



# Seniors Out Speaking:

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## Peer-to-Peer “Medicare Minutes” for Older Adults Nationwide

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Jessica Foster

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520 Eighth Avenue, North Wing, 3<sup>rd</sup> Floor  
New York, NY 10018  
212.869.3850

1224 M Street NW, Suite 100  
Washington, DC 20005  
202.637.0961

[www.medicarerights.org](http://www.medicarerights.org) | [www.medicareinteractive.org](http://www.medicareinteractive.org)

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## Introduction

More than 47 million Americans—some 15 percent of the U.S. population—have Medicare, the federal government health insurance program for older adults and people with disabilities.<sup>1</sup> This number is expected to skyrocket in coming years as baby boomers become age-eligible for Medicare. In 2011 alone, more than 2.5 million Americans will turn 65 and become eligible for the program.<sup>2</sup>

Despite the influx of enrollees, clear and timely Medicare information can be hard to find and fully understand. Government resources such as the Centers for Medicare & Medicaid Services (CMS), local CMS-administered State Health Insurance Assistance Programs (SHIPs), and the Social Security Administration (SSA) can reach many older adults and people with disabilities—but not all. Surveys have shown that most people with Medicare say that they do not have adequate knowledge about the program.<sup>3</sup> While many sources of information and counseling exist to help individuals navigate Medicare, the program continues to change. As a result, consumers may not understand current Medicare policies and often seek help from friends, family and community-based organizations.

Confusion related to Medicare has grown during recent debates around the enactment and implementation of the Affordable Care Act (ACA) of 2010. A survey by the National Council on Aging has found that only 22 percent of older adults understand that the ACA will not cut their basic Medicare benefits.<sup>4</sup> And less than one-quarter of respondents say they are satisfied with the information they are receiving about new reforms.<sup>5</sup>

Seniors Out Speaking (SOS), a volunteer model developed by the Medicare Rights Center in 2001, aims to fill this information gap, primarily through the Medicare Minute program.<sup>6</sup> This program enlists older volunteers to lead brief, regularly scheduled Medicare presentations—called Medicare Minutes—for audiences of their peers. Each

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<sup>1</sup> Centers for Medicare & Medicaid Services. “CMS Statistics” (2010): [http://www.cms.gov/ResearchGenInfo/02\\_CMSStatistics.asp](http://www.cms.gov/ResearchGenInfo/02_CMSStatistics.asp) (first link, PDF file).

<sup>2</sup> AARP. “Approaching 65: A Survey of Baby Boomers Turning 65 Years Old” (December 2010): <http://assets.aarp.org/rgcenter/general/approaching-65.pdf>.

<sup>3</sup> Douglas McCarthy and Sheila Leatherman. “Medicare Beneficiary Knowledge and Information Accuracy,” The Commonwealth Fund’s *Performance Snapshots*: <http://www.commonwealthfund.org/Content/Performance-Snapshots/Responsiveness-of-the-Health-System/Medicare-Beneficiary-Knowledge-and-Information-Accuracy.aspx>.

<sup>4</sup> National Council on Aging. “Most Seniors Misinformed, Unaware of Key Provisions of the Affordable Care Act” (July 26, 2010).

<sup>5</sup> *Ibid.*

<sup>6</sup> The SOS model also encompasses Health Advocacy Workshops and Hour Topics, which may be the subject of future papers. The SOS Medicare Minute program is a good introduction to the entire model.

SOS volunteer delivers a new Medicare Minute each month at a specific community venue, which may include senior centers, libraries, faith-based institutions and housing developments. Medicare Minute presentations are designed to reach a broad audience with clear, reliable information about Medicare benefits and options. By returning to the same location each month, SOS Medicare Minute volunteers become more civically engaged in their communities, build trust and rapport with audience members, and increase service capacity at local organizations.

Since its inception in Westchester County, New York, the SOS program has proved adaptable in disseminating information about Medicare changes. When the Medicare Part D prescription drug benefit was implemented in 2006, SOS Medicare Minutes and related programming were an important source of information for New Yorkers with Medicare. SOS volunteers had by that time been active in Westchester County for five years and were trusted resources in their communities. They conducted more than 120 Part D programs over the course of a few months and, in collaboration with the Westchester County Department of Senior Programs and Services, helped more than 3,000 people choose a Part D drug plan.<sup>7</sup> SOS volunteers countered misleading marketing messages propagated by some Medicare Advantage and Part D drug plans and provided timely, independent information that audience members could use to make informed choices.

In 2010, as Medicare continued to evolve under the Affordable Care Act, SOS volunteers were mobilized to tell people about key health reform changes, such as the closure of the Part D coverage gap (or doughnut hole), improved preventive care coverage, and changes to Medicare private plan enrollment periods. Now, as deficit reduction proposals are discussed, the information that SOS volunteers provide helps dispel myths about potential changes to Medicare and can help alleviate seniors' concerns.

The flexibility of the SOS model makes it easy for partner organizations to replicate it in new locations. Organizations in Kansas, Maryland, Alabama, Maine, Florida, New Jersey and other parts of New York are launching their own Medicare Minute programs with technical assistance from Medicare Rights. Medicare Rights provides these partner organizations with monthly content and other tools they need to foster civic engagement and disseminate timely, accurate Medicare messages through their own SOS programs.

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<sup>7</sup> The one-on-one counseling provided by SOS volunteers in New York, overseen by the Westchester Library System, is one way that other SOS replications can build on SOS Medicare Minutes to provide additional services to community members. Although one-on-one counseling is not part of the formal SOS model, programs can be easily adapted to offer this kind of support.

## How SOS Medicare Minutes Work

*“While I was working, I managed my IBM employee health insurance planning with ease. But when I retired, I was floored by the language in Medicare sign-up literature. It was so difficult to understand.”*

—Lynda N, Westchester County Volunteer

SOS Medicare Minutes are short, engaging presentations on timely Medicare topics that are presented at local sites on a monthly basis. Recent topics include Drug Coverage Under Medicare Parts B and D, Mental Health Coverage Under Medicare, Closure of the Doughnut Hole, and Programs That Help Pay Medicare Costs (such as Medicare Savings Programs and the Part D Low-Income Subsidy, also known as Extra Help).

Each month, older volunteers from an SOS host organization receive and discuss a new SOS Medicare Minute, which they then present throughout the community. Typically, each SOS volunteer returns to the same site each month to lead a new Medicare Minute. Following presentations, audience members have the opportunity to share their own experiences with Medicare and health care generally, which can be incorporated into future Medicare Minutes or other education and advocacy programming.

The Medicare Rights Center offers a package of materials and technical assistance to host organizations that enables them to launch and sustain their own SOS programs. Each month, for instance, host organizations receive the following materials for distribution to their SOS volunteers:

- **Medicare Minute script** | The script is one page of talking points that volunteers use as a guide during their presentations. It is written in consumer-friendly language to reach a broad audience, including those who may not be familiar with health insurance concepts.
- **Teaching materials** | These materials provide volunteers with additional details about the topic of the month. By studying these materials, volunteers gain a better understanding of the subject and are prepared for audience questions.
- **Audience handout** | Medicare Rights provides an audience handout about the topic of the month that volunteers can distribute at their presentations.

All of these materials can point SOS participants to local assistance resources or refer individuals with more in-depth questions to Medicare Rights' national helpline. The following resources can also be made available to host organizations:

- Start-up materials, including volunteer recruitment and data-tracking templates
- Comprehensive Medicare training
- Medicare Rights' staff participation in Volunteer Update Meetings with host organization volunteers (see box below)
- The *Dear Marci* e-newsletter (a biweekly publication that features Medicare coverage advice, health tips and links to health resources) to keep volunteers up to speed on Medicare

- *Medicare Watch*, a weekly e-newsletter with the latest Medicare-related policy and advocacy information
- Helpline assistance when needed for those with complicated coverage questions
- In some cases, financial assistance for host organizations or assistance seeking resources to sustain SOS work

Currently, in Westchester County and New York City, Medicare Rights serves as the SOS host organization, providing trainings, monthly Medicare Minute content, Medicare updates and other support to SOS volunteers, in addition to scheduling Medicare Minute presentations and handling the day-to-day aspects of the program. In other locations, local host organizations manage these day-to-day aspects. Last year, volunteers in New York, Kansas and Maryland—the latter being the first two states to adopt the model outside New York—reached more than 5,000 audience members with timely health coverage information through Medicare Minutes.

### **Volunteer Update Meetings**

Volunteers with the Westchester County and New York City SOS Medicare Minute programs are expected to participate in monthly Volunteer Update Meetings. These meetings are useful for providing volunteers with Medicare information and strengthening the volunteer community. They enable volunteers to regroup, reflect on SOS activities over the past month, and prepare for future presentations. Most importantly, they are a way to continuously improve the quality of Medicare Minute presentations by sharing advice and giving feedback.

At the Update Meetings, SOS volunteers report on audience questions and reactions to the previous month's Medicare Minute. They also submit logs for each presentation, which include the number in attendance and a measure of audience interest in that month's topic.

Volunteers also receive the SOS materials they need to prepare for their next Medicare Minute presentation. The SOS coordinator reviews the new topic and makes sure volunteers have a good grasp of the information. The coordinator also shares important updates and announcements, for instance, related to new Medicare reforms taking effect or Medicare-related news items about which audience members may have questions.

## Benefits of SOS Medicare Minutes

*“Experienced volunteers become a source of trusted information because [audience members] know this person. They save their questions because once a month they know the volunteers are coming, and they look forward to it.”*

*—Dr. Lois Steinberg, SOS developer*

The Seniors Out Speaking Medicare Minute program benefits communities in multiple ways, offering distinct rewards to host organizations, volunteers and audience members.

For host organizations such as SHIPs and AAAs, Medicare Minutes complement the programs and services they already provide. Many host organizations are already focused on aging issues, health insurance information, and/or social services and have a corps of volunteers.<sup>8</sup> Medicare Minutes offer a way for these organizations to layer new Medicare content onto existing presentations and to provide new volunteer engagement opportunities. Adding SOS programming to programs already in place encourages volunteerism, serves additional clients, demonstrates community commitment and attracts funding.

Host organizations can also adapt the Medicare Minute script to suit different geographical needs, volunteer capacities and audience preferences. For example, Medicare Minutes can be translated by host organizations to reach new audiences who may not speak English as a first language. In Maryland, for instance, the Baltimore County SHIP’s SOS program has attracted Korean-speaking volunteers interested in providing good Medicare information to their peers. Helene Gardel, coordinator of the Baltimore County SHIP and Senior Medicare Patrol, says that “volunteers are seeing the potential of the Medicare Minutes as a presence in the community.”

Likewise, volunteers benefit because SOS gives them a way to stay civically engaged and active in their communities. They become health advocates for themselves and their families, subsequently teaching others to do the same. Arthur W, a 96-year-old volunteer who has been leading monthly Medicare Minute presentations since the program launched in 2001, is a prime example of this type of civic engagement. Since handing over his podiatry practice to his children, volunteering has kept him busy and enabled him to give back to his community. “I still believe in being active,” he says. “When people say to me, what’s the secret of my success, I tell them that it’s to remain active.” He looks forward to visiting his local community center each month, where he is not only a Medicare resource but also a trusted friend.

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<sup>8</sup> While having an existing aging or human service focus and a corps of volunteers is not necessary for launching an SOS Medicare Minute program, it gives host organizations a head start in implementing the program. For organizations that do not currently engage volunteers, Medicare Rights can help identify ways to recruit and train volunteers and generally promote civic engagement.

Retired and working older professionals say that the work is mentally stimulating and that they gain personal fulfillment from listening to audience questions, helping identify answers and generally building greater health coverage awareness. SOS volunteers enjoy learning to navigate complicated subjects like Medicare, often coming to the program from fields such as education, law, health and medicine. By volunteering in the SOS program, they have the opportunity to learn new content on a regular basis, increase their own Medicare knowledge and help others avoid Medicare pitfalls.

In the process of learning and presenting the Medicare Minute each month, SOS volunteers also improve their public speaking skills by learning and practicing new ways to effectively relay information. One Westchester County volunteer, Evelyn L, acknowledges that making sure senior center members are listening to the Medicare Minute was tough for her at first. Her audience did not want their activities interrupted by a presentation. However, Ms. L took initiative and tried different presentation strategies; she learned how to get their attention, she got right to the point and she went to each table to offer the handout. Now, the group is very welcoming, and Ms. L. always gets questions. “They’re very appreciative and very interested when you bring them information that they can use,” she says.

Perhaps most importantly, audience members benefit from Medicare Minutes because they hear concrete information that can help them prevent or navigate Medicare problems and access benefits. Prior to Medicare Minutes, audience members are often confused about Medicare and health insurance in general, and some of them do not even know what type of coverage they have.

“They don’t understand the different insurance cards they carry around in their pockets and purses,” says volunteer Dave S. “Inundated with mailings from lots of different companies inviting them to switch their insurance during Medicare renewal periods, these seniors feel overwhelmed and lost.”

Medicare Minutes give audience members information and resources to dispel health insurance confusion and feel more confident. They ensure that audience members hear Medicare information regularly, in a clear and concise format. In addition, the presentations suggest questions that participants can ask and next steps they can take in order to make the most of their health care coverage and stay healthy. SOS developer and Purpose Prize winner Lois Steinberg, PhD, says, “It’s not only about giving them information, it’s telling them how to use the information.”<sup>9</sup>

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<sup>9</sup> Civic Ventures’ Encore Careers, Purpose Prize Fellows 2006: <http://www.encore.org/lois-steinberg>.

## At a Glance: How SOS Helps Communities

*“Many seniors need help finding their way through the labyrinth and uncertainties of Medicare’s bureaucracy and medical terminology, to a place where they feel better informed and confident to make important decisions about their health care.”*

*—Jim M, Westchester County Volunteer*

The SOS Medicare Minute program can benefit host organizations, volunteers and audience members.

**Host Organizations** | Host organizations are groups that partner with the Medicare Rights Center to launch an SOS program. Typically community-based groups such as SHIPs, Area Agencies on Aging, and unions, host organizations can boost their capacity to serve clients through SOS programming. Doing so often attracts new clients/members and potentially new funding streams. Most SOS host organizations have some experience with aging programs and health insurance information, social services, or public benefits. However, prior Medicare knowledge is not necessary for SOS coordinators or volunteers. The Medicare Rights Center can provide a comprehensive Medicare training to SOS hosts, either live or in the form of a presentation that on-site presenters can facilitate. The training, which begins with an overview of the SOS Medicare Minute program, is appropriate even for people who have no experience with Medicare.

**Volunteers** | Civic-minded individuals can find personal fulfillment in their role as SOS volunteers. They expand their own Medicare knowledge, improve their presentation skills, strengthen their communities through civic engagement and spur change at the grassroots level.

**Audiences** | Older adults in the community learn about their Medicare benefits and options through SOS Medicare Minutes, increasing the likelihood that they will address potential coverage problems before they arise—and know what to do if and when there are problems. In addition, audience members build camaraderie with their peers and SOS volunteers.

## SOS, Health Reform and Educational Opportunities

The passage of the Affordable Care Act in 2010 has resulted in several changes to the Medicare program that could benefit consumers, but education is required to ensure that individuals understand new policies. One year after its passage, more than half of Americans still do not understand how health reform affects them personally.<sup>10</sup> In addition, 39 percent of people age 65 and older believe that health reform is a bad thing for Medicare, and only 19 percent believe it is a good thing.<sup>11</sup> Older adults need information about what will change under health reform and how to take advantage of provisions that will benefit them.

The SOS Medicare Minute program represents one of many ways that organizations can reach older adults with timely, accurate information about ACA provisions. As such, new presentations were developed this year to help SOS audiences consider the impact of ACA changes and ask questions about how new policies might affect them. Topics include:

- Changes to preventive care coverage (Medicare now pays the full cost of many preventive services);
- New enrollment periods when people can change how they receive Medicare benefits and/or sign up for Part D prescription drug coverage;
- The new, Medicare-covered Annual Wellness Visit;
- The closure of the Medicare Part D doughnut hole, which will substantially reduce prescription costs for people with expensive drug needs.

Karen Mayse, SOS Coordinator at the North Central-Flint Hills AAA in Kansas, says that up-to-date health reform information is of high interest to volunteers and community members. “[SOS] volunteers are particularly happy to be sharing information about [new health reforms], since it’s so timely,” she says.

The ACA is the latest law, but certainly not the last, to make major reforms to the Medicare program. Medicare is always changing, and SOS Medicare Minutes provide an outlet for host organizations to communicate good information about new and upcoming changes and reforms.

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<sup>10</sup> Henry J. Kaiser Family Foundation. “Public Opinion on Health Care Issues,” *Kaiser Health Tracking Poll* (March 2011): <http://www.kff.org/kaiserpolls/upload/8166-F.pdf>.

<sup>11</sup> *Ibid.*

## Conclusion

As the American population ages and new Medicare policies emerge, it is important that baby boomers and older adults understand Medicare and how it can help them afford needed health care. The Medicare Rights Center's SOS Medicare Minute program promotes civic engagement among older adults, providing local volunteer cohorts with needed content and tools to help their peers understand and navigate Medicare. The information that SOS volunteers provide during short, monthly Medicare Minute presentations can help audience members maximize their benefits, avoid coverage gaps, report fraudulent practices, appeal denials of coverage, enroll in Part D drug plans, troubleshoot quality of care concerns, understand preventive coverage, see how their current benefits coordinate with Medicare, and resolve other Medicare coverage issues.

As the SOS model has demonstrated in New York, Kansas, Maryland, New Jersey, and—soon—in Alabama, Florida, and Maine, participation in the program can inspire organizations, volunteers and audience members alike to become more engaged year-round in their communities. The promise of the SOS Medicare Minute program lies in its adaptability and simplicity. Medicare is an extremely complex program, and the SOS model provides simple messaging that can touch diverse community members in an informed, practical way.