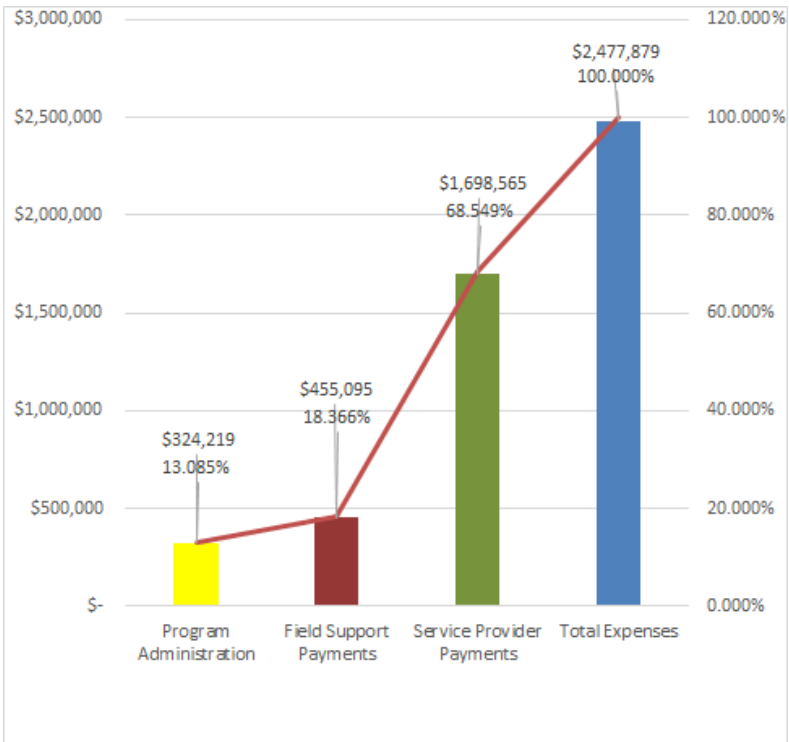


# MMAP, Inc. Budget Information for the Fiscal Year October 1, 2019 through September 30, 2020

**Total expenditures were \$2,477,879**

The chart below shows the Expense Categories sorted from Lowest Expense Source to Highest:

## MMAP Expenses



## **MMAAP Success Stories**

### **October 1, 2019 to September 30, 2020**

#### **Region 1B - Macomb County**

I spoke with a retired beneficiary turning 65, losing retiree health insurance. She takes four asthma-related medications, barely pays anything with current insurance but the Medicare Plan Finder shows extremely high prices for all four plus one other very high-priced medication. Explained to her how to approach her doctor about substituting generics when possible.

Second counseling session she had doctor's OK to substitute two generics, which brought her annual drug costs down by nearly half. Then coached her on Good RX, which she had heard of but never used. I looked up the three remaining drugs on Good RX and advised her of the significant savings she would see if she fills those three prescriptions that way instead of using her Part D plan. Next, I re-ran Plan Finder comparisons and found her remaining drug prices for 2020 would drop from \$700+ to \$44 on her Part D plan, plus less than \$100 more per month adding the drugs she'll obtain through Good RX.

Another MMAAP client extremely happy because of starting with such high prices and bringing her prescriptions down significantly.

#### **Region 14 - Ottawa County**

This individual (I will call him Scott) was referred to me by a nurse at a local doctor's office. He was 57 years old and homeless with multiple, complex health issues that needed active monitoring. His health was rapidly declining partly due to his reluctance to seek medical attention and take his medications because of the cost. He also struggled with reading and writing so was unable to understand much of the information he had received in the mail. This left him feeling overwhelmed and unable to decide regarding a supplement to his Medicare.

The nurse at his Doctor's office was wondering about the Priority plan and Tandem 365. When I met with Scott, he was also interested in the Priority plans. He chose Priority Key and enrolled, I then referred him to Tandem 365 for on-going support.

We also submitted the Social Security extra help application (LIS). I made copy of his Medicare and Medicaid cards for him to drop off at DHHS so his worker would know he had Medicare and could get him assigned to the Medicare Savings Program (MSP).

## **MMAP Success Stories** **October 1, 2019 to September 30, 2020**

- One month later, I received a call from Scott that he had received a letter of approval from Priority and the medication he wanted was now available. He called his nurse and she had the script sent to the pharmacy; LIS made the medication affordable for him.
- Three months later – he found out his MSP was approved paying his Medicare Part B Premium.
- Six months later, he came back to Evergreen Commons looking to sign up for our fitness program through his Silver Sneakers benefit with Priority.

He was always very appreciative and thankful for my assistance.

### **Region 1A - Wayne County**

A MMAP counselor talked to a Medicaid beneficiary who was frustrated because after he switched to Medicare, due to disability, he never received a Medicare card and was told by his doctor's office that he no longer had medical coverage. He only received information regarding a Medicare prescription plan but didn't understand what it was for. Here's how the counselor responded:

“I explained that once he has been on SSA disability for 24 months, he automatically receives Medicare insurance and that becomes his primary insurance. I made it clear that Medicaid can work as a secondary insurance if he qualifies. His income did deem him eligible for full Medicaid. I conference called Medicare with my client. We were able to request a new Medicare card and ask for his Medicare information to share with the doctor. I also explained that if he wanted to have a zero-dollar copay and deductible, for both his doctor visits and prescriptions, he had the option to enroll in a MI Health Link plan because he is dual eligible with Medicare and full Medicaid. He was interested and decided to contact MI Enrolls on his own. Before his initial call to DAAA, he was upset with insurance matters. After speaking with me, he was very appreciative of my help and getting his insurance straightened out. It made me feel like a Super hero!

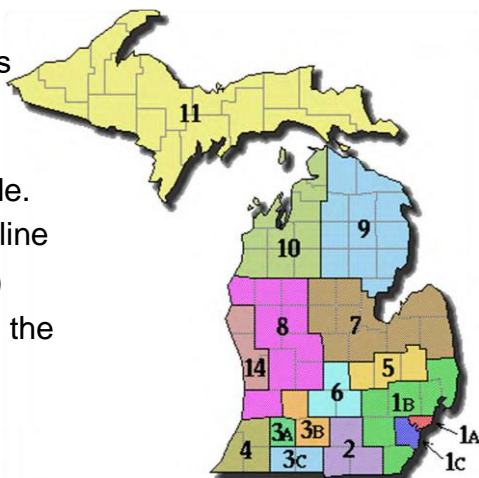
## Area Agencies on Aging Regions

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	Carewell Services, SW
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 of West Michigan



## **MMAP, Inc. Board of Directors**

Jonathan Mead	UPCAP Services Inc. (President)
Julie Denny	Michigan Department of Health and Human Services, (Vice President)
Sallie Pung	State Long Term Care Ombudsman (Secretary)
Jackie O'Connor	Area Agency on Aging of Western Michigan (Treasurer)
Yaushica Aubert	Valley Area Agency on Aging
Robyn Ford	Social Security Administration
Pam Kahanek	Region IV Area Agency on Aging
Tesia Looper	MPRO
Lisa Ruby	Michigan Poverty Law Program
Laurie Sauer	Region 9 Area Agency on Aging
SueEllen Tyszkiewicz	Department of Insurance and Financial Services
Julie Wetherby	Region 2 Area Agency on Aging
David LaLumia	Area Agencies on Aging Association of Michigan (Ex Officio)
Tari Muniz	Michigan Aging and Adult Services Agency (Ex Officio)

## MMAp 2020 Recognition



Team of the Year award went to: Region 9 Area Agency

Team Member of the Year Award went to: Kelsey Helton from Region 9 Area Agency on Aging



Most Volunteer Hours award went to: Evelyn Morford from Region 14 Senior Resources



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, 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, 90SAPG0010, and 90MPPG0039 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.