

MMAP

**MICHIGAN MEDICARE/MEDICAID
ASSISTANCE PROGRAM**



Navigating Medicare

ANNUAL REPORT

Fiscal Year 2022



FROM THE **EXECUTIVE DIRECTOR**

Dear Supporter,

Thank you for your interest in MMAP, Inc.

The accomplishments listed in this Annual Report belong to the entire MMAP team, including, the MMAP Board of Directors, the staff at MMAP, Inc., the Regional Coordinators at the Area Agencies on Aging, the Site Coordinators across the regions, and of course, the certified counselors working directly with beneficiaries.

When I began my role as the Executive Director in August of 2022, I was asked what inspired me to take this role, and the answer is that I am genuinely inspired by the commitment of the staff and volunteers at MMAP.

MMAP counselors provided over 45,000 hours of counseling to Medicare beneficiaries in 2022!

Additionally, 590 community presentations regarding MMAP services were completed, reaching more than 19,900 individuals across the State.

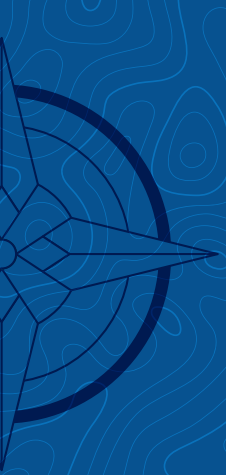
To provide this level of support, MMAP team members participated in over 18,000 hours of update training on topics such as Medicare benefits and eligibility, counseling skills, and various program updates. Further, 112 new counselors were trained in 2022, including 35 volunteers and 77 team members within partner organizations.

The result of these efforts is that Michigan Medicare beneficiaries saved millions of dollars this year! Please review the rest of this document to see those cost savings outlined.

There are plenty of ways to get involved with MMAP. Reach out to learn more!
www.mmapinc.org

Sincerely,

Jennifer Page
Executive Director
517-999-0652
Jennifer.page@mmapinc.org



GUIDING PRINCIPLES

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.

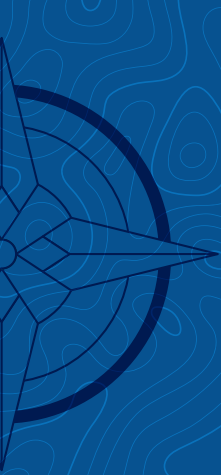
VISION

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 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



HISTORY OF MMAP

1984

MMAP began as a program within the state unit on aging, in partnership with AARP using the AARP model insurance counseling program for older adults, which helped Medicare beneficiaries understand Medigap insurance options. MMAP was the first program of its kind within the United States.

1985

First volunteer training took place in Detroit. Within the next 18 months, 300 volunteers were trained across the state.

1990

Congress appropriated \$10.3 million to fund State Health Insurance Assistance Programs (SHIPs) nationally, modeled after MMAP.

1992

The Michigan state unit on aging was awarded the SHIP grant for Michigan, making MMAP Michigan's SHIP. The initial grant to MMAP was \$214,000.

1998

MMAP receives its first grant under the Senior Medicare Patrol (SMP) program to fight Medicare fraud. MMAP creates position of Assistant State Coordinator, which is responsible for training.

2005

MMAP expands services to include counseling on the new Medicare Part D prescription drug benefit and Medicare Advantage Plans. Trains hundreds of counselors to help with launch of Part D.

2007

MMAP, Inc. was formed as a 501(c)3 non-profit. The MMAP, Inc. Board of Directors consists of representatives from the former MMAP Steering Committee and an equal number of Area Agency on Aging representatives.

2014

MMAP secures funding through the Medicare Improvement for Patients and Providers Act (MIPPA), which allows MMAP to better assist low-income beneficiaries in applying for Extra Help or Medicare Savings Programs.

2015

MMAP secures funding to assist low-income beneficiaries in understanding their benefits through Michigan Medicare's Innovation Project, called MI Health Link.

2017

MMAP wins AARP Goals Award for Social Change.



OUR TEAM

BOARD

Jonathan Mead

President UPCAP Services, Inc.

Julianne Denny

Vice President Michigan Department
of Health and Human Services

Salli Pung

Secretary State Long Term Care
Ombudsman

Julie Wetherby

Treasurer Region 2 Area Agency
on Aging

Robyn Ford

Social Security Administration

Jenny Jarvis

Area Agency on Aging Region 1-B

Tesia Looper

iMPROve Health (formerly MPRO)

Lisa Ruby

Michigan Poverty Law Program

Laurie Sauer

Region 9 Area Agency on Aging

SueEllen Tyszkiewicz

Michigan Department of Insurance
and Financial Services

Theresa Uhrich

Region IV Area Agency on Aging

Elliott Visuri

Region 2 Area Agency on Aging

David LaLumia (Ex Officio)

Area Agencies on Aging Association
of Michigan

2021/22 STAFF

Jo Murphy

Executive Director
(retired 2022)

Jennifer Page

Executive Director
(started August 2022)

Patricia MacKinnon

Assistant Director

Jennifer Therrien

Communications Manager

Robin Yuchasz

Program Manager

Paul Grady

Training Manager

Dana French

Business Manager

Kathy Curtis

Administrative Assistant

Susan Nichols

Program Analyst



TEAM MEMBERS

675 SHIP/MMAP TEAM MEMBERS

- **253 VOLUNTEERS**
- **371 PAID IN-KIND**
- **51 MMAP-PAID**

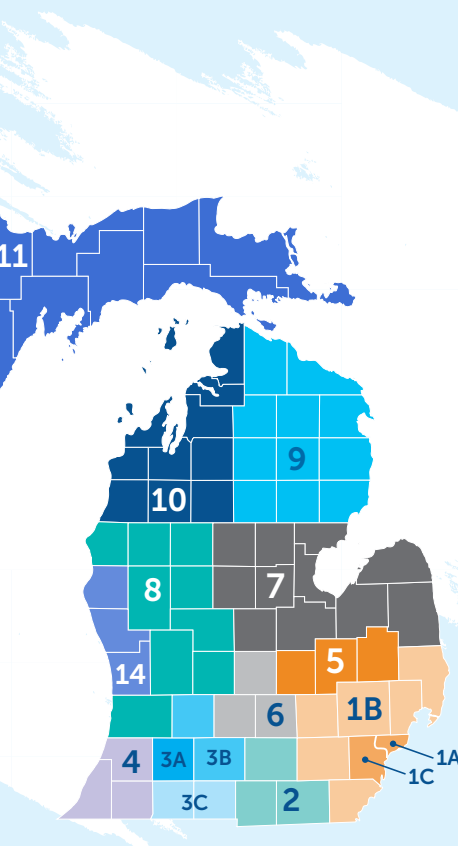


VOLUNTEERS BY REGION

AREA AGENCIES ON AGING REGIONS

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

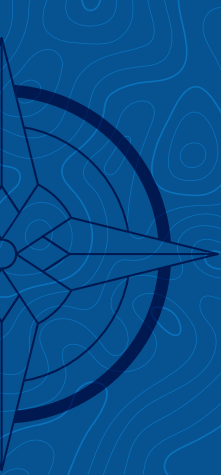
MMAP's toll-free hotline 1-800-803-7174 geo-routes callers to the nearest MMAP site.



MMAP SERVICE PROVIDERS

Many thanks to our partners for their support!

REGION	VOLUNTEERS	IN-KIND/MMAP-PAID	AGENCY
1A	(+7)	21	Detroit Area Agency on Aging
1B	(+60)	56	Area Agency on Aging 1-B
1C	(+20)	24	The Senior Alliance
2	(+16)	20	Region 2 Area Agency on Aging
3A	(+12)	9	Area Agency on Aging III A
3B	(+10)	6	Carewell Services, SW
3C	(+4)	4	Branch St Joseph Area Agency on Aging
4	(+8)	22	Region IV Area Agency on Aging
5	(+11)	18	Valley Area Agency on Aging
6	(+12)	10	Tri-County Office on Aging
7	(+10)	70	Region VII Area Agency on Aging
8	(+21)	30	Area Agency on Aging of Western Michigan
9	(+12)	21	Region 9 Area Agency on Aging
10	(+18)	30	Area Agency on Aging of Northwest Michigan
11	(+12)	39	UPCAP Services, Inc.
14	(+13)	22	Senior Resources of West Michigan



TEAM MEMBER RECOGNITION

The Annual MMAP Team Member Recognition and Training Event was held in-person for the first time in two years.

SPECIAL RECOGNITION WENT TO:

Above and Beyond Certificates: Each Regional Coordinator celebrates one of their Team Members for their service, accomplishments, special efforts over the past year, April 1, 2021-March 31, 2022.

REGION	TEAM MEMBER
Region 1A	Lisa Arnold
Region 1B	Sue Young
Region 1C	Norman Paszko
Region 2	Lisa Rudolph
Region 3A	Louise Anderson
Region 3B	Jolene English
Region 3C	Sherry Swartz
Region 4	Faith Dowd
Region 5	Roxann Braddock and Donna Shelton
Region 6	Catherine Caswell
Region 7	Dave Hawn
Region 8	Kathy Larson and Linda Weger
Region 9	Shelly Olree
Region 10	Katelyn Smith
Region 11	Fern Malila
Region 14	Julie Shook

TEAM MEMBER OF THE YEAR: Mariam Bakri, Region 1C, ACCESS

SITE COORDINATOR OF THE YEAR: Loretta Mack, Area Agency on Aging 1-B

REGIONAL COORDINATOR OF THE YEAR: Miranda Pearson, Region 3A Area Agency on Aging

TEAM SPIRIT: Julie Denny, Vice-chair MMAP, Inc. Board of Directors

TEAM MEMBER RECOGNITION



TEAM OF THE YEAR AWARD WINNER:

Region 9 Area Agency on Aging, Region 3A Area Agency on Aging, and Region 1C The Senior Alliance



TEAM MEMBER OF THE YEAR AWARD WINNER:

Mariam Bakri, Region 1C, ACCESS



MOST VOLUNTEER HOURS AWARD WINNERS:

Lisa Arnold , Linda Klimach, Cindy Lungershausen
Lisa Rudolph, Kelly Stapert, Peggy Thompson
Lucinda Wakeman, Jo Flowers, Annette Walker
Nancy Martin, Wendy Malish, Donna Deeb, Karen Meyers, Joanne Tuck, Fern Malila, Janice Grimaldi

MMAP IN OUR COMMUNITIES

MMAP counselors provided **45,058** 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.

"A MMAP counselor] from Chippewa County called me yesterday. My husband and I are scheduled to meet with [the counselor] to figure out the best RX plan for us for 2023. She also reassured me that my husband's infusion therapy at the hospital will be covered by Medicare and Blue Cross. I am so relieved. Thank you so much for your help. I will sleep better now" -2022 MMAP Beneficiary

MMAP Team Members took part in **590** interactive Group Outreach and Education activities. Information about Medicare and Medicaid benefits and eligibility, MMAP services, and MMAP volunteer opportunities with **19,979** individuals.



Region 3C

Betty found MMAP by attending a health fair. She shared with the MMAP Counselor that she gets by on \$600/ month Social Security benefit and help from her seven children. Betty was only enrolled in Original Medicare. MMAP was able to enroll her in a 5-star Medicare Advantage plan which gave her additional medical coverage. The counselor spoke with the beneficiary about other resources in their community.



Region 9

Alice turned 65 in July and enrolled in Medicare at that time. In September, she attempted to enroll in a Part D prescription drug plan but was denied enrollment because her file was flagged by Department of Homeland Security (DHS). A MMAP Counselor contacted Medicare and Social Security, and neither agency showed any problems in her file. Upon investigation, a MMAP Counselor discovered that DHS indicated Alice as residing in the United States unlawfully. The MMAP Counselor reported this issue to Medicare, who escalated the case to the Advanced Resolution Center. The MMAP Counselor was told that this issue would be resolved within seven days, and the beneficiary would be given a two-month enrollment window for Part D.

SAVINGS TO BENEFICIARIES

Comparison of Medicare plan options, billing and claims resolutions, and enrollment in cost saving programs resulted in estimated savings for beneficiaries of **\$28,225,375.00** on health care costs.

Enrollments in Medicare Part D Low-Income Subsidy (LIS/Extra Help) with estimated savings for beneficiaries of **\$7,830,000.00**

Enrollments in Medicare Savings Programs (MSP) with estimated savings for beneficiaries of **\$12,102,096.00**





WHO WE'VE HELPED

CLIENT/BENEFICIARY CONTACTS

62,363 Beneficiaries served

24,938 Low-Income beneficiaries served (below 150% FPL)

7,365 Beneficiaries under the age of 65 with Medicare due to SSA disability served

ETHNICITY OF BENEFICIARIES SERVED

462 American Indian, Native Hawaiian, or other Pacific Islander

1,048 Hispanic, Latinx, or Spanish origin

5,338 Black, African American

534 Arabic

296 Chinese, Japanese, Korean

210 Asian Indian

223 Other Asian

TOPICS DISCUSSED

29% Medicare Advantage Benefit Explanation

29% Original Medicare Benefit Explanation

25% Part D Prescription Drug Plan Comparison

21% Medicaid Benefits Explanation

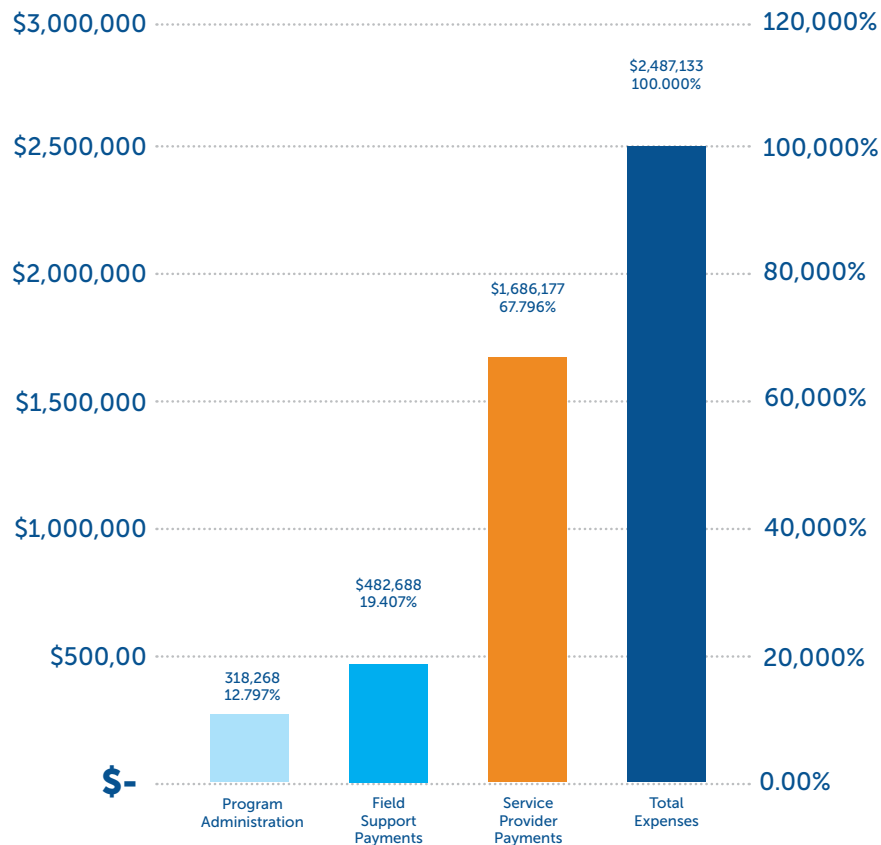




FINANCIALS

Budget for Fiscal Year
October 2021 through September 30, 2022

MMAP EXPENSES



**This chart shows the expense categories sorted from the lowest expense source to the highest:*

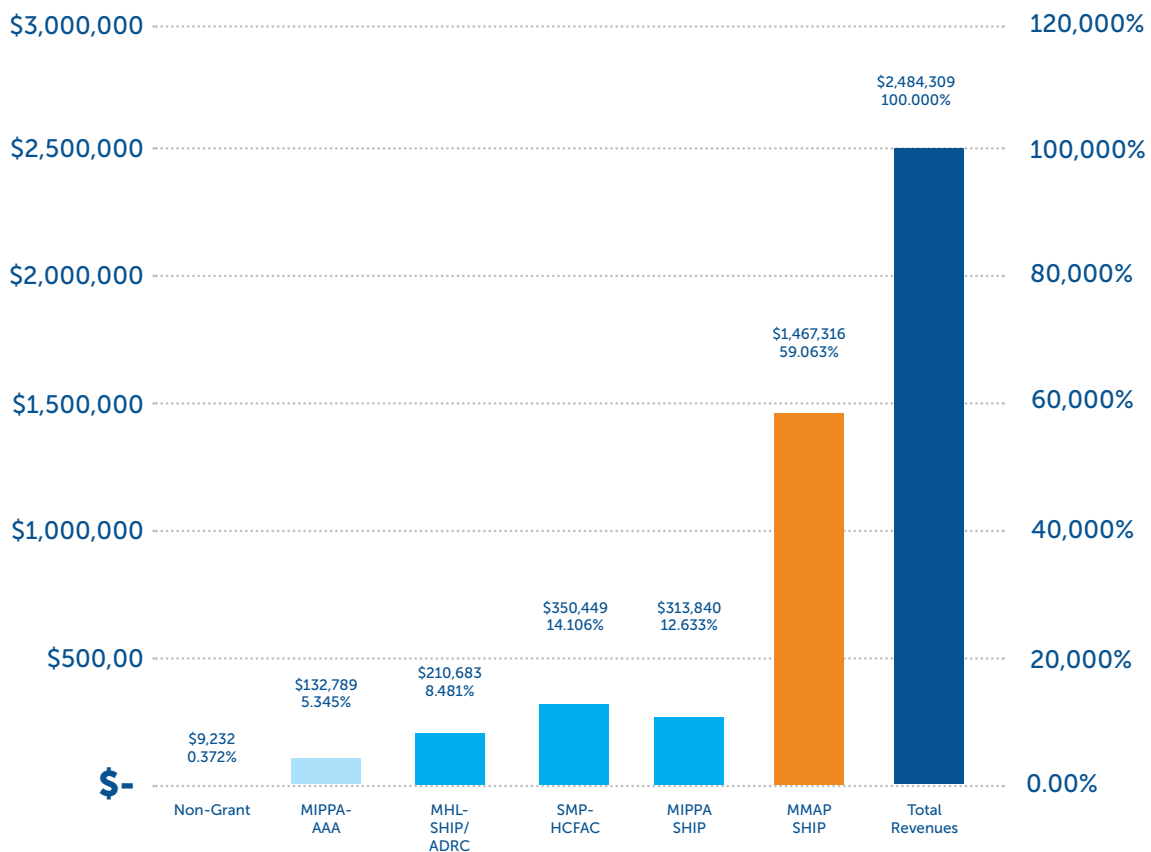
TOTAL EXPENDITURES: \$2,487,133



FINANCIALS

Budget for Fiscal Year
October 2021 through September 30, 2022

MMAP REVENUES



**This chart shows the expense categories sorted from the lowest expense source to the highest:*

TOTAL REVENUES: \$2,484,309



GRANT INITIATIVES

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

The SHIP mission is to empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits. The purpose of the grant is to strengthen the capability of states to support a community-based local network of SHIP offices that provide personalized counseling, education, and outreach to help achieve the program mission.

MMAP TEAM MEMBERS:

- Assisted 5,723 new to Medicare beneficiaries better understand their health care options
- Helped 8,053 beneficiaries compare and enroll in Medicare Prescription Drug Plans
- Provided 45,058 counseling hours to help Medicare beneficiaries
- Reached 35,285 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)

The mission of the Senior Medicare Patrol grant is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. Through outreach, counseling, and education the SMP program increases awareness and understanding of health care programs to protect Medicare beneficiaries from the economic and health-related consequences associated with Medicare fraud, errors, and abuse.

MMAP TEAM MEMBERS:

- Reached 25,737 people with information about detecting and preventing Medicare fraud, error, and abuse through 317 SMP community outreach and education events
- Served 5,224 beneficiaries through one-on-one Medicare fraud counseling and issue resolution



GRANT INITIATIVES

MEDICARE IMPROVEMENTS FOR PATIENTS AND PROVIDERS ACT (MIPPA)

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 27,849 beneficiaries about LIS and MSP eligibility and benefits.
- Submitted applications on behalf of beneficiaries. 14% of MIPPA one- on-one counseling sessions resulted in application submissions.
- Helped 3,797 beneficiaries apply for Low-Income Subsidy (LIS) and a Medicare Savings Program (MSP) for potential savings on health care costs of \$19,932,096.00

MI HEALTH LINK

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.

MMAP TEAM MEMBERS:

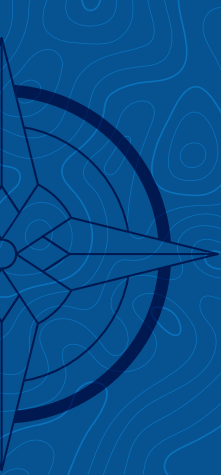
- Shared information about the MHL options at 25 outreach events reaching 5,176 people and provided options counseling to more than 921 eligible beneficiaries



FUNDING STATEMENT

The Michigan Medicare/Medicaid Assistance Program (MMA) is a part of the national network of State Health Insurance Assistance Programs (SHIP) and Senior Medicare Patrols (SMP). Funding for MMA is supported by grants from the U.S. Administration for Community Living-Department of Health and Human Services and the Michigan Department of Health and Human Services, grant numbers: 90SAPG0090, 2101MIMIAA, 2101MIMISH, and 90MPPG0039. Points of view expressed do not necessarily represent the Administration for Community Living or Michigan Department of Health and Human Services. MMA does not receive funding from, nor is it affiliated with any insurance companies.





HOW TO GET INVOLVED

MMAP wants to help as many people as we can, but we cannot achieve that goal without growing our team of community partners and volunteers. Community partners and volunteers can help in a variety of ways, but the greatest need is serving as a MMAP Counselor. MMAP Counselors help Medicare beneficiaries navigate their benefit options, problem-solve coverage issues, and identify assistance programs that can help save money. This is a richly fulfilling role and requires only a desire to learn and help others. MMAP provides training, ongoing support, and the tools needed to be successful in this role.

TO GET STARTED AS A MMAP COUNSELOR

- 1) Contact MMAP. A local coordinator will answer any questions you have and get you started with the application process.
- 2) Complete application packet. Once received, MMAP will conduct a background check. The safety of our beneficiaries is important to us. Therefore, we cannot accept licensed insurance professionals, persons convicted of certain crimes, or sanctioned providers as MMAP Team Members.
- 3) Welcome and Training. After a successful background check, you will begin your orientation and training. Training includes self-paced learning modules and attendance in a virtual classroom. After training, you will be paired with a mentor to help work with you as you begin helping clients.

Community Partners can help in a variety of other ways. Many community partners support MMAP by hosting counseling at their location, hosting presentations, and promoting MMAP news to their clients.

Interested in finding out how you can get involved?
Call MMAP at 800-803-7174 or
<http://mmapinc.org/volunteer/>

DONATIONS

MMAP, Inc. is a nonprofit, 501c3 organization primarily supported through state and federal grant sources. Private donations to our organization are appreciated!

Online donations can be made through our website: mmapinc.org or scan this code!





CONTACT US

WEBSITE

<https://mmapinc.org>

LINKEDIN

<https://www.linkedin.com/company/79630502/admin/>

FACEBOOK

<https://www.facebook.com/mmapmichigan>

OUR OFFICE:

6015 W. ST. JOSEPH HWY, STE. 103,
LANSING, MI 48917

HOTLINE:

800-803-7174



**Thank
You!**

REGIONAL COORDINATORS:

Region 1A, Donna Shellman; Region 1B, Shari Smith; Region 1C, Kari West; Region 2, Teresa Smith; Region 3A, Lisa Fuller, Miranda Pearson; Region 3B, Lynn Moss, Karen Courtney; Region 3C, Lisa Redmond; Region 4, Mistelle Lanko; Region 5, Allyson Ramos; Region 6, Ashley Ellsworth, Sue Thuma; Region 7, Kristi Reiber, Andrea Wales; Region 8, Bob Callery; Region 9, Kitty Gromski; Region 10, Sarah Stroven, Kathy Kimmel, Krystn Hartner; Region 11, Becky McIntyre; Region 14, Cheryl Olson.