

Elder Benefit Specialist (EBS) Program— Fact Sheet: Marquette County

Core Member Organizations

- Aging and Disability Professionals Association of Wisconsin (ADPAW)
- Alzheimer's Association Wisconsin Chapter
- Wisconsin Adult Day Services Association (WADSA)
- Wisconsin Association of Area Agencies on Aging (W4A)
- Wisconsin Association of Benefit Specialists (WABS)
- Wisconsin Association of Nutrition Directors (WAND)
- Wisconsin Association of Senior Centers (WASC)
- Wisconsin Institute for Healthy Aging (WIHA)
- Wisconsin Senior Corps Association (WISCA)
- Wisconsin Tribal Aging Unit Association

The Wisconsin Aging Advocacy Network is a collaborative group of individuals and associations working with and for Wisconsin's older adults to shape public policy to improve their quality of life.

April 2020

Provides legal advocacy services to older adults (age 60+) across Wisconsin.

| Marquette County Residents Served (with 1 EBS) | Oct 2017- Sept 2018 | Oct 2018- Sept 2019 |
|--|------------------------|------------------------|
| Total unduplicated clients (age 60+) receiving EBS services | 248 | 245 |
| Total EBS staff hours spent assisting clients on legal/benefits issues | 501 | 478 |
| Majority of the EBS clients served were between the ages of | 60-69 | 60-69 |
| Federal & State funds EBS staff assisted clients in securing | \$903,232 | \$829,835 |

Top three topics addressed were:

1. **Health Insurance Benefits** (e.g., Medicare and Medicaid health and drug plan enrollment, coverage and billing issues and appeals)
2. **Income Benefits** (e.g., Social Security and SSI initial applications, eligibility issues, and overpayments)
3. **Housing and Utilities** (e.g., Eviction notices for private/subsidized housing; landlord/tenant issues requiring advocacy, home repair applications, and energy assistance)

Examples how Marquette County older adults have been helped through the EBS Program:

- EBS met with approximately 100 residents during the 2019 Annual Medicare Open Enrollment period—in office and throughout the community—resulting in saving the residents \$99,027.59 in prescription drug coverages.
- Assisted veteran client to resubmit medical bills to the proper organizations, which eventually led to payment of those medical bills and ending a collections process.
- Advocated for client who was having difficulty getting their mobility scooter repaired, resulting in an established timeline and proper insurance billing.
- Educated client about their Medicare Savings Plan (QMB). Client enrolled in 2010 and then in 2011 they purchased a Medicare Supplement policy unaware QMB paid for Medicare premiums, deductibles, and co-insurance. Client paid \$200-\$300/month for eight years until meeting with EBS. Client was struggling to pay taxes, household expenses, and admitted to rationing food so they could “get by.” EBS successfully cancelled client’s Supplement which resulted in \$300 monthly increase to the client.
- Client called EBS for help with their home. Client’s income was limited and they had sagging floors and heating and cooling system issues. EBS assisted client with repairs and during this process assisted client in applying for a Medicare Savings Program. During this time, client was diagnosed with cancer and needed treatment. Even after their Medicare Advantage Plan was billed, they still owed thousands of dollars. EBS assisted in completing Financial Assistance applications at two clinics client had outstanding bills. EBS successfully eliminated what client owed and continued the assistance program for six months.

Referrals to the
EBS Program:

Aging & Disability Resource Center of Marquette County
(855) 440-ADRC 428 Underwood Ave, Montello, WI 53949

Wisconsin's Elder Benefit Specialist (EBS) Program

The Elder Benefit Specialist (EBS) Program provides a wide range of important legal advocacy services to adults (age 60 and older) across Wisconsin. The program was created by the legislature in the 1970s to fulfill mandates of the Older Americans Act (OAA) of 1965 that legal assistance be accessible to older people, regardless of income.¹ EBSs provide benefit counseling and assistance with appeals in the areas of Medicare, Medicaid, Social Security, Supplemental Security Income, FoodShare, housing, consumer debt, and other health insurance coverage issues.

Unpublished data gathered by the Wisconsin Department of Health Services (DHS) reveals that the number of unduplicated clients served through the EBS Program during Federal Fiscal Year (FFY) 2019 was 37,391, a 36% increase from the year 2010 when that number was 27,433. During that period, Medicare-related group outreach and education events conducted by EBSs reached an estimated 69,274 Wisconsin residents.² Additionally, unpublished data from DHS for FFY 2019 revealed that **the average annual monetary impact of one full-time EBS to clients and the community** through public benefit program eligibility, overpayment resolution, medical insurance appeals, and other positive outcomes **was \$2,283,104**, for a combined statewide total of \$189,497,620.³

Wisconsin's 65 and older population is projected to increase from 780,000 residents in 2010 to over 1.5 million by 2040, with a 30-year increase of about 100%, making their share of the populace rise from 13.7% in 2010 to 23.7% in 2040⁴. In the year 2040, it is anticipated that at least 33% of the total population of 18 Wisconsin counties will be ages 65 and older.⁵

The increase is expected to be higher in areas with moderate to high rates of poverty, per DHS⁶, where traditionally individuals have limited access to legal services. It is also expected to be higher amongst the "oldest old" segment of the State's older population, those ages 90 and above, a group more likely to require access to public benefit programs including long term care Medicaid.⁷

The population of older adults is projected to continue to grow for the foreseeable future. "The number of older adult residents is forecast to exceed the number of children at some point during the latter half of the 2020s."⁸ Many older adults are faced annually with choosing a prescription drug plan and/or health insurance or applying for needed services and assistance; increasingly, these processes are completed only online and are complex to navigate.

There are currently 92 full-time and 5 part-time EBS in the state covering Wisconsin's 72 counties and the 11 federally recognized tribes. These EBS are the health care coordination and public benefits experts in the state; they know Medicare, Social Security, and Medicaid better than most private attorneys. Due to the fact that EBS do not charge fees for their legal services, they are able to take on cases that a private attorney could not. For example, it would not be prudent to hire a private attorney to get a \$500 security deposit back from a landlord or appeal an \$800 medical insurance claim denial. The attorney's fees alone would likely cost more than the value returned to the client. Also, Wisconsin has a shortage of attorneys, especially in the rural and northern parts of the state. We often hear of clients who have to travel more than an hour away to meet with an attorney. Those attorneys have a limited scope of practice and also only cover limited geographical areas. This substantially limits access to legal services in rural areas and increases the need for EBS services-- legal services which are available to everyone over 60 regardless of income and provided locally, at the county level.

References

1. OAA of 1965 <https://legcounsel.house.gov/Comps/Older%20Americans%20Act%20of%201965.pdf>
2. Unpublished data from DHS pulled from SAMS database on March 12, 2020
3. Unpublished data from DHS pulled from SAMS database on March 12, 2020
4. State of Wisconsin Aging Plan for Older People, <https://www.dhs.wisconsin.gov/aging/aging-plan-2019-2021.pdf>
5. Population Demographics, <https://www.dhs.wisconsin.gov/dementia/demographics.htm>
6. Population Demographics, <https://www.dhs.wisconsin.gov/dementia/demographics.htm>
7. Wisconsin's Future Population, https://doa.wi.gov/DIR/FinalProjs2040_Publication.pdf
8. Wisconsin's Future Population, https://doa.wi.gov/DIR/FinalProjs2040_Publication.pdf