

**NEW JERSEY  
STATE HEALTH INSURANCE  
ASSISTANCE PROGRAM  
(SHIP)**

**ORIENTATION  
BOOKLET**

**FOR PROSPECTIVE COUNSELORS**





PHILIP D. MURPHY  
Governor

**State of New Jersey**  
**DEPARTMENT OF HUMAN SERVICES**

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Division of Aging Services  
P.O. Box 807  
Trenton, NJ 08625-0807

LOUISE RUSH  
Assistant Commissioner

Dear Prospective SHIP Volunteer Counselor:

The New Jersey State Health Insurance Assistance Program (SHIP) is seeking volunteer counselors, who would like to actively participate and commit to making an impact through Medicare counseling, education and outreach.

This Orientation Booklet will help you decide whether or not SHIP is a program that you would like to join. The booklet provides an overview, and includes both a detailed SHIP Volunteer Counselor Position Description and a question-and-answer section. These will help you gain a better understanding of the expectations of the role, and the level of commitment required. If, once you have reviewed the information, you feel volunteering in this capacity is something you would like to pursue, contact your local SHIP County Coordinator. Speaking with the County Coordinator to discuss opportunities available, application submission and next steps will allow for a seamless interview and onboarding process.

Any inquiries about training schedules, counseling sites, days and times needed to counsel Medicare beneficiaries should be directed to your County SHIP Coordinator. For a list of SHIP Counseling offices, please visit: <https://nj.gov/humanservices/doas/assistance/medicare/offices.shtml>

Volunteering as a SHIP Counselor can be an impactful and rewarding experience. We hope that you decide to help us educate and assist New Jersey's Medicare population in making informed decisions about their health insurance options. Thank you for your interest!

Sincerely,

A handwritten signature in blue ink that reads "Andrea Mancini".

Andrea Mancini  
Interim New Jersey Director  
State Health Insurance Assistance Program (SHIP)

# STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

## MISSION

The New Jersey SHIP is a statewide program that provides free, unbiased information, counseling, and education on Medicare Parts A, B, C, and D, Medigap, Long-Term Care Insurance, low-income assistance programs and related topics to help improve the lives of all beneficiaries throughout the State. Services are available in all 21 counties to Medicare beneficiaries of all ages, their representatives, or persons soon to be eligible for Medicare.

## ADMINISTRATION

The New Jersey Department of Human Services, Division of Aging Services, oversees the administrative responsibilities of the SHIP (e.g. reporting forms, funding distribution), as well as the technical and training aspects of the program (e.g. Medicare, Medigap, Medicare Advantage, Medicare Prescription Drug Coverage, Long-Term Care Insurance, etc.).

## FUNDING

Funding for the SHIP is provided under a federal grant from the U.S. Department of Health and Human Services. SHIP is a national program, with counseling available in all 50 states, including its territories and the District of Columbia.

## NJ SHIP CONTACTS

NJ Medicare Hotline      **1-800-792-8820**

<https://www.nj.gov/humanservices/doas/services/q-z/ship/>

Andrea Mancini. MSW – SHIP Director	<a href="mailto:Andrea.Mancini@dhs.nj.gov">Andrea.Mancini@dhs.nj.gov</a>
Michele Lee	<a href="mailto:Michele.Lee@dhs.nj.gov">Michele.Lee@dhs.nj.gov</a>
John Siwczak	<a href="mailto:John.Siwczak@dhs.nj.gov">John.Siwczak@dhs.nj.gov</a>
Kelly Ott	<a href="mailto:Kelly.Ott@dhs.nj.gov">Kelly.Ott@dhs.nj.gov</a>

**State of New Jersey - Department of Human Services**

**Division of Aging Services - SHIP**

**P.O. Box 807 Trenton, New Jersey 08625-0807**

## **Frequently Asked Questions**

### **What skills are necessary to be a SHIP Counselor?**

Prospective SHIP Counselors come from many walks of life, but the skill set needed to be a volunteer remains the same. Good communication skills, ability to show compassion and sensitivity while maintaining professionalism are all essential to being an effective SHIP Counselor. Computer, email, internet skills and a willingness to complete necessary paperwork, including beneficiary data entry.

### **How do I become a SHIP Counselor?**

All individuals interested in applying to become a counselor must take the following steps to become a Certified SHIP Counselor:

- a. Read the Orientation Booklet
- b. Complete the Prospective Counselor Application
- c. Complete the screening and selection process that includes an interview with the County Coordinator.
- d. Complete a Memorandum of Understanding.
- e. Complete Background Check mandated by the State
- f. Abide by the rules set forth by both the New Jersey State SHIP Director and the County SHIP Coordinator.
- g. To ensure that a basic knowledge of Medicare and related health insurance is provided, all counselors are required to complete the training program, along with a Certification Evaluation (test) – **there are no exceptions.**
- h. Successfully complete a period of mentoring with an experienced counselor to further observe your counseling skills and comprehension of Medicare.

## What does the training schedule consist of?

Training is offered in an **8-day** hybrid format. This format consists of **4 in-person** days and **4 virtual half day** sessions.

Every counselor must complete all days of training, regardless of their background, education and/or experience.

Only those who have completed the training, and achieve 80% accuracy on the Certification Evaluation, and successfully completed the mentoring and observation process, may counsel clients.

<b>Day 1</b>	Medicare Overview Medicare Part A Employer Plans and COBRA Medicare Secondary Payer
<b>Day 2</b>	Medicare Part B Durable Medical Equipment
<b>Day 3</b>	Medigap Insurance Medigap Quoting Tool
<b>Day 4</b>	Long-Term Care Insurance
<b>Day 5</b>	Medicare Part D – Drug Plans Prescription Assistance Programs Medicare Plan Finder
<b>Day 6</b>	Medicare Savings Programs Medicaid
<b>Day 7</b>	Medicare Advantage Plans (Part C) Dual Eligible Enrollment Choices
<b>Day 8</b>	Counseling Guidelines and Review STARS and Mon Ami Reporting Beneficiary Contact Forms Mentoring and Evaluation

## **What is a Certification Evaluation?**

The Certification Evaluation is a quality assurance measure, which is a means of determining whether a counselor knows how to help solve a client's health insurance problem(s), or answer their question(s).

The Certification Evaluation consists of several exercises which mimic the information provided during the 8-day training.

Once the Certification Evaluation is satisfactorily completed, an identification card and a certificate are sent to the counselor designating them as a "SHIP Counselor."

If 80% accuracy on the Certification Evaluation is not achieved, the prospective counselor may take a retest.

## **How soon after I complete training and the Certification Evaluation may I counsel clients?**

Once a counselor receives their identification card, they should immediately contact their County SHIP Coordinator. The County SHIP Coordinator will have an experienced counselor team-up with the new counselor for mentoring and observation. Once the county coordinator and mentor feel the new counselor is ready the County SHIP Coordinator will then begin to schedule appointments for the counselor.

## **What type of resources will be provided to prepare volunteers to effectively counsel clients?**

During the initial training, prospective counselors are provided with pertinent copies of forms, booklets, charts and various other resource materials.

Upon successful completion of the Certification Evaluation, SHIP Counselors will have access to the reporting system SHIP Tracking and Reporting System (STARS), SHIP Technical Assistance website, Medigap Quoting Tool, and NJ SHIP Portal. The NJ SHIP Portal is a document library with the most up-to-date resources and tools in order to assist in counseling beneficiaries maintained by the NJ state SHIP staff.

### **How will I be supported once I have completed training and am certified to counsel?**

Once trained and certified, SHIP Counselors are mentored for a period of time until the counselor, mentor and County Coordinator feel confident in their ability to counsel beneficiaries. If a SHIP Counselor requires additional support, training or mentoring, they would do so under the guidance of their County Coordinator or designated mentor.

### **With Medicare constantly evolving, how will SHIP Counselors be notified of any changes would impact beneficiaries?**

Continuing education is offered to SHIP Counselors through in-person trainings and virtual webinars.

In preparation for the Medicare Open Enrollment Period, a SHIP Update Training is scheduled in each county every October. Medicare open enrollment or Annual Election Period (AEP) refers to an enrollment window that takes place October 15<sup>th</sup> thru December 7<sup>th</sup>. At this time, beneficiaries can reevaluate their existing Medicare coverage and make changes to their Part D drug coverage or Medicare Advantage plans. Counselors receive significant resources to offer plan comparisons to beneficiaries during this training.

Annually a virtual update is offered each spring which focuses on timely and specific topics impacting Medicare beneficiaries. Any pertinent changes are discussed and materials distributed at these Medicare Update Trainings. When additional changes occur throughout the year, an email will be sent to all Coordinators and Counselors notifying them of the new information or resources available to aid them in effectively counseling clients. State staff updates resource documents on the SHIP portal as needed.

### **As a SHIP Counselor, what happens if one is afraid that their guidance may lead a client to make a bad choice or uninformed decision about their health insurance?**

Accuracy is the primary concern when counseling clients. If a counselor knows where and/or how to find the answers to the client's questions, then providing the correct answer is inevitable. The County Coordinator remains a valuable resource to utilize when a counselor needs reassurance or guidance.

### **What if a counselor cannot immediately find an answer to a client's problem?**

Honesty is of the utmost importance when counseling clients. Three little words help a great deal in this kind of situation: "I don't know." Clients will respect you more if you admit your limitations. Let the client know you need some time to provide them an exact answer and will get back to them as soon as possible. Counselor must be certain to follow up with client in a timely manner. By being honest with client, you are allowing yourself time to investigate, educate yourself and provide an accurate answer to their problem.

### **What if a client insists that I make a decision for them?**

This is not an uncommon occurrence. Many clients come to SHIP wanting a specific answer or decision to be made for them. To avoid or limit situations like this, counselors should get into the habit of clearly informing clients, before you begin counseling, that your role does not permit you to advise, recommend or suggest. As a SHIP Counselor, your role is to provide unbiased information and assistance, which will help educate them to make informed decisions.

### **Whom do I contact if a client has a complex or unusual problem?**

It has been an established practice for SHIP Counselors to consult with their County Coordinator for guidance when they encounter complex inquiries or unique situations with their clients. As part of SHIP's ongoing support process, the County Coordinator can consult with their designated New Jersey SHIP staff for support and further assistance.

### **Do I have to make home visits?**

**No.** In fact, NJ SHIP does not permit **volunteer** SHIP Counselors to make home visits. If you are a SHIP Counselor as part of your volunteer commitment, please consult your county SHIP coordinator, an Employee Manual (if your county SHIP has one) for their policies and procedures regarding home visits. If someone is homebound, accommodations can be made for a phone or virtual session.



### **Where do counseling sessions take place?**

Counseling beneficiaries take place in person, over the phone or virtually through computer applications. Each county's counseling arrangements vary and continue to evolve to accommodate the needs of their communities. Provided a site location meets SHIP criteria for counseling, sessions could be held at the SHIP office, partner agency, library, senior center or even from the comfort of your home. Speak with your local SHIP Coordinator to determine what options are available in your county.

### **Am I reimbursed for expenses, such as telephone, travel, etc.?**

Some counties may have a reimbursement system for mileage and other minor expenses. You will probably find that your county has already made arrangements for you to use a telephone, and/or stationery, photocopier, computer, etc. It would be a good idea to check with your local coordinator before you begin to incur any personal expenses in preparation for your new volunteer position.

### **What about confidentiality of clients?**

Confidentiality of client information is one of the program's highest priorities. The information SHIP Counselors learn about a client is often of a very personal nature. A client's problems or personal information should never be discussed freely or in public. Names, addresses, telephone numbers, Medicare numbers, etc. should never be used unless authorized by clients, and then only when absolutely necessary. It is advised that no client's personal information be kept on a counselor's personal computer and that all papers with identifiable information be shredded. The security of a client's personal information should be a counselor's highest priority.

### **What if a client offers me a gift, money, etc?**

The general rule is *"counselors are not permitted to accept any form of payment or gift for their services."*

However, occasionally a client may come in with a bag of home baked cookies or other small treat to offer as a "thank you" to the counselor for their services. In situations like this, one must use their common sense. If it

makes you feel uncomfortable, then it is not an appropriate gift. If you are uncertain, ask your coordinator or call one of the State SHIP Administrative Staff. If you still feel unsure, refer back to the general rule.

### **What about liability?**

The SHIP program places a strong emphasis on a very simple, but important, rule which is “**NEVER** advise, recommend, or suggest anything.”

SHIP Counselors provide **unbiased** information. It’s up to the client to make their own decisions. Beneficiaries should be encouraged to discuss all information presented to them by the counselor with a trusted advisor (family, friend, attorney) **before** any final decisions are made.

There is a “**Client Agreement and Authorization**” form available in each county office that can be used **before** a counselor begins a session with a client.

### **Are counselors permitted to engage in political activities?**

Counselors may **not** engage in political activities during volunteer hours. This includes the display of political signs or materials on desks, in work spaces, or at counseling sites.

Counselors may not solicit or accept contributions for a political purpose during volunteer hours. “Political purpose” means a candidate, political committee, ballot issue, or cause.

Counselors may not engage in lobbying, campaigning, or attempt to influence legislators when volunteering as a SHIP Counselor.

### **What if I cannot continue as a counselor?**

If at some point you should decide you can no longer volunteer as a counselor with the program, you are expected to do the following:

- First, determine if you need a temporary leave of absence from your role or if you will be resigning. There are many occasions when a SHIP Counselor incurs a personal or professional issue that causes them to step away for a period of time.
- Communicate your intentions with your County Coordinator as soon as possible.
- Return your SHIP Identification Card after you make your decision to leave the program.
- If taking leave from volunteering, remain in contact with Coordinator and try to keep up with annual trainings to be eligible to be return to active status when desired.

### **Who should I contact for additional SHIP questions or concerns?**

Contact your County Coordinator for any assistance you may need. They are more than willing to respond to any questions you may have regarding the program. Remember, we want you to feel as comfortable as possible before you begin working with clients.

### **Does possessing a license to sell insurance prevent someone me from being a SHIP Counselor?**

**Yes!** SHIP must adhere to strict conflict of interest guidelines. NJ SHIP cannot train anyone, who holds an active license as an insurance agent or producer, or who works for an organization offering Medicare insurance products.

**Overall Goal and Desired Impact on Community:**

- Education and personalized assistance to Medicare beneficiaries
- Reduction in stress of Medicare beneficiaries concerning their Medicare coverage
- Helping Medicare beneficiaries avoid spending more money than they have to

**Duties and Responsibilities:**

- Work with local SHIP agency to assist individuals who have problems with and questions about Medicare enrollment, benefits, coverage options and claims. This includes the following:
  - Explanation and comparison of Medicare Supplement insurance
  - Explanation, comparison of, and enrollment in Medicare Advantage Plans
  - Explanation, comparison of, and enrollment in Medicare Prescription Drug Plans
  - Explanation of Medicare Parts A and B benefits
  - Referrals to other available services
  - Casework – troubleshooting issues with Medicare (Parts A, B, C, and D), Medigap, employer group coverage, etc.
  - Provide counseling in person at the offices of the local SHIP agency or other community –based public counseling site, and by telephone.
  - Completion of Client Contact and Public and Media Activity Forms on monthly basis.

**Qualifications and Experience:**

- Ability to have Customer Service mind-set: professionalism, tact, courtesy and patience in dealing with individuals from diverse cultural and economic backgrounds
- Ability to navigate the Internet and has access to email
- Good communication skills (written and oral and interpersonal)
- Good organization skills
- Ability to independently resolve problems
- Ability to be impartial
- Adhere to SHIP confidentiality requirements
- No conflict of interest (such as being a licensed insurance agent, or private geriatric care manager)
- Commitment to provisions of SHIP Memorandum of Understanding
- Bi-lingual ability a plus

**Time Requirements:**

- Minimum of 5-10 hours per month counseling clients
- At least one-year commitment to counseling after training completed

**Training Requirements:**

- Completion of training course and 80% passing grade on written evaluation
- Attendance at Update Training held twice a year

**Benefits to Volunteer Counselors:**

- Fulfillment from helping others
- Knowledge gained that is helpful to the community
- Mental Stimulation
- Flexible SHIP work schedule – days of week and times of day
- Camaraderie with other SHIP counselors



## **NJ STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)**

### **SHIP Prospective Volunteer Application**

**Applicant's Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_

**County You Intend to Counsel In:** \_\_\_\_\_

### **Contact Information**

**Mailing address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

**Home phone:** \_\_\_\_\_ **Cell phone:** \_\_\_\_\_

### **Volunteer Talents**

**A. Why are you interested in volunteering with SHIP?**

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**B. Do you have any previous volunteer experiences? If so, please describe.**

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- C. Are you fluent in any language other than English (including sign language)? \_\_\_\_\_

### Skills and Interests

- A. Can you navigate the Internet? ☐ Yes ☐ No
- B. Do you have access to E-mail at your home (not a public computer)?  
☐ Yes ☐ No
- C. Would you be interested in public speaking to small groups?  
☐ Yes ☐ No
- D. Would you be interested in inputting information in the computer?  
☐ Yes ☐ No

### Screening Questions

Are you currently employed or affiliated with any of the following:

- A. Insurance company, agency or broker? ☐ Yes ☐ No
- B. Are you a licensed insurance producer? ☐ Yes ☐ No  
*(This information will be verified by the New Jersey Department of Banking and Insurance.)*
- C. Financial planning service? ☐ Yes ☐ No
- D. Health insurance claims or billing service? ☐ Yes ☐ No
- E. Pharmaceutical industry? ☐ Yes ☐ No
- F. Law firm or legal services organization? ☐ Yes ☐ No
- G. Geriatric Care Manager? ☐ Yes ☐ No

H. Other? (Please describe) \_\_\_\_\_

## **Experience**

### **Employment Status:**

☐ Part-time      ☐ Full- time      ☐ Retired      ☐ Student      ☐ Unemployed

**Current or Former Occupation:** \_\_\_\_\_

**If working, company/organization:** \_\_\_\_\_

## **Education**

**Highest Level of Education:** \_\_\_\_\_

**Education: degrees, specialized training:** \_\_\_\_\_

\_\_\_\_\_

## **Availability**

**Hours per month:** ☐ 1-4      ☐ 5-10      ☐ 11-15      ☐ 15 or more

**Monday**      ☐ Morning      ☐ Afternoon

**Tuesday**      ☐ Morning      ☐ Afternoon

**Wednesday**      ☐ Morning      ☐ Afternoon

**Thursday**      ☐ Morning      ☐ Afternoon

**Friday**      ☐ Morning      ☐ Afternoon

**Other**      ☐ Evenings      ☐ Weekends      ☐ Virtually

**Important Note:** We are asking for a commitment of at least 12 months.

## References

Please list two (2) references that are not related to you.

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Relationship: \_\_\_\_\_

## Declaration

*I declare that the information provided and statements made in this application are true and complete to the best of my knowledge and belief. I also declare that I understand that the purpose of the SHIP training, and any materials I receive as a SHIP volunteer counselor, is to provide services free of charge to Medicare beneficiaries, or their representatives, and is not to be used for my personal monetary gain.*

*I understand that a criminal background check will be conducted as part of my SHIP screening (if one has not already been done by my agency) and I agree to provide the necessary personal information in order for the background check to be completed within the time frame required.*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**If interested in becoming a SHIP Counselor, please complete application and return it to your local SHIP Coordinator at the address provided.**

