

# Medicare Assistance Bureau Innovates to Serve Residents During COVID-19

*More ways to receive Medicare counseling and information as Open Enrollment approaches, Bureau earns federal grants to support efforts*

When COVID-19 required cancellation of the Department of Insurance Delaware Medicare Assistance Bureau series of statewide Welcome to Medicare in-person events, the team responded rapidly, engaging with residents in new ways and offering their free, one-on-one Medicare counseling remotely. The Delaware Medicare Assistance Bureau (DMAB) has provided more than 2,930 counseling sessions so far this year, saving beneficiaries more than \$192,000 in premiums through application assistance.

“We are all facing new challenges due to COVID-19, and I’m proud that our DMAB team has found ways to communicate with Medicare beneficiaries and made Medicare education and empowerment more accessible despite the inability to offer in-person events,” said **Insurance Commissioner Trinidad Navarro**.

DMAB will engage in thousands of counseling sessions in the coming months, as Medicare Open Enrollment takes place October 15 through December 7. During this time, beneficiaries can make changes to their health insurance coverage and review existing coverage against other options. DMAB will offer virtual Open Enrollment appointments throughout this period, available via Webex, Duo, and Skype, as well as by phone. Residents are encouraged to register for a MyMedicare.gov account prior to their counseling session so that DMAB can generate personalized plan comparisons.

“Many people have questions about Medicare and don’t know

where to start, and COVID-19 has only increased the stress of choosing the right healthcare plans. We are here to help people in Delaware deal with the complex and often confusing health insurance system,” said **DMAB Director Lokia Turner**, “and, we’re more accessible than ever through our new virtual programs.”

DMAB began to offer virtual Welcome to Medicare seminars in May, engaging 150 residents. The [Virtual Medicare Seminar](#), which is now available on-demand online, educates participants on topics including Medicare benefits, supplemental insurance policies, Medicare Advantage plans, prescription drug coverage and details on signing up.

As Medicare Open Enrollment approaches, the department reminds residents to assess any contact during the open enrollment period to ensure it is from a known, credible source. The most frequent fraudulent contact occurs by phone, but residents should review communications carefully.

“If you are receiving contact regarding Medicare that you did not initiate, or contact not from one of your healthcare providers, it could be fraudulent,” said **Commissioner Navarro**. “Protect your Medicare Number like you do your Social Security number or bank account information, and never give it out to unknown or unexpected callers.”

DMAB has been awarded two significant grants during 2020. The 2020 State Health Insurance Assistance Program Base Grant provides \$234,293 in federal funds to DMAB. This is a five-year grant, with annually awards in April. It is a primary source of funding for marketing and outreach, counseling, developing and training the volunteer network, and other strategic efforts. The MIPPA 2020 Grant awarded the bureau \$43,270, which has and will assist the bureau’s outreach, education, and one-on-one beneficiary assistance programs over the next year for those beneficiaries who are likely to be eligible for the Low-Income Subsidy program (also called

“Extra Help”) or Medicare Savings Programs.

[The Delaware Medicare Assistance Bureau](#) provides free one-on-one health insurance counseling for people eligible for Medicare. Residents can call DMAB at 1-(800) 336-9500 or (302) 674-7364 to set up a free confidential session. Counselors can assist with Medicare, Medicaid, Medigap (Medicare supplement insurance), long term care insurance, billing issues, prescription savings, and much more.