



SMP Counselor Training Manual

SMP Resource Center

March 2012

Table of Contents

About the SMP Resource Center	i
Acknowledgements.....	ii
Training Overview.....	iii

Chapter 1: Types of SMP Questions

Overview.....	1
SMP vs. Other Counseling Programs	2
Simple Inquiries	3
One-on-One Counseling Sessions	6
Complex Issues	9
Identifying Types of SMP Questions.....	12

Chapter 2: Determine the Appropriate Response

Overview.....	16
Answer the Question Yourself	17
Have Someone Else Answer the Question.....	18

Chapter 3: Counseling Skills

Overview.....	20
Steps to Effective Counseling.....	21
Step 1: Set the Stage.....	22
Step 2: Listen Actively	23
Step 3: Respond Appropriately	26
Tips for Effective Counseling	28
What to Say, What Not to Say	31

Chapter 4: Handling SMP Questions

Overview.....	33
Before You Start... Be Prepared!	34
During the Session	41
After the Session: Tracking and More!.....	56

Table of Contents, Continued...

Appendices

Appendix A: Types of SMP Questions

Appendix B: Summary of SMP Partners

Appendix C: Frequently Asked Questions

Appendix D: Process Checklist

Appendix E: Tracking Form

About the SMP Resource Center

The National Consumer Protection Technical Resource Center, more commonly known as “The SMP Resource Center,” is funded by the U.S. Administration on Aging, Administration for Community Living (ACL), Department of Health & Human Services, and has existed since 2003. The SMP Resource Center serves as a central source of information, expertise, and technical assistance for the Senior Medicare Patrol (SMP) projects.

Direct Services Provided to SMPs:

- Promotes SMP networking and the sharing of best practices
- Provides education and information about health care fraud, error, and abuse
- Develops new products and tools for the national SMP network
- Manages the national SMP tracking and reporting system
- Provides technical assistance to SMPs both one-on-one and in group settings

National SMP Website: www.smpresource.org

Our website provides education to the public on health care fraud and consumer protection. Visitors can also find their state’s SMP program (see the “Locate an SMP in your area” search tool).



Nationwide Toll-free Number: 877-808-2468

Available Monday through Friday, 9:00 a.m. – 5:30 p.m. Eastern Time. Callers receive information about the SMP program and are connected to the SMP in their state if they need individual assistance.

Additional Contact Information:

- **E-mail:** info@smpresource.org
- **Mailing Address:** SMP Resource Center, Hawkeye Valley Area Agency on Aging, 2101 Kimball Ave., Ste. 320, P.O. Box 388, Waterloo, Iowa 50704-0388

Acknowledgements

This manual was made possible by grant number 90NP0001/02 from the U.S. Administration on Aging (AoA), Administration for Community Living (ACL), Department of Health and Human Services, and was prepared by the National Consumer Protection Technical Resource Center, more commonly known as The Senior Medicare Patrol (SMP) Resource Center. The contents were developed collaboratively by SMP stakeholders, AoA, SMP Resource Center, The Centers for Medicare & Medicaid (CMS), and others.

The contents of this manual were developed collaboratively by stakeholders from the SMP programs, AoA, and the SMP Resource Center. Thanks go to these stakeholders who participated on the planning committee for this manual and/or provided guidance and content review:

AoA: Barbara Dieker, Director of the Office of Elder Rights; Amy Wiatr-Rodriguez, Project Officer

SMPs: Anita Hoy (VT), Anita Oelfke (NH), Betty Balderston (ME), Dalila Rivera (DC), Deb Yankey (IA), Rebecca Nurick (PA), and Stephanie Bias (NC).

SMP Resource Center: Principal author for this manual: Heather Flory, Training Manager; additional content development provided by: Ginny Paulson, SMP Resource Center Director; manual formatting and design conducted by: Heather Flory, Training Manager, and Sara Engelken, Program Specialist.

Special thanks also go to the SMP programs in TN, NH, KS, WA, and DC, who provided materials which were incorporated in the following sections of the manual:

- Chapter 3: Counseling Skills
- Chapter 4: Handling SMP Questions
- Appendices: Frequently Asked Questions, Process Checklist, Tracking Form

This material has been approved by AoA. Over time, modifications may be made, which will be reflected in future editions. If you have questions about the content, contact the SMP director or coordinator of volunteers in your state, who may in turn contact Heather Flory at The SMP Resource Center.

Mailing address: National Consumer Protection Technical Resource Center,
Hawkeye Valley Area Agency on Aging, 2101 Kimball Ave, Ste. 320, P.O. Box
388, Waterloo, Iowa, 50704-0388

Phone: 877-808-2468

E-mail: hflory@smpresource.org

Website: www.smpresource.org

Training Overview

Before and After This Training

Prior to completing this training module, you must be competent in the material covered within *SMP Foundations Training*, which provides a foundation of knowledge in three main content areas: the SMP program, Medicare basics, and Medicare fraud and abuse.

If you will handle SMP one-on-one counseling sessions and simple inquiries, you must be competent in the material covered within this *SMP Counselor Training* prior to doing so.

If you will present SMP group education sessions, you must also be competent in the material covered within the *SMP Group Education Training*.

If you will handle complex issues, you must also be competent in the material covered within the *SMP Complex Issues and Referrals Training*, for which the *SMP Counselor Training* or an approved equivalent, is a prerequisite.

Training Goal

The goal of *SMP Counselor Training* is to provide SMP volunteers and staff with the necessary skills and resources to hold one-on-one counseling sessions and answer simple inquiries consistently across the country.

Objectives

Upon completion of this training module, you will be able to:

- 1) Identify the various types of questions received by the SMP;
- 2) Determine the appropriate response for each type of SMP question;
- 3) Use effective counseling skills and SMP resources when handling SMP questions.



Training Overview, continued

About This Manual

This training manual provides detailed information to help you meet each of the objectives listed on the previous page.

Chapter 1: Types of SMP Questions consists of five main sections:

- 1) SMP vs. Other Counseling Services
- 2) Simple Inquiries,
- 3) One-on-One Counseling Sessions,
- 4) Complex Issues, and
- 5) Identifying Types of SMP Questions.

Chapter 2: Determining the Appropriate Response consists of two main sections:

- 1) Answer the Question Yourself, and
- 2) Have Someone Else Answer the Question.

Chapter 3: SMP Counseling Skills consists of six main sections:

- 1) Steps to Effective Counseling,
- 2) Step 1: Set the Stage,
- 3) Step 2: Listen Actively,
- 4) Step 3: Respond Appropriately,
- 5) Tips for Effective Counseling, and
- 6) What to Say, What Not to Say.

Chapter 4: Handling SMP Questions consists of three main sections:

- 1) Before You Start... Be Prepared!
- 2) During the Session, and
- 3) After the Session: Tracking and More.

Training Overview, continued...

About This Manual, continued...

The **Appendices** provide resources related to answering SMP questions:

- Appendix A: Types of SMP Questions Flow Chart
- Appendix B: Summary of SMP Partners
- Appendix C: Frequently Asked Questions
- Appendix D: Process Checklist
- Appendix E: Tracking Form

State and Local Information

Throughout the manual, look for “State and Local” boxes like this one, which allow you to keep track of any information and resources, as applicable, which are used at a local level in addition to the national information and resources provided.



Throughout the manual, look for “Tip” boxes like this one, which highlight key tips.



Throughout the manual, look for “Caution” boxes like this one, which highlight areas to watch out for!

Training Overview, continued

What Can I Expect from this SMP Counselor Training?

For those of you who are fairly new to answering questions and providing basic counseling to beneficiaries and caregivers, this training module will provide you with a chance to learn new counseling skills. For others, this will be a chance to review and practice skills that you have used in the past. If you are an expert counselor, you may have an opportunity to help mentor those who are newer to counseling.

Regardless of your skill level as a counselor, it is important to learn how to effectively handle questions that are asked of SMPs across the country and in your local area, and provide a professional, accurate, and consistent response.

What Can I Expect as an SMP Counselor?

As an SMP counselor, you will handle both simple inquiries and one-on-one counseling sessions. In doing so, you will be providing a valuable service to Medicare beneficiaries in your state by helping them become better health care consumers, and helping identify potential areas of Medicare fraud, error, and abuse. You will also be helping your SMP achieve their goals related to one-on-one counseling sessions and simple inquiries.

For more information about expectations for SMP counselors in your state, see your SMP's job description and/or talk to your SMP director or coordinator of volunteers.

State and Local Information #1: Your Expectations

What can you expect as an SMP counselor, and what is expected of you? Use this space to make note of this and any additional information provided by your SMP.



SMP Counselor Training Manual

CHAPTER 1: Types of SMP Questions

Overview	1
SMP vs. Other Counseling Programs.....	2
Simple Inquiries.....	3
One-on-One Counseling Sessions	6
Complex Issues.....	9
Identifying Types of SMP Questions	12
Types of SMP Questions Flow Chart.....	13

Overview

The mission of the Senior Medicare Patrol (SMP) program is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, error, and abuse through outreach, counseling, and education. The SMP mission involves educating beneficiaries about the SMP program, outreach and education events, volunteer opportunities, and/or potential Medicare fraud, error, and abuse.

Simple inquiries and one-on-one counseling sessions are two types of outreach and education that are a key part of the SMP mission. In this manual, you will learn how to effectively hold one-on-one counseling sessions and answer simple inquiries.

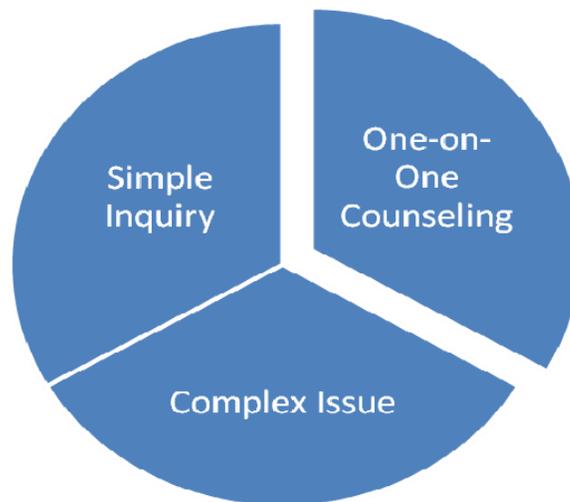


The SMP Mission

To empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, error, and abuse through outreach, counseling, and education.

Before answering SMP questions, it's important to be clear about what the different types of questions are! We want to make sure that we are handling every possible issue that can be addressed by the SMP, while not taking SMP time to address issues that are not part of the SMP mission. Because of this, it is very important to make sure that you understand the SMP mission and take some time to understand which questions are related to the SMP mission, and which are not.

In this chapter, we will define SMP vs. other counseling programs, and the three main types of questions received by SMPs: simple inquiries, one-on-one counseling sessions, and complex issues.



SMP vs. Other Counseling Programs

In some states, staff and volunteers assigned to SMP counseling may also “wear other hats.” Put another way, this means individual staff and volunteers may perform work for multiple programs, sometimes concurrently. The hat they wear in a given moment depends on the specific question they are addressing. For example, they may counsel for a SHIP (State Health Insurance Assistance Program), an AAA (Area Agency on Aging), or an ADRC (Aging and Disability Resource Center). Those are just a few common programs that, like SMP, serve older adults, often with the help of volunteers.



If you are an SMP staff person or volunteer who wears multiple “hats”, consider which “hat” you are wearing when you are conducting **and** reporting your activities. Know the difference between work done by the SMP versus work done by other counseling programs in your state. If you wear more than an SMP hat, not every question you answer will be eligible for reporting to AoA (the Administration on Aging) and the OIG (Office of Inspector General) through SMART FACTS. Questions you answer under the auspices of your role with other counseling programs should be reported to the funders of those other programs.

It is outside the scope of this manual to address the reporting requirements of other counseling programs. This manual is dedicated to SMP-specific activities and reporting. Naturally, if you wear only an SMP hat and all of your efforts are dedicated entirely to SMP work, more of the questions you answer will be reportable in SMART FACTS. This will be discussed further in the simple inquiries section of this chapter. Use the box below to determine and note whether or not you may need to sort and separate your SMP activities from your non-SMP activities.

State and Local Information #2: How Many “Hats” Do YOU Wear?

Is your SMP also a SHIP, ADRC, and/or other counseling service? _____

Will you be expected to do other types of counseling, in addition to your work as an SMP counselor? _____

If your answers are “yes”, this will affect the way you report your efforts to your agency. Many agencies juggle multiple reporting requirements. Ask your SMP director or coordinator of volunteers for guidance, and take notes here:

Simple Inquiries

A simple inquiry is a brief contact initiated by a consumer and/or beneficiary that is resolved with minimal time, research or review.

- “Brief” means that the question can be answered in less than 15 minutes (not counting time needed to address communication barriers such as hearing impairment, language issues, side conversations, beneficiary venting, etc.).
- For simple inquiries, a minimal amount of “research or review” may be needed in order for the SMP to answer the question.

Key Points about Simple Inquiries

- Simple inquiries are just that... simple!
 - They are used to keep track of how many people come to the SMP with questions that have a short and simple answer. There is usually only one answer to the question, maybe two. It’s not complicated!
- It’s only natural that organizations that help older adults will get questions outside of their program’s scope of work. The same is true for SMP. Although many simple inquiries are related to the SMP mission, some are not.
 - Questions that are not related to the SMP mission are considered simple inquiries, regardless of how much time is spent on the question.
 - Although many simple inquiries can be answered on the spot, some need to be sent to someone else to get a complete answer or resolution.
 - If you are able to send the beneficiary to an appropriate person or organization for further assistance, you are providing them with a service and resolving their simple inquiry with the SMP.
- Simple inquiries do not require the review of personal identifying information and/or documentation such as a Medicare card or number, MSNs (Medicare Summary Notices) or EOBs (Explanation of Benefits), information about a medical condition, or financial account information.



If a question is not related to the SMP mission (empowering and assisting Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, error, and abuse), it’s a simple inquiry!

Simple Inquiries, continued...

Examples of Simple Inquiries

Examples of simple inquiries that are related to the SMP mission include:

- A request for information about an upcoming SMP presentation;
- A request for a copy of a publication that your SMP recently released;
- A request for information about becoming an SMP volunteer.

Examples of questions that are not related to the SMP mission include:

- A question about which Medicare plan is best for the beneficiary;
- A request for assistance in filing a Medicare appeal;
- A question about whether Medicare or Medicaid will cover a nursing home stay.



For additional examples, see *Appendix C: Frequently Asked Questions*.



If you are an SMP staff person or volunteer who wears multiple “hats”, remember to consider which “hat” you are wearing when answering questions (see Page 2).



Complex Questions

Certain topics can be so complicated that it's best to let someone trained in complex issues make the determination of whether the question is a simple inquiry, one-on-one counseling, or complex issue. Any time you aren't sure of what to do, ask for help or send it to the person at your SMP who handles complex issues!

Simple Inquiries, continued...

The Importance of Simple Inquiries

Even though simple inquiries are not as detailed and time-consuming as other types of questions, they are still an important part of the SMP program!

- Simple inquiries are included on the Office of the Inspector General report as the number of “simple inquiries received” and “simple inquiries resolved”.
- Since the SMP program’s inception in 1997 through the end of 2010, SMP project efforts nationwide have resulted in 261,878 simple inquiries received and 249,007 simple inquiries resolved!

State and Local Information #3: Simple Inquiries at your SMP

At a local level, your SMP makes a difference! The efforts of each state contribute to the national totals. Use the information provided by your SMP to fill in the chart with the number of simple inquiries received and resolved in your state last year, and your state SMP’s goal for this year (if applicable).

	Last Year’s Total	This Year’s Goal
Simple Inquiries Received		
Simple Inquiries Resolved		



“Beneficiary”

For simplicity’s sake, the term “beneficiary” is used throughout this manual to include the Medicare recipient, family members, caregivers, and others who receive SMP services.

One-on-One Counseling Sessions

A one-on-one counseling session is a meeting between the SMP and a beneficiary (and/or caregiver, etc.) to educate or provide information related to the SMP program and/or potential health care fraud, error, or abuse.

Key Points about One-on-One Counseling Sessions

- One-on-one counseling sessions are more in-depth than simple inquiries, going beyond just a brief contact. Each session can last from 15 minutes to an hour or more.
- For one-on-one counseling sessions, additional research or review may be needed by the SMP in order to answer the question.
- One-on-one counseling sessions are related to the SMP mission. They focus on educating and informing Medicare beneficiaries, their families, and caregivers about preventing, detecting, and reporting health care fraud, error, and abuse.
- As part of beneficiary education, you may need to review personal identifying information and/or documentation, such as Medicare cards or numbers, MSNs (Medicare Summary Notices), EOBs (Explanation of Benefits), and/or information about a medical condition.
 - For example, you may need to look at the beneficiary's MSN with them in order to teach them how to read it and look for areas of potential fraud, error, or abuse.
 - If the beneficiary doesn't have documents with them that are needed to answer their question, you may need to schedule another one-on-one counseling session so they can bring their documentation for review.
 - If the beneficiary's question requires additional action beyond providing education or information, the beneficiary should be sent to the person at your SMP who handles complex issues for follow-up as needed.



Confidentiality

Make sure you follow your SMP's policies regarding maintaining the confidentiality of beneficiary personal information!

One-on-One Counseling Sessions, continued...

Key Points About One-on-One Counseling Sessions, continued...

- In addition to educating beneficiaries, one-on-one counseling sessions are also used to help identify potential fraud, error, or abuse, and determine if additional follow-up may be needed by the beneficiary and/or the SMP. If this is the case, be sure to send the beneficiary to the person at your SMP who handles complex issues.
- As the name implies, one-on-one counseling sessions take place with one individual, as opposed to a group presentation, although caregivers and/or family members may also be present.
- One-on-one counseling sessions take place in a variety of settings, for example:
 - After a group education session, if an individual wants to discuss a specific concern (NOT as part of a group question and answer session);
 - At an SMP exhibit at a health fair, if an individual wants to discuss a specific concern;
 - At the SMP office, if a beneficiary is asking for guidance about specific concern.
- Although one-on-one counseling sessions are typically held in person, they can also be held over the phone.



When discussing fraud and abuse with clients and other SMPs, keep in mind the concept of “innocent until proven guilty”. Because of this, SMPs use the terms “suspected” or “potential” fraud and abuse.



One-on-One Counseling Sessions, continued...

Examples of One-on-One Counseling Sessions

- Basic, individualized education about how to read an MSN
- Basic, individualized education about how to recognize fraud, error, and abuse
- An individual suspects fraud, error, or abuse, but your review of their MSN confirms standard Medicare billing practices.
- After reviewing the beneficiary’s MSN with them, you identify potential error, abuse, or fraud and need to send it to someone at your SMP who handles complex issues.



If you spend time educating and counseling the beneficiary beyond the level of a simple inquiry, on a topic related to the SMP mission, it’s a one-on-one counseling session!

For additional examples, see *Appendix C: Frequently Asked Questions*.

The Importance of One-on-One Counseling Sessions

One-on-one counseling sessions are an important part of the SMP program!

- The total number of one-on-one counseling sessions is included on the Office of the Inspector General report.
- Since the SMP program’s inception in 1997 through the end of 2010, SMP project efforts nationwide have resulted in 1,112,887 one-on-one counseling sessions!

State and Local Information #4: One-on-one Counseling at your SMP

At a local level, your SMP makes a difference! The efforts of each state contribute to the national totals. Use the information provided by your SMP to fill in the chart with the number of one-on-one counseling sessions in your state last year, as well as your state SMP’s goal for this year (if applicable).

State-specific Results: # of One-on-One Counseling sessions	
Last Year’s Total	
This Year’s Goal	

Complex Issues

Complex issues are questions that generally require the SMP staff or volunteer to obtain beneficiary personal identifying information and/or detailed information related to the issue, complaint, or allegation in order to conduct further research or referral.

Addressing potential fraud, abuse and error is all complex issues work. If any of these is suspected, it will take an investigation by the SMP and/or other appropriate entities to make the final determination, take action, and achieve remedy for Medicare, Medicaid, and/or the beneficiary.

Key Points about Complex Issues

- Complex issues are related to the SMP mission.
 - To be considered a complex issue, there must be a complaint of potential fraud, abuse, or error which needs further research or other SMP follow-up.
- Complex issues go well beyond a brief contact.
 - They are time-consuming to address. They cannot be resolved in a single phone call or conversation.
- Complex issues are resolved with the greatest amount of time, research and/or review.
 - They almost always require review and collection of personal identifying information and other detailed information and documentation related to the issue.
 - If copies of documentation (i.e. MSNs) must be collected from the beneficiary and kept in the SMP's possession, in order to resolve the problem, it's a complex issue.
- Complex issues often require the SMP to act or speak on behalf of the beneficiary.
 - They cannot be resolved by providing education or information; additional action must be taken by the SMP to resolve a problem.
 - If a release of information form is needed, which allows the SMP to act or speak on behalf of the beneficiary, it's a complex issue.



Complex Issues, continued...

Key Points About Complex Issues, continued...

- Complex issues may result in an “SMP referral”.
 - SMPs use the term “referral” when the SMP works with outside agencies on behalf of the beneficiary to resolve the issue.
 - Cases that need to be referred to an outside organization are always complex issues.
- Complex issues require extensive training.
 - A significant amount of subject matter education, training, and/or experience is necessary for staff or volunteers to address complex issues.
 - Separate *SMP Complex Issues and Referrals Training* must be completed prior to handling complex issues.
- Complex issues may be identified as part of a simple inquiry or one-on-one counseling session.
 - If you are not trained to handle complex issues, make sure you know who does handle them at your SMP.

**State and Local Information #5:
Complex Issues and You**

In your role at the SMP, will you be expected to handle complex issues? If so, when will your training take place?



Simple Inquiry or One-on-one Counseling... AND Complex Issue?

A question which starts as a simple inquiry or a one-on-one counseling session may later turn into a complex issue. In this situation, how each question is counted depends on whether or not you are qualified to handle complex issues (see Consideration #5, above).

- If you are NOT qualified to handle complex issues and you need to send the beneficiary to someone else for follow-up, you will count their initial question as a simple inquiry OR a one-on-one counseling session (never both). The question will ALSO be counted later by the person handling it as a complex issue.
- If you ARE qualified to handle complex issues and you identify a question as a complex issue right up front, you will ONLY count it as a complex issue.

Complex Issues, continued...

Examples of Complex Issues

Some questions that come out of a conversation with a beneficiary that start as either a simple inquiry or one-on-one counseling session may later turn into a complex issue. These questions should be sent to someone at your SMP who handles complex issues for follow-up.

Here are a few examples:

- A report of a potential error made by Medicare in paying for medical services that the provider is unwilling to acknowledge or resolve;
- A report of solicitation from a durable medical equipment company for equipment that has not been ordered by the beneficiary's physician;
- A beneficiary reports having been called and asked for their Medicare number by someone claiming to be from Medicare or Social Security;
- A report of Part C or Part D marketing violations;
- A beneficiary calls to report a scam that they avoided, and the SMP alerts the proper authorities about the scam;
- A beneficiary sees a charge on their Explanation of Benefits for a service they never received, from a provider they don't know;
- A representative from a senior housing complex reports residents are being offered money or gifts as incentives to utilize specific providers or services.



If a question is SMP-related, and follow-up is needed by the SMP (i.e. collecting beneficiary documentation for further research and/or review), it's a complex issue!

For more examples of potential fraud, error, and abuse which could be complex issues, see *Appendix C: Frequently Asked Questions*.

Identifying Types of SMP Questions

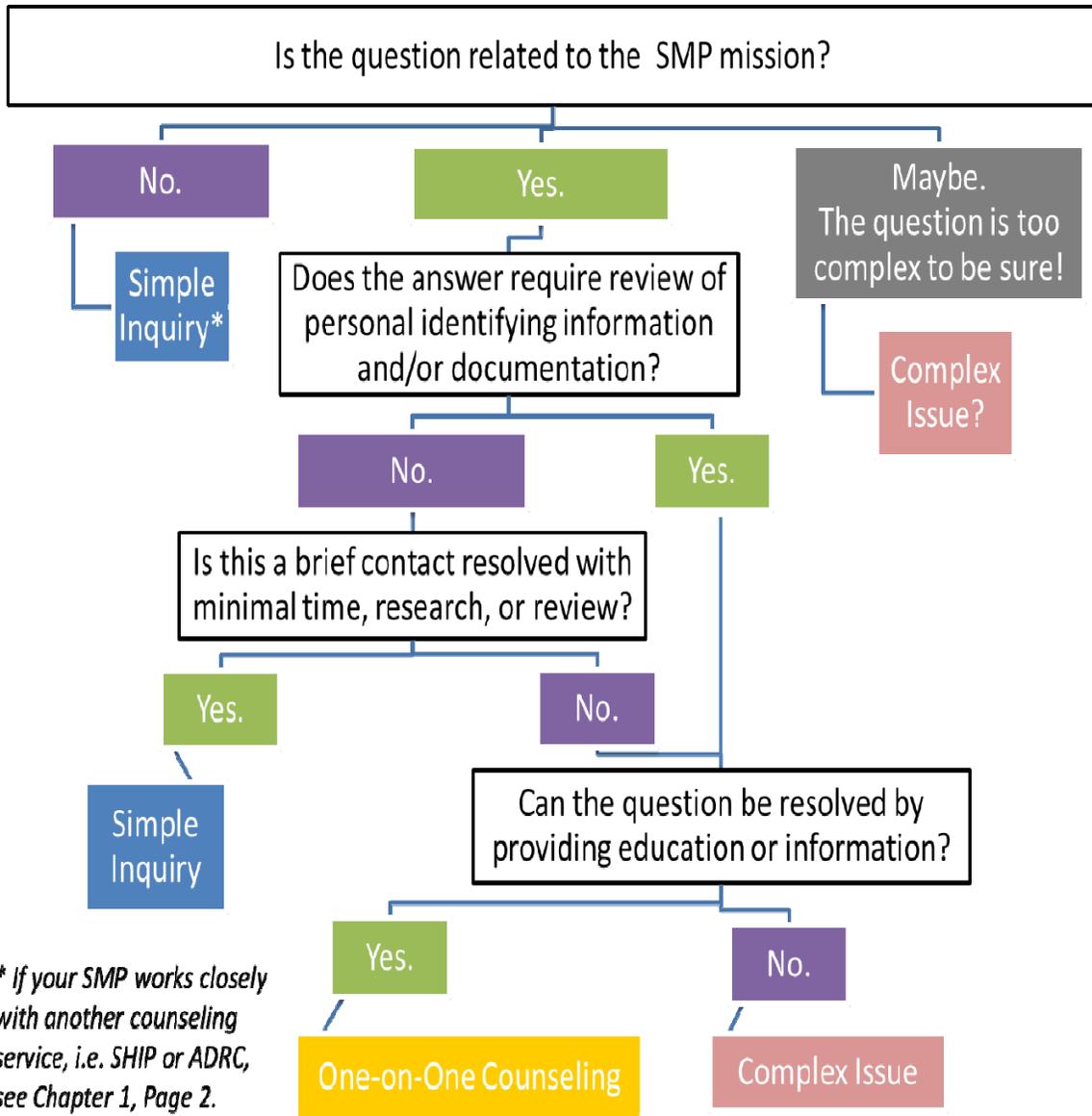
Now that we have learned about the three types of SMP questions, let's review some of the highlights which will help you determine whether a questions is a simple inquiry, a one-on-one counseling session, or a complex issue.

Simple Inquiry	One-on-One Counseling Session	Complex Issue
A question that has a short and simple answer	A meeting between the SMP and a beneficiary or caregiver to educate or provide information related to the SMP program and/or potential health care fraud, error or abuse	An issue, complaint, or allegation which requires detailed information in order to conduct further investigation or referral
A single contact with the beneficiary	A single contact with the beneficiary	Multiple contacts with the beneficiary and others are required
May or may not be related to the SMP mission	Is related to the SMP mission	Is related to the SMP mission
Does not require review of personal identifying information and/or documentation	Sometimes requires review of personal identifying information and/or documentation	Almost always requires review and collection of personal identifying information and/or documentation
Brief contact, resolved with minimal time, research, or review	<i>Beyond</i> brief contact, resolved with more time, research and/or review	<i>Well beyond</i> brief contact, resolved with the most amount of time, research and/or review
Can be resolved by providing education or information to answer a question	Can be resolved by providing education or information to answer a question	Cannot be resolved by providing education or information alone; additional actions must be taken by the SMP to resolve a problem

Identifying Types of SMP Questions, continued...

Types of SMP Questions Flow Chart

The flow chart below (also provided in *Appendix A*), serves as a guide to identify which type of SMP question is being asked: a simple inquiry, a one-on-one counseling session, or a complex issue. Details are provided on the following pages.



Identifying Types of SMP Questions, continued...
Types of SMP Questions Flow Chart, continued...

Is the question related to the SMP mission?

“The SMP mission”

- The mission of the Senior Medicare Patrol (SMP) program is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, error, and abuse through outreach, counseling, and education.
- The SMP mission involves educating beneficiaries about the SMP program, outreach and education events, volunteer opportunities, and/or potential Medicare fraud, error or abuse.

No.	If a question is NOT related to the SMP mission, it’s a simple inquiry.
Yes.	If a question IS related to the SMP mission, it could be a simple inquiry, a one-on-one counseling session, or a complex issue. Additional factors must be considered before making a decision.
Maybe.	If the question is too complex to be sure, send it to the person at your SMP who handles complex issues so that they can decide.

Does the answer require review of personal identifying information and/or documentation?

“Personal identifying information and documentation”

- Medicare card and/or number
- Social Security card and/or number
- MSNs (Medicare Summary Notice)
- EOBs (Explanation of Benefits)
- Information about a medical condition
- Financial account information
- Etc.

No.	If this type of review is NOT needed, it could be any of the three types of questions. See the next step in the flow chart.
Yes.	If this type of review IS needed, the question can no longer be a simple inquiry. See the next step in the flow chart to decide if it’s a one-on-one counseling session or complex issue.

Identifying Types of SMP Questions, continued...
Types of SMP Questions Flow Chart, continued...

Is this a brief contact, resolved with minimal time, research, or review?

“Brief”

- The question can be answered in less than 15 minutes (not counting time needed to address communication barriers such as hearing impairment, language issues, side conversations, beneficiary venting, etc.).

“Minimal time, research, or review”

- For simple inquiries and one-on-one counseling sessions, additional “research or review” may be needed by the SMP in order to **answer the question**.
- For complex issues, additional research, review, and/or follow-up are needed by the SMP to **resolve a problem**.

Yes.

If this is a brief contact which can be resolved with minimal time, research, or review, it’s a simple inquiry!

No.

If it’s not, it could be either a one-on-one counseling session or complex issue. See the next step in the flow chart to decide.

Can the question be resolved by providing education or information?

“Education or information”

- Simple inquiries and one-on-one counseling sessions are outreach and education activities of the SMP program. The purpose of these types of sessions is to educate and inform.
- Any question which requires additional actions beyond providing education or information should be sent to the person at your SMP who handles complex issues.

Yes.

If the question can be resolved by providing education or information, it’s a one-on-one counseling session!

No.

If additional action is needed, it’s a complex issue!



SMP Counselor Training Manual

CHAPTER 2: Determining the Appropriate Response

Overview	16
Answer the Question Yourself	17
Have Someone Else Answer the Question.....	18

Overview

In Chapter 1, you learned about the three types of SMP questions and how to identify each one. In this chapter, you will learn about your options to respond to SMP questions and how to determine the appropriate type of response.

As mentioned in Chapter 1, we want to make sure that we are handling every possible issue that can be addressed by the SMP, while not taking SMP time to address issues that are not part of the SMP mission. Because of this, it is very important to make sure that you understand the SMP mission and to take some time to understand which questions are related to the SMP mission, and which are not. This will also help you understand which questions can or should be sent to someone inside the SMP versus questions that should be sent to someone outside the SMP.

When meeting with a beneficiary, you have two very basic types of responses: you can answer the question yourself or you can have someone else answer it.

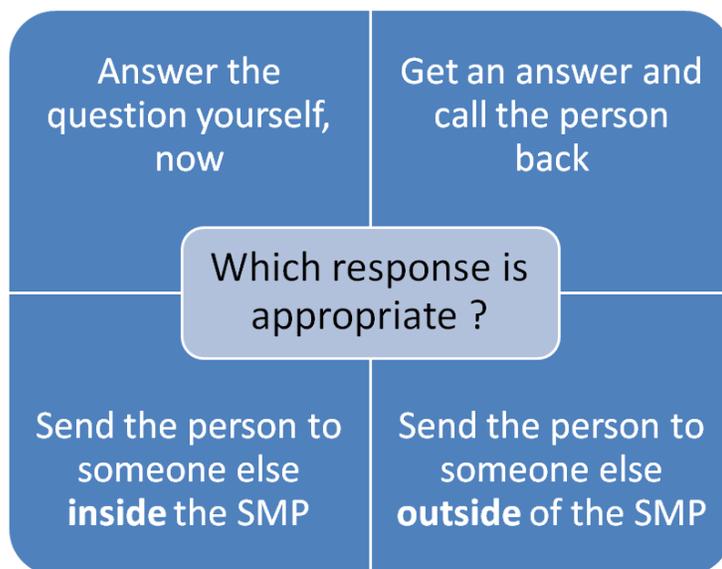
These two main responses can be broken down further as follows:

1. Answer the question yourself

- Whether the question is a simple inquiry or a one-on-one counseling session, if you already know the answer or can find it quickly, you can answer it now.
- If you don't know the answer and need to look it up or ask someone else, you can get an answer and call the person back.

2. Have someone else answer the question

- If the question could potentially be a complex issue, rather than trying to handle the question yourself, you should send the beneficiary to someone at your SMP who handles complex issues.
- If the question is not related to the SMP mission, you should send the person to the appropriate agency outside of your SMP.



Answer the Question Yourself

As we saw in Chapter 1, SMP one-on-one counseling sessions and simple inquiries can cover a variety of topics.

In order to be prepared to answer a wide range of questions, it is necessary to become familiar with the basic information that will potentially be shared during these sessions. Prior to beginning your work as an SMP counselor, it is critical that you have successfully completed:

1. *SMP Foundations Training* for basic knowledge of the SMP program, Medicare, and Medicare fraud and abuse, and
2. This *SMP Counselor Training*.



Don't be afraid to ask for help or admit when you don't know the answer! Never provide an answer if you aren't 100% confident that it's accurate!

Remember that you have two options when answering the question yourself: answer it now, or take some time to get an answer and follow up later with the beneficiary.

Answer it now

If you have done your homework in advance and you know the answer to the question, you can answer it while you are talking with the beneficiary. If you don't know the answer but think you can find it quickly, you may ask the beneficiary to wait while you refer to the *Frequently Asked Questions* document (*Appendix C*) or other resources, or ask someone else at your SMP who is available and knows the answer. You will learn more about how to answer questions yourself in Chapter 4.



Get an answer and call the person back

If you don't know the answer and don't want to keep the beneficiary waiting while you find it – or if they don't have time to wait – let them know that you will get an answer and call them back. Getting an answer and calling back is a very common practice for SMP counselors, especially at first. If you need to call the person back, make sure to get the beneficiary's name, phone number, and the best time to reach them.

Have Someone Else Answer the Question

As an SMP counselor, you will need to identify which questions you should answer yourself and which should be answered by someone else. You will also need to determine which person or agency is best suited to answer the question, either inside or outside of your SMP.

Even fully-trained, experienced members of the SMP send questions to someone else to answer, depending on the situation. Keep in mind that as long as you are able to provide the beneficiary with an appropriate resource to contact, you are still helping them and providing them with a useful service!



“Sending the person” to someone else (either inside or outside of the SMP) implies that the SMP is providing the necessary contact information to allow the beneficiary, caregiver, or other complainant to act on their own behalf.

An SMP “referral” implies that the question is a complex issue, and the SMP is contacting the outside agency on behalf of the beneficiary, caregiver, or other complainant.

Send the Person to Someone Else Inside Your SMP

If the question is related to the SMP mission but goes beyond the scope of a simple inquiry or one-on-one counseling session, you should send the person to someone inside your SMP who handles complex issues.

As we saw in Chapter 1, a question involving one or more of the following could be considered a complex issue:

- researching a solution to a problem (as opposed to an answer to a question);
- collecting copies of documents from the beneficiary (as opposed to looking at documents with the beneficiary to explain how to read them);
- speaking or acting on behalf of the beneficiary (e.g. any type of action that would require a release of information form);
- referrals to outside agencies who can resolve the problem (e.g., CMS and/or the OIG).



If the question is a complex issue, or if it may be a complex issue but you aren't sure, send the person to someone at your SMP who handles complex issues so that they can decide. We'll take a closer look at sending questions inside your SMP in Chapter 4.

Have Someone Else Answer the Question, continued...

Send the Person to Someone Else Outside of Your SMP

In addition to consumer protection issues that may occur with suspected Medicare and Medicaid fraud, error, and abuse, there are often other problems that may come to the SMP's attention, such as quality of care concerns, the need for benefits counseling, the need for information and assistance in the field of aging, etc.



If the question is not related to the SMP mission, you can help the beneficiary by sending them to an organization with the appropriate expertise. In this way, SMPs remain in their role without ignoring other important beneficiary needs.



Of course, if you are an SMP staff person or volunteer who wears multiple “hats”, remember to consider which “hat” you are wearing when you are conducting and reporting your activities.

Providing resources and/or guidance for this type of question is commonly called “information and assistance services.” In the case of information and assistance services, you will give out relevant contact information to the beneficiary, which empowers them to contact that organization to follow up on their own behalf.

Some examples of services handled by organizations outside of the SMP include, but are not limited to:

- Benefits counseling;
- Quality of care concerns;
- Medicare appeals;
- Change of address for Medicare / Social Security.

See *Appendix B: Summary of SMP Partners*, for a list of organizations that may be able to assist the beneficiary when their questions are outside of the scope of the SMP mission. We'll take a closer look at sending questions outside of the SMP in Chapter 4. First, let's review counseling skills in Chapter 3.



“Information and assistance services” can take place during both simple inquiries and one-on-one-counseling sessions.



SMP Counselor Training Manual

CHAPTER 3: Counseling Skills

Overview	20
Steps to Effective Counseling.....	21
Step 1: Set the Stage	22
Step 2: Listen Actively	23
Step 3: Respond Appropriately.....	26
Tips for Effective Counseling.....	28
What to Say, What Not to Say	31

*Special thanks to the New Hampshire and Tennessee SMPs
for their contributions to the content of this chapter!*

Overview

As an SMP counselor, you will be asked to provide accurate, objective information related to Medicare fraud, error and abuse. It is important to effectively communicate your knowledge to your beneficiaries. Each person you work with will be unique and have questions and/or situations particular to their case.

In this chapter, you will learn how to use effective counseling skills when you handle one-on-one counseling sessions and simple inquiries. Although most of the information included in this chapter is geared towards face-to-face counseling, much of it also applies to meeting with the beneficiary over the phone.



Keep in mind that not all volunteers, or even SMP staff, come to the program with the same level of counseling skills and experience. As you work with others in your SMP to complete your training and hold counseling sessions, you may benefit from partnering with another volunteer or SMP staff person to allow each of you to learn from one another.

This chapter contains six sections:

- 1) Steps to Effective Counseling
- 2) Step 1: Set the Stage
- 3) Step 2: Listen Actively
- 4) Step 3: Respond Appropriately
- 5) Tips for Effective Counseling
- 6) What to Say, What Not to Say

Steps to Effective Counseling

When holding a counseling session, make sure you are using the best skills possible. In this section, we will look at the basic steps for an effective counseling session. In the following sections, we will look at each of these steps more closely.

Step 1: Set the Stage

- Make a good first impression.
- Greet the beneficiary.
- Explain how you can help.

Step 2: Listen Actively

- Invite the beneficiary to explain their situation or problem.
- Focus on the beneficiary.
- Ask clarifying questions.
- Confirm your understanding of the situation and the beneficiary's needs.



Step 3: Respond Appropriately

- Identify the appropriate type of response.
- Provide accurate objective information in a clear and supportive manner.
- Confirm that you have met the beneficiary's needs.

Step 1: Set the Stage

Whether you are meeting the beneficiary in person or over the phone, it is important to start off on the right foot by demonstrating professionalism and inspiring confidence. Make the beneficiary comfortable that they have come to the right place and the right person!

The following are things to remember when you and the beneficiary first meet:

Make a good first impression

- When working with beneficiaries, it is important to make a good first impression and make them feel like they've come to or called the right place for help.
- Unless they have confidence in you, all of your knowledge about the SMP mission may never be used or shared.

Greet the beneficiary

- Introduce yourself by name, agency, and job title.
- Demonstrate confidence that you can help them.
- Wear a name badge with your name and title, if available.
- If in person, shake their hand.
- Smile!
- If accompanying the beneficiary to an inner office area, be prepared with an icebreaker, e.g. the weather or their trip to your office.

Explain how you can help

- Once you're alone with the beneficiary, briefly describe the Senior Medicare Patrol program, which provides information and counseling related to Medicare fraud, error and abuse. Explain your role as an SMP counselor.
- Also be clear about what you cannot do to help the beneficiary. See the section later in this chapter called "What to Say, What Not to Say".
- Remember that you may not have all the answers but you will be able to find an answer for them or send them to someone who can help.

Step 2: Listen Actively

Effective counseling depends on your ability to listen actively. Active listening is not a free-form activity. It takes work and requires a certain amount of preparation and organization. Whether you are talking to a beneficiary face-to-face or over the phone you must listen to what they are telling you so that you can help meet their needs.

Invite the beneficiary to explain their question or issue

- Ask the beneficiary to briefly describe their question, issue, and/or situation.
 - You may ask a question like: “What can I help you with today?”
 - You may also want to find out if the beneficiary has already talked with someone at the SMP about their question or issue.
- Let the beneficiary explain their questions without interruption, and listen carefully. This is your chance to discover the reason for the call or visit, and determine what you can do to help.

Focus on the beneficiary

- Stop. Listen. You can't hear if you do all of the talking.
- Give the beneficiary your undivided attention while you are meeting with them. Focus on the beneficiary and do not get distracted.
- Be patient. Do not make assumptions about the beneficiary's question or the answer. Wait until you have the whole story!
- It is not easy for people to talk about important things. Let the other person finish speaking before you begin to formulate your response. If you are thinking about your response you are not listening to what they are saying and you may miss key points.
- Treat the beneficiary in a caring manner. Be supportive and professional.
- If culturally appropriate, lean forward toward the beneficiary; look at them and maintain eye contact.
- If appropriate, take notes. This helps keep track of information and may also help you focus.



Cultural Competency Training

A webinar on *Cultural Competency and Health Literacy: Serving People of Diverse Needs, Cultures and Backgrounds* is available on the SMP Resource Center website: www.smpresource.org > **Resources for SMPs > SMP Training > Other Training.**

Step 2: Listen Actively, continued...

Ask clarifying questions

- Use questions to sort out the details of the beneficiary's situation until you know exactly what the question or problem is, and how you can help.
- Clarifying, or follow-up, questions help you focus on the beneficiary's concern.
- When possible, use open-ended questions (questions that do not have a quick "yes" or "no" answer).
- Sometimes you will need to ask detailed questions that limit responses to the factual information needed.
You may want to ask questions that start with:

- Who...?
- What...?
- When...?
- Where...?
- Why...?
- How...?



If the question isn't related to the SMP mission, ask a few questions to try to narrow down what the issue is. This will help you send the beneficiary to an appropriate agency to assist them. You'll learn more about how to handle these types of questions in Chapter 4, *Appendix B* and *Appendix C*.

Step 2: Listen Actively, continued...

Confirm your understanding of the situation and the beneficiary’s needs

- Summarize the situation at several different points during the conversation. Be sure you perceive the way the beneficiary sees the problem, not just the way you believe it is.
- If you determine that you don’t understand the situation correctly, ask additional clarifying questions and confirm your understanding again.
- Identify the beneficiary’s needs. If the beneficiary doesn’t know exactly what they need, you may need to determine what, in your knowledge of the SMP mission, will help resolve the problem.



Listening “Don’ts”

DON’T fall into the trap of inadequate listening!

Inadequate listening includes:

- Going through the motions: This is most likely to happen when you have heard the same story or situation over and over again.
- Interrupting brusquely: This is likely to happen when the beneficiary has gone off on a tangent. Try gently redirecting them instead.
- Skimming the surface: When you skim the surface you could miss something important because you weren’t listening to all aspects of the situation.

State and Local Information #6: Clarifying Documentation

The beneficiary may bring their Medicare Summary Notices (MSNs) and/or other clarifying documentation with them to a one-on-one counseling session. During a one-on-one counseling session, you can help educate them about how to read their MSNs and answer their questions. However, if you suspect fraud, copies of these documents may be needed for complex issues cases.

How does your SMP handle collection and transfer of documents in these situations? Ask your SMP director and/or coordinator of volunteers and make notes here:

Step 3: Respond Appropriately

Before responding, make sure you understand the question the beneficiary is asking. If you are unclear about what they want, ask additional clarifying questions.

In this section, we will discuss counseling skills related to providing an answer to the beneficiary's question. Details of the SMP counseling process are provided in Chapter 4 and Appendix D: Process Checklist.

Identify the appropriate type of response

Remember the four main types of responses, explained in Chapter 2.

- Answer the question yourself, now;
- Get an answer and call the person back;
- Send the person to someone else inside the SMP;
- Send the person to someone else outside the SMP.

Provide accurate and objective information in a clear and supportive manner

Now that you have a good understanding of what the question is and how you might be able to help the beneficiary, you can provide the answer or let them know who they will need to contact for further assistance.

- Answer directly. Give simple answers to simple questions.
- Use straightforward language; avoid jargon.
- As applicable, educate the beneficiary on Medicare fraud, error and abuse. Define terms or concepts in a way that makes them easier to understand. Be patient and to pace your discussion to match the beneficiary's needs.
- Always tell the truth, and be objective.
 - Give only facts for which you have documentation or certain knowledge.
 - Do not feel like you have to memorize all of the information you have learned! Use your training manual and other resources, which provide most of the information you need.
 - If you don't know the answer to the question, or if you are in doubt, admit it. Then, offer to get the answer and get back to them.
 - As needed, ask for help or send the beneficiary to the appropriate person at your SMP.

Step 3: Respond Appropriately, continued...

Confirm that you have met the beneficiary's needs

- Ask if you have answered the beneficiary's question fully, or if they still have additional questions or concerns.
- Before the meeting ends, determine if any additional follow-up is needed, and make sure the beneficiary knows what to expect.
 - What can or should the beneficiary do on their own behalf? Do they need to follow up directly with another organization to get the answer they need?
 - Do you need to send them any brochures or other materials to help answer their question?
 - Do you need to call them back later with an answer or send them to someone else for additional follow-up?



If you need to send the beneficiary to someone else for an answer, provide all available contact information, including the name of the organization, phone number, e-mail address, web address, etc.

Tips for Effective Counseling

When preparing for your counseling sessions, consider the following tips:

- **Assumptions**
 - Don't assume you know what the beneficiary's needs are. Don't decide what is needed before you hear the details of the specific situation.
- **Body language**
 - Be aware of your body language and tone of voice, and pay attention to non-verbal cues from the beneficiary.
 - Use body language to demonstrate sincere interest. Body language will tell the beneficiary a lot about your attitude toward them and their problem. Someone who listens intently will also use their body to communicate interest. You may lean toward the beneficiary slightly or maintain eye contact, smiling or frowning appropriately.
 - Use facial expression as a means of letting the beneficiary know you are truly interested in helping them. Make sure your expressions are genuine and appropriate to the conversation.
- **Desire**
 - You must want to hear what the beneficiary is saying. If you are too tired or simply not interested, you will not be a good listener!
- **Feelings**
 - Be friendly. Always keep your temper, even if you are asked a question you don't know the answer to or you don't agree with.
 - Take into consideration that the beneficiary may be confused and/or emotional. They may have heard conflicting and/or misinformation prior to speaking with you.
 - Focus on the feelings the person is expressing as well as the information.
 - Accept what the person is feeling. You can acknowledge that the person is upset, frustrated or sad even if you don't agree with their reasons.
 - Give the person time to express their feelings. Do not automatically jump to conclusions or give a quick answer.
 - Observe signs of anxiety or misunderstanding, and provide appropriate assurances to ease your beneficiary's situation.

Tips for Effective Counseling, continued...

- **Interactive communication**
 - Match the speaker's tempo and tone. It shows you are following what is being said and lets the speaker clear up misunderstandings.
 - Provide precise explanations to avoid misunderstandings.
 - Encourage the beneficiary's participation in pursuing ways to resolve their questions.
 - Remain flexible about your ideas for resolving problems, and be open to the beneficiary's ideas.
 - Stay in charge. Be prepared to take control of the conversation as needed to make sure that you stay in charge and on schedule.
 - Keep things moving; there is a rhythm to a good question and answer exchange.
- **Patience**
 - Listen patiently as the beneficiary describes their situation. Each case has its own specific details. You may guide the beneficiary through the story with a series of questions.
 - In most cases you are not the first person the beneficiary has talked to about their situation. Allow the beneficiary to feel as though you have listened and understood their problem.
- **Point of view**
 - Try to look at the situation from the beneficiary's point of view. Remember all of the things that make people different, i.e.:
 - Culture
 - Education
 - Personality
 - Health history
 - Life experiences
 - Economic status
- **Practice Makes Perfect**
 - The only way to learn to use counseling skills effectively is to get out there and do it! Pay attention to what you are thinking and feeling as you talk with beneficiaries and you will discover a lot about yourself.

Tips for Effective Counseling, continued...

- **Professionalism and Respect**
 - Treat the beneficiary with respect.
 - Maintain a cordial, but professional tone. Professionalism will help you circumvent the long discussions that detract from the goal of the counseling session.
- **Reflection**
 - Try to periodically summarize or reflect on what you have been hearing by paraphrasing what you have heard.
- **Storytelling**
 - Try to avoid personal stories as you attempt to stay focused on the task at hand.
 - As the counselor, you need to keep the whole exchange professional while remaining cordial, even friendly with the beneficiary. Try to keep the beneficiary on track, discussing problems you are equipped to help them with. It may be nice to let them describe situations involving friends and family members but it's not accomplishing the goal of the counseling session, and they may leave feeling they've found a sympathetic ear but their problem wasn't solved.
 - There are times when personal disclosure will help foster trust, however make sure to avoid personal details.
 - Personal disclosure should only be used to put someone at ease or to gain their trust in you, but avoid getting into personal details. Too much detail invites similar detail from the beneficiary and that can derail a productive counseling session.
- **Understanding**
 - Understand what the person is trying to say, then seek to be understood yourself.

What to Say, What Not to Say

Certain topics are not appropriate for SMP counseling sessions, for example:

- Counseling beneficiaries regarding Medicare benefits and plan options is not the role of the SMP; it is role of the SHIP (State Health Insurance Assistance Program). It is only appropriate to answer these types of questions if:
 1. You have had the necessary SHIP training, AND
 2. You are authorized to handle SHIP information in addition to SMP information in your counseling sessions.

Unless you are trained and qualified by the SHIP to provide benefits counseling and detailed Medicare information, send the beneficiary to the SHIP for assistance!

- Answering questions on any topics which are not part of the SMP mission should be avoided. For example, providing medical information and advice is clearly not a part of the SMP mission. When asked such questions, remember to send the beneficiary to the appropriate person or entity who can answer their questions.



- If you wear multiple “hats”, think about which “hat” you are wearing when answering questions (see Chapter 1, Page 2). Even if you are a doctor, lawyer, nurse or social worker, and you have professional training in that area, remember that it is not your role within

the SMP to address these types of questions. Instead, send the beneficiary to the appropriate person or entity who can answer their questions.

- SMP topics on which you have not received training should be avoided. For example, do not handle complex issues unless you have successfully completed *SMP Complex Issues and Referrals Training*.



What **NOT** to Say

#1: “I know it ALL!”

It’s okay if you don’t know all of the answers. In fact, it’s expected! Even the experts do not always have the answers to every question right away. Remember, you have many resources to help you. Both beneficiaries and SMP staff will appreciate your hard work to find out the proper information. Please **do NOT guess!**

#2: “That’s fraud!”

Do not say that the beneficiary’s case is fraud or abuse. Instead, use the terms “suspected” or “potential” fraud or abuse.

What to Say, What Not to Say, continued...

- Remember that you may be talking to people who have very little knowledge of Medicare and health insurance. Too much information can be confusing and overwhelming. Do not allow yourself to get off topic, tell stories, or share all of the information you received during training. The purpose of the counseling session is to help the beneficiary with the specific information that they need, not to impress them with everything you know. Keep your response as simple as possible.
- Additional training may be offered by your SMP director and/or coordinator of volunteers to provide guidance regarding policies on topics such as confidentiality, conflicts of interest, and more. For example, please refrain from:
 - Political opinions of any sort;
 - Speaking negatively of Medicare and Medicaid;
 - Endorsing any specific products or services;
 - Telling jokes that may be considered offensive in any way, such as those regarding gender, culture or religion; or
 - Labeling a specific provider as fraudulent prior to the intervention and judgment of the legal system.
- When in doubt, please discuss with your SMP director and/or coordinator of volunteers to determine if a particular topic is appropriate to include in your counseling session or if it should be handled by someone else. In Chapter 4, you'll learn more about which topics you should handle yourself and which should be sent to someone else.

State and Local Information #7: What to Say (Disclaimers)

Does your SMP use any type of disclaimer when holding counseling sessions? If so, make note of it here.



SMP Counselor Training Manual

CHAPTER 4: Handling SMP Questions

Overview	33
Before You Start... Be Prepared!	34
Do Your Homework	35
Frequently Asked Questions	36
Know the Process.....	37
Before, During and After	37
Use SMP Resources	39
During the Session	41
Answer the Question Yourself	42
Send the Person to Someone Else.....	48
After the Session: Tracking and More!	56

Overview

In Chapter 1, you learned how to identify a one-on-one counseling session and a simple inquiry. In Chapter 2, you learned about the ways to respond to SMP questions: by answering the question yourself or sending it to someone else to answer. In Chapter 3, you learned some basic counseling skills to use when meeting with beneficiaries during SMP counseling sessions.

In this chapter, we will pull all of these things together and look at the details of how to handle SMP questions. You will also learn about frequently asked questions and the processes to handle SMP counseling sessions.

This chapter contains three sections:

- 1) Before You Start... Be Prepared!
- 2) During the Session
- 3) After the Session: Tracking and More!

Before You Start... Be Prepared!

Being prepared to hold SMP counseling sessions will help you be more at ease and have a more rewarding and enjoyable counseling experience.

The following are ways in which you can be prepared. Each of these will be explained in greater detail throughout the next few pages of this manual.

- **Do Your Homework**

- Make sure that you know about the SMP mission and Medicare fraud, error and abuse, so that you can answer as many questions yourself as possible.
- Familiarize yourself with *Appendix B: Summary of SMP Partners* and *Appendix C: Frequently Asked Questions*, and know how to use these documents to look up answers as needed.



- **Know the Process**

- Be aware of the process, or processes, to handle each type of question.
- Refer to *Appendix D: Process Checklist*, and discuss any state-specific process information with your SMP director and/or coordinator.

- **Use SMP Resources**

- Although it's important to know as much as possible before you begin handling SMP questions, remember that you are not expected to know it all. Many resources are available to you, including both written materials and people at your SMP and in your larger network. Be familiar with SMP resources, and don't be afraid to use them!

Before You Start... Be Prepared!, continued...

Do Your Homework

In order to answer as many questions yourself as possible, make sure that you have done your homework and are familiar with the information provided in your SMP training resources.

SMP Foundations Training Manual

- Chapter 1: SMP Program
- Chapter 2: Medicare Basics
- Chapter 3: Medicare Fraud & Abuse
- Appendices with acronyms, abbreviations, glossary of terms, etc.

SMP Counselor Training Manual

- Chapter 1: Types of SMP Questions
- Chapter 2: Determining the Appropriate Response
- Chapter 3: SMP Counseling Skills
- Chapter 4: Handling and SMP Session
- Appendix A: Types of SMP Questions Flow Chart
- Appendix B: Summary of SMP Partners
- Appendix C: Frequently Asked Questions
- Appendix D: Process Checklist
- Appendix E: Tracking Form

Although you are certainly not expected to have everything in these manuals memorized, you should be familiar with the basic content and know where to look for additional information if needed.



Review Key Points

Your training materials contain useful information which may help you answer beneficiary questions, for example:

- SMP Foundations Training Manual, Chapter 2: How to Read an MSN
- SMP Foundations Training Manual, Chapter 3: The SMP Message: Protect, Detect, Report

State and Local Information #8: "Homework"

Is there any extra "homework" or other training materials you should be familiar with in your local area prior to holding an SMP session? Ask your SMP director or coordinator of volunteers and make notes here as needed:

Before You Start... Be Prepared!, continued...
Do Your Homework, continued...

Frequently Asked Questions (FAQs)

Some questions can be answered the same across the country, while others vary based on state or local area resources. This manual focuses on national resources and provides possible solutions to frequently asked questions in *Appendix C: Frequently Asked Questions (FAQs)*. Instructions on how to use the FAQ document are also provided in *Appendix C*.



If you wear multiple “hats”, make sure to consider which “hat” you are wearing when answering questions.



FAQs: Electronic version

If you have access to use the electronic version of *Appendix C* (to look at it on a computer), you may be able to find an answer even more quickly by using the “Search” feature in Excel to find a specific key word in the document!

State and Local Information #9: FAQs

Ask your SMP director or coordinator of volunteers if the FAQs have been customized for your state or local area. If not, make changes directly to the FAQs as needed.

For example, if your SMP is also a SHIP, or works closely with the SHIP, how will you handle questions for which the suggested answer is: “Send to: your state SHIP”?

Before You Start... Be Prepared!, continued...

Know the Process

The process for handling SMP questions varies by state or region. However, certain key concepts are the same across the country. In the next section we will focus on a general process and related information regarding handling one-on-one counseling sessions and simple inquiries. Highlights are provided in *Appendix D: Process Checklist*.

State and Local Information #10: The Process at your SMP

See Appendix D: Process Checklist.

Ask your SMP director or coordinator of volunteers if this document has already been customized for your SMP to include details regarding the process in your area, or if there are any changes you should make to this document.

Before the Session

It's important to be aware that any time you are doing work on behalf of the SMP, you might be asked a question that could result in a simple inquiry or one-on-one counseling session. Here are some ways to make sure you are prepared at all times!

- Gather and organize your resources. Have them handy when you are meeting with beneficiaries.
 - SMP training manuals (*SMP Foundations* and *SMP Counselor*)
 - Appendices: Types of SMP Questions, Summary of SMP Partners, Frequently Asked Questions, Process Checklist, and Tracking Form
 - Brochures, fact sheets, etc.
- Prepare your space.
 - If the beneficiary is coming to your office, put away materials that aren't pertinent and never have anyone else's information lying open on the desk.
 - If you are helping at a community event or group presentation, identify a place that would work well for answering questions one-on-one.
 - Be prepared to help beneficiaries with disabilities or language issues so that they will have access to the SMP's services.

Before You Start... Be Prepared!, continued...

Know the Process, continued...

Before the Session, continued...

- Think about where and how you will be meeting with the beneficiary, i.e. over the phone, in person, at the office, at a different location, etc.
 - If meeting face-to-face, make sure the counseling site is private and free from distractions.
 - While some one-on-one counseling sessions may be as quick as 15 – 20 minutes, they could take up to an hour or more. Make sure that both you and the beneficiary have the time needed to address the question or issue.
 - If the question might take more time to answer or additional privacy is needed, ask the beneficiary if they would prefer schedule an appointment for later.
 - For scheduled appointments, call to confirm the date and time of the session.

During and After the Session

In order to be prepared during the session, familiarize yourself with the

information provided in this manual, and make sure you are comfortable with your counseling skills. Review Chapter 3 as needed and ask your SMP director or coordinator of volunteers for additional help and/or opportunities to practice as needed.

After the session is complete, make sure to follow-up as needed to resolve the beneficiary's question and track the session for your SMP.

Later in this chapter, you will learn more about what to do during and after the counseling session.

State and Local Information #11: SMP Counseling Locations

How and where will you handle SMP questions in your area? Check all that apply.

- Over the phone
- Walk-ins at the SMP office
- Scheduled appointments at the SMP office
- Scheduled appointments away from the SMP office
- At community outreach / education events
- Individual Q&A following group education sessions
- Sent to me by someone inside the SMP
- Sent to me by someone outside the SMP
- Other _____

Before You Start... Be Prepared!, continued...

Use SMP Resources

In addition to the training manuals and related resources mentioned earlier in this chapter, a variety of printed reference materials may be used by SMPs and volunteers during one-on-one counseling sessions. The resources described in this section may be provided to beneficiaries to help answer their questions and educate them further about Medicare fraud, error, and abuse.

- On a national level, the SMP Brochure, Personal Health Care Journal, Fact Sheets and other resources are available on the SMP Resource Center Website (www.smpresource.org).
- On a local level, many SMPs also develop their own state-specific printed reference materials to use as handouts.

SMP Brochures

The national SMP Brochure focuses on the SMP message, with a heading of “Don't Be a Target of Health Care Fraud” and a sub-heading of “Protect, Detect, Report”. SMPs may customize this brochure to include their state-specific SMP logo and contact information. The SMP Brochure is offered in a variety of versions to meet the needs of multiple language and cultural groups: English, Chinese, Korean, Native American, Russian, Spanish, and Vietnamese.

Personal Health Care Journals

The Personal Health Care Journal (PHCJ) is commonly used by SMPs as a handout for group education sessions. These pocket-size guides help beneficiaries organize and maintain important information about doctor's visits, medical diagnoses, health data, equipment, and more. When kept up to date, the PHCJs can be used to compare and check services outlined on MSNs that are received months later. SMPs may customize these journals to include their state-specific SMP logo and contact information. The PHCJs are offered in a variety of versions to meet the needs of multiple language and cultural groups: English, Chinese, Korean, Native American, Russian, Spanish, and Vietnamese.

The national SMP Brochure and Personal Health Care Journals are available on the SMP Resource Center Website by clicking: ***Resources for SMPs > SMP Outreach Materials.***

*Before You Start... Be Prepared!, continued...
Use SMP Resources, continued...*

SMP Fact Sheets

National fact sheets on many topics are available on the SMP Resource Center Website (www.smpresource.org > **Resources for SMPs** > **Center Products** > **Fact Sheets**):

- Durable Medical Equipment Fraud: Tips for Protecting Yourself and Medicare
- Health Care Reform: Anti-Fraud Provisions
- Health Care Reform: High Risk Services
- Home Health Fraud: Tips for Protecting Yourself and Medicare
- Medicaid Fraud: Tips for Protecting Yourself and Medicaid
- Medical Identity Theft: Tips for Protecting Yourself and Medicare
- Medicare Advantage: General Public
- Medicare Advantage: Professional
- Medicare Fraud
- Medicare Summary Notice (MSN)
- Protecting Seniors from Health Care Fraud in Community Settings: Tips for Senior Center & Senior Housing Staff
- SMP Fact Sheet

State-specific Materials

The following is a list of materials which are commonly used as handouts at the local / state level. Ask your SMP director or coordinator of volunteers if your SMP uses any of these types of materials, or others, as handouts.

- Local fraud alert e-mails or newsletters
- Local newspaper articles or press releases about scams, fraud, and/or SMPs
- Local scam stories: scams and/or successful cases resolutions in your area
- Testimonials from volunteers

**State and Local Information #12:
State and Local Resources**

Which state and/or local resources are available to you during counseling sessions, including printed materials and resource people?

Resource	Description

During the Session

All of your *SMP Counselor Training* is leading up to this moment... actually handling SMP questions! By the time you meet with a beneficiary, you will be familiar with the information in this training, comfortable with your counseling skills, and able to use your resources to help get beneficiaries the answers and help that they need. When you meet with beneficiaries, make sure to have your resources handy, especially the appendices from this manual:

- Appendix A: Types of SMP Questions Flow Chart,
- Appendix B: Summary of SMP Partners,
- Appendix C: FAQs,
- Appendix D: Process Checklist, and
- Appendix E: Tracking Form.

As we learned in Chapter 3, during your session, you will first set the stage by introducing yourself and explaining how you can help. Then, you will listen actively to make sure you understand the situation and the beneficiary's needs. Once you have confirmed what information is needed, you will next need to identify and make the appropriate response. These steps are listed in *Appendix D: Process Checklist*.



Tracking Form

If possible, use Appendix E: Tracking Form during the session to take notes while you meet with the beneficiary. This will help you remember the details of your conversation, both for tracking purposes and in case additional follow-up is needed.

In this section of the manual, we will focus on one critical decision that you must make during the counseling session: should you answer the question yourself, or send the person to someone else who is better qualified to assist them?

Ultimately, this decision comes down to two key factors:

- 1) Is this a question that is within the scope of your role as an SMP counselor?
 - SMP counselors handle simple inquiries and one-on-one counseling sessions.
 - There are many other types of questions that should be handled by someone else, either inside or outside of your SMP.
- 2) Do you know the answer to the question, or are you confident that you can find it quickly by using your resources?
 - To help prepare you to answer several basic types of questions yourself, we will look at a few frequently asked questions and answers.

During the Session, continued...

Answer the Question Yourself

If the question is within your role as an SMP counselor and you know the answer (or are confident that you can find it quickly), then you can answer it yourself. Reference your training materials and any other resources that can help you provide an answer.

You can answer many simple inquiries yourself. Here are a few examples:

- A request for information about an upcoming SMP presentation;
- A request for a copy of a publication that your SMP recently released.

You can also handle many one-on-one counseling sessions yourself, for example:

- Basic, individualized education about how to read an MSN;
- Basic, individualized education about how to recognize fraud, error, and abuse;
- Basic, individualized education about how to use the Personal Health Care Journal (PHCJ).

Some questions can be either a simple inquiry or one-on-one counseling session, depending on the amount of time spent answering the question. Either way, you can answer the question yourself. For example:

- General information about the SMP program;
- General information about Medicare fraud, error, or abuse.

In some cases, you may be able to handle part of the question yourself, but may then need to send the rest to someone who handles complex issue for further research or review. Remember that in these cases, the question will count as a one-on-one counseling session (or simple inquiry) **and** a complex issue. For example:

- Confusion about Medicare which leads the beneficiary to suspect fraud, error, or abuse;
- A question about why Medicare is paying for a service from a provider that the beneficiary doesn't know;
- A complex issue can result from almost any conversation! We'll look at more examples in the *Send the Person to Someone Else* section of this chapter.

Although SMP questions include both simple inquiries and one-on-one counseling, in this section we will focus on one-on-one counseling questions and answers. For additional questions and answers, see *Appendix C: Frequently Asked Questions*.

During the Session, continued...

Answer the Question Yourself, continued...

How to Read an MSN

One important role of SMP counselors is to review Medicare Summary Notices (MSNs), answer beneficiary questions, and educate beneficiaries about how to read their MSNs. The *SMP Foundations Training Manual* provides sample MSNs and information about how to read them.

The *Medicare Summary Notice Fact Sheet*, explained in the *Use SMP Resources* section of this chapter, provides a list of “What information should you look for on your MSN and related statements.” Use this list to guide you through the MSN review.



When reviewing the beneficiary’s MSN, you may also want to ask and/or consider these questions:

- Did the beneficiary receive the service, product, or test?
- Did the doctor order this service, product or test?
- Was the beneficiary billed for the same service, product, or test more than one time?
- Is the charge or service related to the beneficiary’s condition or treatment?

If reviewing the beneficiary’s MSN reveals questionable charges, send the beneficiary to the person at your SMP who handles complex issues (see the *Send the Person to Someone Else* section later in this chapter for more information).



Confidentiality

Make sure you follow your SMP’s policies regarding maintaining the confidentiality of beneficiary personal information!

During the Session, continued...

Answer the Question Yourself, continued...

How to recognize fraud, error, and abuse

Educating beneficiaries about how to recognize fraud, error, and abuse is an important part of your role as an SMP counselor. The *Medicare Fraud Fact Sheet*, explained in the *Use SMP Resources* section of this chapter, provides information on this topic and can be used in your conversations with beneficiaries.

Fraud occurs when an individual or organization deliberately deceives others in order to gain unauthorized benefit. Medicare and Medicaid fraud generally involves deliberately billing for services that were not received, or billing for a service at a higher rate than is actually justified.

Medicare **abuse** occurs when providers supply services or products that are not medically necessary or that do not meet professional standards.

Examples of fraud and abuse

- Billing for services and supplies that were not provided
- Obtaining Medicare number for “free” services
- Billing for equipment not delivered
- “Upcoding” – improper coding to obtain a higher payment
- Unneeded or excessive x-rays and lab tests; claims for services that are not medically necessary
- Billing for excessive medical supplies
- Using another person’s Medicare card to obtain medical care, supplies or equipment

See the *Medicare Fraud Fact Sheet*, other SMP fact sheets, and/or your *SMP Foundations Training Manual* for additional information about how to recognize fraud, error, and abuse.

If your conversation with the beneficiary reveals potential fraud, error, or abuse, send the beneficiary to the person at your SMP who handles complex issues (see the *Send the Person to Someone Else* section later in this chapter for more information).

During the Session, continued...

Answer the Question Yourself, continued...

How to use the Personal Health Care Journal (PHCJ)

Educating beneficiaries about how to use the Personal Health Care Journal (PHCJ) can be an important part of your role as an SMP counselor. Make sure you are familiar with how to use the PHCJ, and be prepared to provide instructions and assistance to beneficiaries as needed.

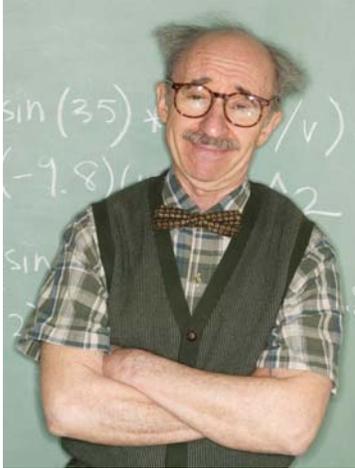


Refer to the basic directions provided within the PHCJ as needed. They are:

- Take this journal to all of your appointments.
- Ask yourself these questions before your health care appointment:
 - Is this appointment going to be covered by Medicare or my other insurance?
 - What are my symptoms? When did they start? What makes them better or worse?
 - What over-the-counter or prescription medications am I taking?
- Write down the answer to these questions, as well as what happens during your visit, in this journal.
 - Make sure that you understand what your physician is telling you before leaving your appointment. If you don't, ask them to try to explain what they are telling you in a different way.
- Take this journal with you when you travel, in case of emergency.
- Use this journal when checking your Medicare and health care paperwork for accuracy.

During the Session, continued...

Answer the Question Yourself, continued...



Confusion about how Medicare works, which leads the beneficiary to suspect fraud, error, or abuse

In some situations, a beneficiary may think that they have detected fraud, error, or abuse. However, during the conversation, you may be able to determine that the problem is really a lack of understanding about how Medicare works. Let's face it, Medicare can be confusing!

You may be able to answer a basic Medicare question and/or look at the beneficiary's MSN with them to help resolve their confusion. If this type of question is answered in one conversation and does not require research or follow-up, it would be considered a one-on-one counseling session (or even a simple inquiry if it's answered quickly without reviewing an MSN, Medicare card, or other personal identifying information).

However, if after reviewing the beneficiary's MSN with them, you identify potential fraud, error or abuse, send them to someone at your SMP who handles complex issues. See the *Send the Person to Someone Else* section later in this chapter.

A question about why Medicare is paying for a service from a provider that the beneficiary doesn't know

This question can also be caused by confusion on the part of the beneficiary. This concern often arises when a beneficiary receives services that are not commonly performed in their presence, such as lab tests or an x-ray reading by radiologist. To avoid confusion, beneficiaries or their caregivers can ask the physician's office staff if other suppliers, labs or doctors will bill Medicare for services related to this visit. You may suggest that the beneficiary contact their provider to verify that the doctor had authorized the charges. You can also review the beneficiary's MSNs to make sure that Medicare was billed only for the services the physician performed or referred.

If any of the following is true, send the beneficiary to someone at your SMP who handles complex issues so that they can follow up with the beneficiary and provider:

- The beneficiary is not comfortable contacting the provider;
- The beneficiary contacts their provider and can't get the answers they need;
- The beneficiary indicates that this is not only a service from a provider that they don't know, but that they didn't even receive the service!

During the Session, continued...

Answer the Question Yourself, continued...



Know When to Get an Answer and Call the Person Back

If you can't answer the question right away, it's better to admit that you need to look into it and get back to the beneficiary, rather than providing an incorrect answer!

If you are not able to provide an answer during your counseling session, use the Tracking Form (*Appendix E*) to make note of the person's name, phone number and the best time to reach them.



Let the beneficiary know that it may take a few days to find the information, and that you or someone else from your SMP will call once you have an answer. Be sure to follow up on your session. Even if you don't get the information for the beneficiary within a few days, call and let them know your progress. It is important for them to know that they have not been forgotten.

During the Session, continued...

Send the Person to Someone Else

Once you have determined that you are not able to answer the question yourself, or that it is not within your role to do so, you must consider who is best suited to answer the question and send the beneficiary to that person or agency.

- If you know that this question is related to the SMP mission, or if you are not sure, send the beneficiary to the person at your SMP who handles complex issues.
- If you know that this question is not related to the SMP mission, provide the beneficiary with the appropriate contact information so that they can follow up on their own. A list of suggested responses is provided in Appendix C: FAQs, and we will review a few examples on the following pages.

Inside the SMP: Complex Issues



As we have seen throughout this manual, some questions that start as either a simple inquiry or one-on-one counseling session can later turn into a complex issue. In these cases, unless you are qualified to handle complex issues yourself (see Chapter 1, Page 10) the beneficiary should be sent to someone at your SMP who handles complex issues for follow-up. Please keep in mind that complex issues involve cases of potential fraud, abuse, **and** error. In some cases, what looks like fraud could be a simple error, or vice versa.

See Chapter 1 to review the definition and examples of complex issues as needed.

Use the tracking form (*Appendix E*) to make note of information you receive during your counseling session that may be of use to the person who will handle the complex issue at your SMP.

During the Session, continued...

Send the Person to Someone Else, continued...

Inside the SMP: Other Questions, Complaints, and Concerns

In some cases, you may receive specific types of questions, complaints and concerns that should be sent directly to someone at your SMP who specializes in that area. For example, if you receive a request for information about volunteering with the SMP, you may be asked to send the person to your coordinator of volunteers. Make sure you are aware of these types of questions and where to send them within your SMP.

State and Local Information #13: “Inside your SMP”

Who handles complex issues inside your SMP? Are there any questions other than complex issues which are sent to someone else inside your SMP?

Ask your SMP director or coordinator of volunteers, and take notes here or directly in *Appendix C: Frequently Asked Questions*.

Type of question	Who to send it to inside your SMP
Complex Issue	
Request to become an SMP volunteer	

**Outside of the SMP:
Information and Assistance**

As we have seen throughout this manual, the SMP may receive questions which are not related to the SMP mission. These questions are considered simple inquiries and should be sent to the appropriate entity who can address the beneficiary’s concern. Suggestions on where to send information and assistance questions that do not apply to the SMP mission are provided in *Appendix C: FAQs* and *Appendix B: Summary of SMP Partners*.



**Should you send the person inside or outside of the SMP?
It all depends on the SMP mission!**

For many questions, the decision to send the beneficiary to someone inside vs. outside of the SMP all comes down to whether or not the question is related to the SMP mission. You may need to spend some time talking with the beneficiary before you can determine if the question involves potential Medicare fraud, error, or abuse and where to send them for additional assistance.

During the Session, continued...

Send the Person to Someone Else, continued...

Identity Theft

If a beneficiary is a victim of identity theft, they will need to take action as soon as possible!

- If the identity theft concern is in addition to an SMP-related complaint of fraud, error, or abuse (i.e. medical identity theft or a scam), this issue should be sent to someone at your SMP who handles complex issues.
- Although SMPs are naturally concerned about reports of identity theft and these concerns certainly need to be addressed, it is not the role of the SMP to manage the resolution of identity theft. Your role as an SMP counselor is to help guide the consumer to resolve the issue on their own by sending them to the appropriate entities that can help them with their concern.



Ask the consumer if they have Medicare and if their Medicare number may have been compromised. If the complaint of identity theft is potentially related to Medicare or health care fraud, treat this as a complex issue!

In a case of consumer identity theft with no relation to the SMP mission:

- **Provide the consumer with a copy of the “Deter, Detect, Defend” brochure**, available on the Federal Trade Commission (FTC) website at: <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt01.pdf>



- **Encourage the consumer to take the actions described in the FTC’s brochure, which are also provided on the following page.** If you do not think that this beneficiary can take action on their own behalf, send them to the person at your SMP who handles complex issues.

During the Session, continued...

Send the Person to Someone Else, continued...

Identity Theft, continued...

Steps for consumers to take when they suspect identity theft that is not related to the SMP mission (provided by the Federal Trade Commission):

- Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
 - Experian: 1-888-EXPERIAN (397-3742); www.experian.com
 - TransUnion: 1-800-680-7289; www.transunion.com
 - Equifax: 1-888-766-0008; www.equifax.com

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- Contact the security or fraud departments of each company where an account was opened or charged without your okay.
 - Follow up in writing, with copies of supporting documents.
 - Use the ID Theft Affidavit at www.ftc.gov/idtheft to support your written statement.
 - Ask for verification that the disputed account has been dealt with and the fraudulent debts discharged.
 - Keep copies of documents and records of your conversations about the theft.
- File a police report. File a report with law enforcement officials to help you correct your credit report and deal with creditors who may want proof of the crime.
- Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.
 - Online: www.ftc.gov/idtheft
 - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
 - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

During the Session, continued...

Send the Person to Someone Else, continued...

Benefits Counseling

If a beneficiary needs help choosing the right Medicare plan during their enrollment period, they may turn to the SMP for help. When this happens, please keep in mind that counseling beneficiaries on Medicare benefits and plan choices is the function of the State Health Insurance Assistance Program (SHIP), not the SMP. Answering these types of questions can be very complex and time consuming, and is best left to the experts. Although you can help direct the beneficiary to their SHIP, it is not the SMP's role to help the beneficiary select their Medicare plan!

- If the beneficiary's benefits counseling concern is in addition to a complaint about fraud, error, or abuse, send them to someone at your SMP who handles complex issues.
- If the beneficiary's benefits counseling request is their only concern, this is not within the SMP mission. Your role as an SMP counselor is to put the beneficiary in touch with your state's SHIP program.
 - To contact your state's SHIP program, visit the SHIP Resource Center website: www.shiptalk.org, and select "Find a State SHIP".



If you wear multiple hats, remember to consider which "hat" you are wearing when answering questions.

Medicare Appeals

If a beneficiary is denied for a Medicare claim, they may want to file an appeal. Although you can help direct the beneficiary, it is not the SMP's role to manage a Medicare appeal!

- If a Medicare appeal is in addition to a complaint of fraud, error, or abuse, this issue should be sent to someone at your SMP who handles complex issues.
- If a Medicare appeal is the beneficiary's only concern, this is not within the SMP mission. Your role as an SMP counselor is to put the beneficiary in touch with the appropriate agency that can help them with their appeal.
 - **State Health Insurance Assistance Programs (SHIPs)** help beneficiaries understand the appeals process and provide assistance when needed. To contact your state's SHIP program, visit the SHIP Resource Center website: www.shiptalk.org, and select "Find a State SHIP".
 - **State Legal Services Providers** can provide direction or even submit appeals on behalf of Medicare beneficiaries. To find the legal services provider in your state, visit the National Legal Resource Center's website: http://www.nlrc.aoa.gov/nlrc/Services_Providers/index.aspx.

During the Session, continued...

Send the Person to Someone Else, continued...

Quality of Care Concerns

If a beneficiary has a quality of care concern, they may contact the SMP for assistance. Quality of care concerns include discrimination in access to health care and other general complaints by Medicare beneficiaries about the quality of medical services received. Though SMPs are naturally concerned about reports of poor quality of care and these concerns certainly need to be addressed, it is not the role of the SMP to manage the complaint of poor quality of care.

- If the beneficiary's quality of care concern is in addition to a complaint about fraud, error, or abuse, send them to someone at your SMP who handles complex issues.
- If the beneficiary's quality of care complaint is their only concern, this is not within the SMP mission. Your role as an SMP counselor is to put the beneficiary in touch with your state's Quality Improvement Organization (QIO).
 - QIOs investigate these complaints, gather facts from all parties involved, and recommend action to help providers and suppliers improve quality of care. To locate your state's QIO, visit the American Health Quality Association's website: www.ahqa.org or use this direct URL: http://www.ahqa.org/pub/connections/162_694_2450.cfm



During the Session, continued...

Send the Person to Someone Else, continued...

Customer Service Issues

If a beneficiary has a complaint regarding customer service (or lack of service!) with one of their providers or insurance companies, they may turn to the SMP for help. Although you can help direct the beneficiary in this case, it is not the SMP role to actually manage a customer service issue for a beneficiary.

- If a customer service issue is in addition to a complaint of fraud, error, or abuse, send this issue to someone at your SMP who handles complex issues.
- If a customer service issue is the beneficiary's only concern, your role as an SMP counselor is to make sure the beneficiary understands that they need to contact the customer service department for that provider, and direct them to follow up on their own.



Customer Service or Compliance?

If customer service issues persist and accumulate, they become compliance issues, which **are** related to the SMP mission. After customer service channels have been tried and failed, the case may become an SMP complex issue.



Suspicious Mailings

Marketing materials such as postcard solicitations are commonly sent to Medicare beneficiaries through the mail to entice them to sign up for a new health care program or plan. Although these mailings may be legitimate, they could also be fraudulent, and additional research will likely be needed. If you are notified of suspicious mailings, send this issue to someone at your SMP who handles complex issues so that they can investigate it.

During the Session, continued...

Send the Person to Someone Else, continued...

Other Information and Assistance

In addition to the types of questions identified throughout this chapter and the FAQs, you may receive questions regarding general information and/or assistance.

- If any of the beneficiary’s “other” questions are in addition to a complaint of fraud, error, or abuse, this issue should be sent to someone at your SMP who handles complex issues.
- If the “other” question is the beneficiary’s only concern, this is not related to the SMP mission. Your role as an SMP counselor is to direct the beneficiary to an information and assistance provider. Several options are available, and may vary by state.



Remember that if you wear multiple hats, consider which “hat” you are wearing when answering questions.

- The Aging and Disability Resource Center (ADRC) provides information and assistance services statewide, and is available in most states. For more information about ADRCs, or to find yours, visit AoA’s website: http://www.aoa.gov/AoAroot/AoA_Programs/HCLTC/ADRC/index.aspx#resources.
- The Eldercare Locator, a service of the U.S. Administration on Aging, provides national information and assistance services. Visit the Eldercare Locator website, www.eldercare.gov or 1-800-677-1116.

State and Local Information #14: Information and Assistance

Some SMPs have state or local resources and/or contacts for information and assistance services (i.e. an internal non-SMP staff person or other local AAA contact), in addition to the ADRC and/or Eldercare Locator.

- Does your SMP have any local information and assistance services?
- Which resources does your SMP prefer that you contact first?
- Write the information in the chart below or in your FAQ document.

Resource / Contact	Contact Information	Who to contact first?
ADRC		
AAA		

After the Session: Tracking and More!

After the simple inquiry or one-on-one counseling session is complete, take the following steps as needed:

- Send the beneficiary any applicable materials. This may include:
 - Brochures or fact sheets related to the question you discussed;
 - An SMP business card with information on how beneficiaries may contact us again, if they have more questions.
- Get the answers for any questions that you weren't able to answer, and call the beneficiary back!
- Notify the appropriate person at your SMP of any complex issues as soon as possible so that they can follow up right away.
- Complete the necessary paperwork and turn it in following your SMP's process.



Process Checklist

See *Appendix D: Process Checklist* for details regarding the steps to take following an SMP session.

SMP Paperwork and the “OIG Report”



Each year the Office of the Inspector General (OIG) collects and analyzes data submitted by SMP programs on the activities and performance results of the program. This report, called the “OIG Report”, includes data on outreach and education activities (i.e. the number of simple inquiries and one-on-one counseling sessions), volunteer hours, and complex issues and referrals.

Reporting is important to SMPs for several reasons:

- It provides required information to the OIG and AoA (Administration on Aging).
- It shows the media and the general public the hard work that is being done by the SMP to help beneficiaries prevent health care fraud.
- It helps support continued funding for the SMP program.

SMPs use an online database called SMART FACTS to capture and report data to the OIG. Additional data may also be required by your SMP for other reporting purposes (i.e. AoA reporting, grant reporting).

After the Session: Tracking and More, continued...

State and Local Information #15: Paperwork

Talk with your SMP director or coordinator of volunteers about expectations related to paperwork, and use this chart to take notes.

Question	Answer
Does my SMP use <i>Appendix E</i> to track simple inquiries and one-on-one counseling sessions? If not, which form(s) should I use to track one-on-one counseling sessions and/or simple inquiries, and how do I get the form(s)?	
Which form(s) should I use to track my hours working as an SMP volunteer, and how do I get the form(s)?	
How and when should I turn in my completed form(s) for tracking simple inquiries and/or one-on-one counseling sessions?	
How and when should I turn in my completed form(s) for tracking my volunteer hours?	
Is there any additional paperwork that I must complete for my SMP? If so, how and when should I turn it in?	

Note: Separate SMART FACTS training is provided for those who will perform this task. Ask your coordinator of volunteers if your job will involve SMART FACTS data entry and what additional training may be needed.

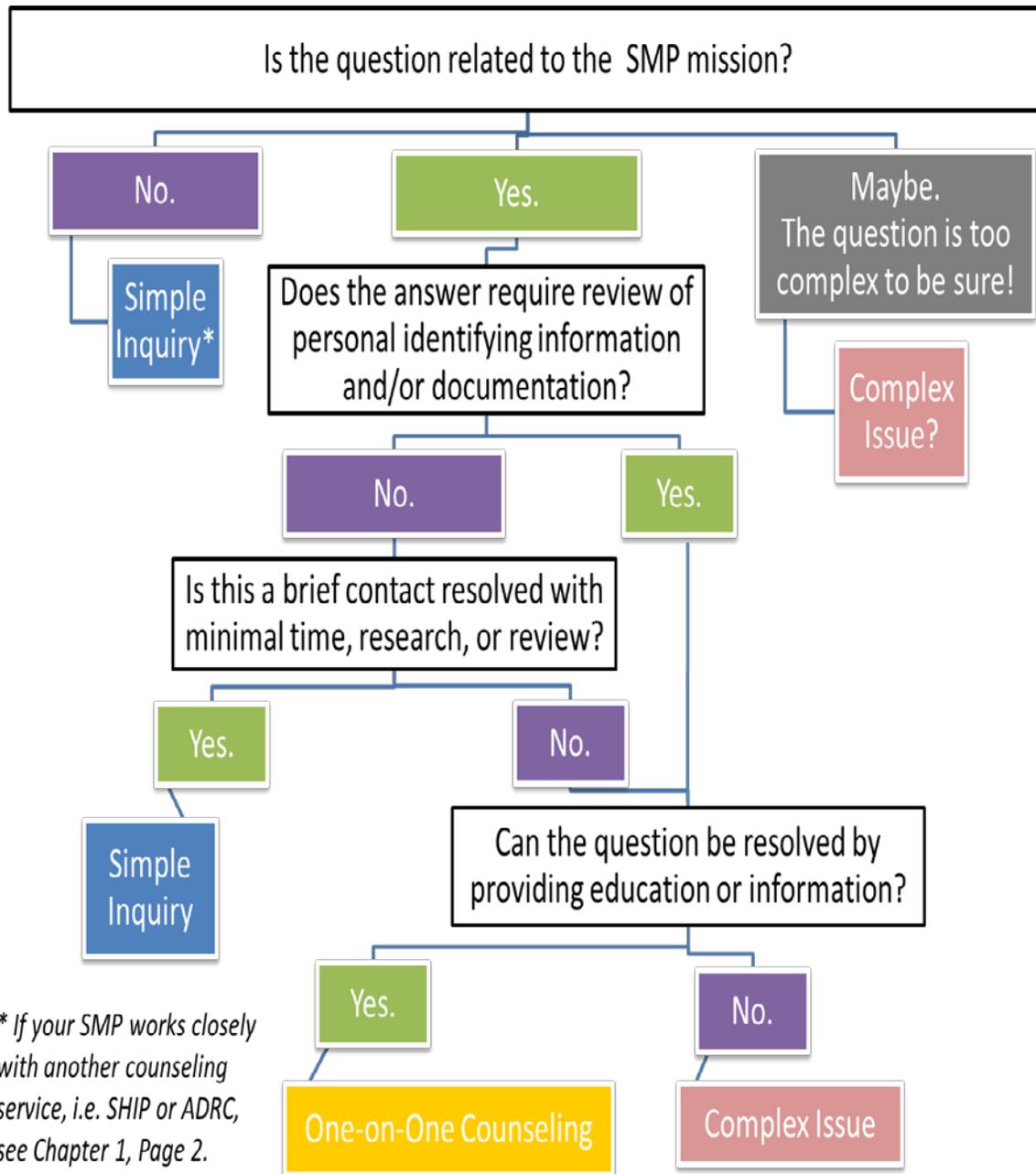
Are you ready?

Now that you have learned about how to effectively handle SMP simple inquiries and one-on-one counseling sessions, talk with your SMP director and/or coordinator of volunteers about what you need to do to make sure you are ready to begin working as an SMP counselor!



Appendix A: Types of SMP Questions Flow Chart

Use the chart below to determine if a question is a simple inquiry, a one-on-one counseling session, or a complex issue. Details are provided on the following pages. See Chapter 1 for additional information.



* If your SMP works closely with another counseling service, i.e. SHIP or ADRC, see Chapter 1, Page 2.

Appendix A: Types of SMP Questions Flow Chart, continued...

Is the question related to the SMP mission?

“The SMP mission”

- The mission of the Senior Medicare Patrol (SMP) program is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, error, and abuse through outreach, counseling, and education.
- The SMP mission involves educating beneficiaries about the SMP program, outreach and education events, volunteer opportunities, and/or potential Medicare fraud, error or abuse.

No.	If a question is NOT related to the SMP mission, it’s a simple inquiry.
Yes.	If a question IS related to the SMP mission, it could be a simple inquiry, a one-on-one counseling session, or a complex issue. Additional factors must be considered before making a decision.
Maybe.	If the question is too complex to be sure, send it to the person at your SMP who handles complex issues so that they can decide.

Does the answer require review of personal identifying information and/or documentation?

“Personal identifying information and documentation”

- | | |
|---|--|
| <ul style="list-style-type: none"> • Medicare card and/or number • Social Security card and/or number • MSNs (Medicare Summary Notice) | <ul style="list-style-type: none"> • EOBs (Explanation of Benefits) • Information about a medical condition • Financial account information • Etc. |
|---|--|

No.	If this type of review is NOT needed, it could be any of the three types of questions. See the next step in the flow chart.
Yes.	If this type of review IS needed, the question can no longer be a simple inquiry. See the next step in the flow chart to decide if it’s a one-on-one counseling session or complex issue.

Appendix A: Types of SMP Questions Flow Chart, continued...

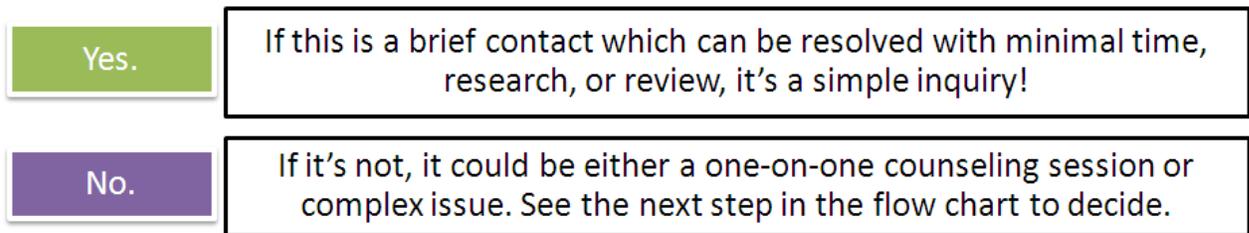
Is this a brief contact, resolved with minimal time, research, or review?

“Brief”

- The question can be answered in less than 15 minutes (not counting time needed to address communication barriers such as hearing impairment, language issues, side conversations, beneficiary venting, etc.).

“Minimal time, research, or review”

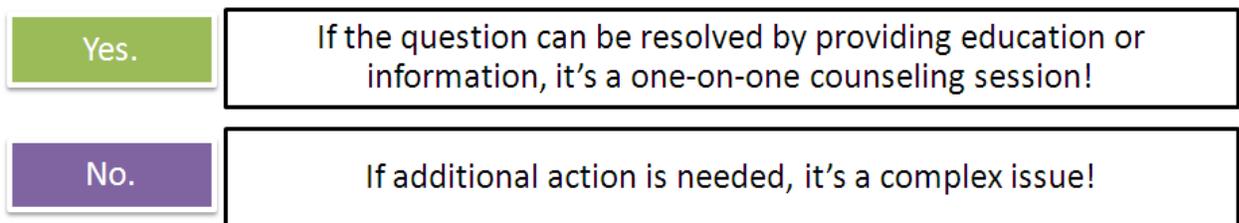
- For simple inquiries and one-on-one counseling sessions, additional “research or review” may be needed by the SMP in order to **answer the question**.
- For complex issues, additional research, review, and/or follow-up are needed by the SMP to **resolve a problem**.



Can the question be resolved by providing education or information?

“Education or information”

- Simple inquiries and one-on-one counseling sessions are outreach and education activities of the SMP program. The purpose of these types of sessions is to educate and inform.
- Any question which requires additional actions beyond providing education or information should be sent to the person at your SMP who handles complex issues.



Appendix B: Summary of SMP Partners

Use the state-specific and national partner agency grids below to identify which agency may be best suited to answer a specific beneficiary question which is not related to the SMP mission. Provide the appropriate contact information to the beneficiary. Also see *Appendix C: Frequently Asked Questions* as needed.

Partner Agency (State-specific)	What They Do	How to Find Them in your State
Aging and Disability Resource Center (ADRC)	Provide information and assistance services statewide; available in most states.	ADRC's website: http://www.adrc-tae.org/tiki-index.php?page=ADRCLocator
Area Agencies on Aging (AAA)	Public or private non-profit agencies, designated by the state to address the needs and concerns of all older persons at the regional and local levels. AAAs coordinate and offer services that help older adults remain in their homes - if that is their preference - aided by services such as Meals-on-Wheels, homemaker assistance and whatever else it may take to make independent living a viable option. By making a range of options available, AAAs make it possible for older individuals to choose the services and living arrangement that suit them best.	Eldercare Locator www.eldercare.gov "Search by location" or 1-800-677-1116
Legal Services Providers	Provide legal services to eligible older adults, protecting them against consumer scams, problems in long-term care facilities, and difficulties in accessing public benefits.	National Legal Resource Center's website: www.nlrc.aoa.gov "Legal Services Providers"
Long-Term Care Ombudsman (LTCO) Program	Provide information and education regarding long-term care insurance; provide advocacy for long-term care residents.	National LTCO Resource Center: www.ltcombudsman.org "Locate an Ombudsman"

Appendix B: Summary of SMP Partners, continued...

Partner Agency (State-specific)	What They Do	How to Find Them in your State
Quality Improvement Organization (QIO)	Address complaints about the quality of medical services received by Medicare beneficiaries.	American Health Quality Association's website: www.ahqa.org "QIO Locator"
State Health Insurance Assistance Program (SHIP)	Provide information, assistance, and counseling to Medicare beneficiaries on a wide range of Medicare, Medicaid, and Medigap matters, i.e.: <ul style="list-style-type: none"> • Medicare definitions, benefits, coverage, enrollment, and appeals; • Medicare prescription drug plan and Medicare Advantage options; • Public health care benefit programs for those with limited income and assets. 	SHIP Resource Center website: www.shiptalk.org "Find a State SHIP"

Partner Agency (National)	What They Do
1-800-MEDICARE (1-800-633-4227)	Toll free number for beneficiaries who have questions about general Medicare information or specific eligibility, enrollment, benefit, billing, or claims information.
Eldercare Locator	Provide information and assistance services on aging for all states. Visit: www.eldercare.gov and click "Search by location", or call 1-800-677-1116
Social Security	Provide information about Part A and/or Part B eligibility and enrollment. Help beneficiaries apply for "Extra Help" with Medicare prescription drug costs. Provide replacement Medicare cards. Visit: www.ssa.gov , or call 1-800-772-1213.
www.medicare.gov	The official website for consumer information about Medicare. Provides access to all types of Medicare information, including a list of plans in your area and online access to the <i>Medicare & You Handbook</i> .
www.MyMedicare.gov	Medicare's free, secure online service for accessing personalized information regarding Medicare benefits and services. Claims (such as MSNs) can be viewed within days of processing.

Appendix C: Frequently Asked Questions (FAQs)

Some questions can be answered the same across the country, while others vary based on state or local resources. The questions and answers provided in this document are based on national SMP work. Individual SMPs are encouraged to update the information for local responses as needed prior to use and/or distribution.

The FAQs provides seven columns of information, as shown here:

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
----------	-------------------	----------------------	-----------------------	---------------	-------	-----------

The first column (*Category*) provides several categories of questions sorted in alphabetical order, for example:

- Bills and statements
- Medicare
- Fraud, errors and abuse
- SMP program

The second column (*Question or Topic*) provides a list of questions and counseling topics related to each category, for example:

- Questions about how to read the MSN (Category: bills and statements)
- A report of a potential error (Category: fraud, errors and abuse)
- How do I change my address for Medicare? (Category: Medicare)
- A request for SMP materials (Category: SMP program)

The third column (*Type of SMP Question*) indicates whether each question or topic is a simple inquiry, a one-on-one counseling session, or if it “depends”. If you are not sure of the type of question, see *Appendix A: Types of SMP Questions Flow Chart*.

The fourth column (*Also a Complex Issue?*) indicates whether this question is likely to be a complex issue or not, or if it may be a complex issue depending on the details of the circumstance. If the answer is not a clear “yes” or “no”, see the *Notes* column for details.



Also a Complex Issue?

The FAQs document assumes that only the specific question or topic applies. Any time potential fraud, error, or abuse exists in addition to the specific question mentioned, this may be a complex issue!

Appendix C, Frequently Asked Questions, continued...

The fifth column (*Response Type*) provides the suggested type of response for each question or topic: answer it yourself, or send it to someone else to answer.

The sixth column (*Notes*) provides tips and information regarding how to answer the question, who to send it to, how to decide if it's a complex issue, etc.

The seventh column (*Resources*) provides resources that may be helpful in handling the question. Please note that this is not an all-inclusive listing and you should consider all resources available to you when answering each question!

How to Use the FAQs Document

To use the FAQs document, take the following steps. Words in **bold** indicate the corresponding column headings within the FAQs document.

- 1) Look for the **category** of information related to your question or topic.
- 2) Look through the **questions and topics** within that category to see if your question/topic (or a related question/topic), is provided on the list.
 - Tip: If you do not see your question/topic under that category, look through the list to see if it falls under a different category.
- 3) If your question/topic is on the list, determine the **type of SMP question** (simple inquiry or one-on-one counseling) and whether or not it is **also a complex issue**. See *Appendix A: Types of SMP Questions Flow Chart*.
 - Tip: If your question/topic is not on the list, review your training materials and other resources. In this case, you may want to get the beneficiary's contact information and call them back later.
- 4) Determine the best **response type** (answer it yourself or send it to someone else).
- 5) See the **notes** for that question/topic. If sending the person to someone else, this column will help you decide where to send them; if answering the question yourself, this column will guide you in finding the answer.
- 6) Use the suggested **resources** provided in the seventh column, as needed.
 - Tip: Also remember to use your training manuals and other resources.



**FAQs:
Electronic version**

If you have access to use the electronic version of *Appendix C* (to look at it on a computer), you may be able to find an answer even more quickly by using the "Search" feature in Excel to find a specific key word in the document!

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
Benefits counseling	Which Medicare plan is best for me?	Simple Inquiry	No	Send to:	Your SHIP (state-specific) On-line: www.medicare.gov Medicare Compare Section	SMP Counselor Training Manual, Ch. 4 & Appendix B; Medicare & You Handbook
Bills and Statements	Questions and/or education about how to read the MSN	One-on-One Counseling	No	Answer it yourself	If in-depth review of personal documents is needed, send to someone at your SMP who handles complex issues.	MSN Fact Sheet; SMP Foundations Training Manual, Ch. 2, SMP Counselor Manual, Ch. 4; Medicare & You Handbook
Bills and Statements	Basic, individualized education about how to use the Personal Health Care Journal (PHCJ)	One-on-One Counseling	No	Answer it yourself		PHCJ; SMP Counselor Training Manual, Ch. 4
Customer Service	Customer service complaint with an individual provider or insurance company	Simple Inquiry	Maybe	See notes	If it is related to the SMP mission, send to someone at your SMP who handles complex issues. If it is NOT related to the SMP mission, send to the individual provider or insurance company.	SMP Counselor Training Manual, Ch. 4

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
Fraud, Errors, and Abuse	Confusing or suspicious charges appear on the beneficiary's MSN, EOB, or a bill from the provider, and you review these documents with them	One-on-One Counseling	Maybe	See notes	If your review confirms standard Medicare billing practices, this is not a complex issue. If your review identifies potential fraud, error, or abuse (or you aren't sure), send it to someone at your SMP who handles complex issues.	
Fraud, Errors, and Abuse	Education about how to recognize fraud, error and abuse	One-on-One Counseling	No	Answer it yourself	If in-depth review of personal documents is needed, or if your conversation reveals potential fraud, error, or abuse, send to someone at your SMP who handles complex issues.	SMP Counselor Training Manual, Ch. 4, SMP Brochure, SMP Fact Sheets
Fraud, Errors, and Abuse	What are the consequences of Medicare fraud?	It depends. See Appendix A.	No	Answer it yourself		SMP Foundations Training Manual, Ch. 3
Fraud, Errors, and Abuse	I want to report Medicare fraud or abuse.	It depends. See Appendix A.	Yes	Send to:	Someone at your SMP who handles complex issues.	

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
Fraud, Errors, and Abuse	A report of a potential error related to payment of Medicare services	It depends. See Appendix A.	Maybe	See notes	If the beneficiary is unwilling or unable to contact the provider or if the provider is unwilling to acknowledge or resolve the error, this is a complex issue! However, if this situation can be resolved by educating the beneficiary, you can answer it yourself.	SMP Counselor Training Manual, Ch. 4
Fraud, Errors, and Abuse	A representative from a senior housing complex reports residents are being offered money or gifts as incentives to utilize specific providers or services.	It depends. See Appendix A.	Yes	Send to:	Someone at your SMP who handles complex issues.	
Fraud, Errors, and Abuse	A report of solicitation from a durable medical equipment company for equipment that has not been ordered by the beneficiary's physician	It depends. See Appendix A.	Yes	Send to:	Someone at your SMP who handles complex issues.	

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
Fraud, Errors, and Abuse	A report of Part C or Part D marketing violations	It depends. See Appendix A.	Yes	Send to:	Someone at your SMP who handles complex issues.	
Fraud, Errors, and Abuse	A beneficiary sees a charge on their MSN or EOB for a service from a provider they don't know	It depends. See Appendix A.	Maybe	See notes	Is it also a service they never received? If so, this is a red flag and should be sent to someone who handles complex issues! However, if this situation can be resolved by educating the beneficiary, you can answer it yourself.	SMP Counselor Training Manual, Ch. 4
ID Theft	I want to report identity theft	It depends. See Appendix A.	Maybe	See notes	If it is related to the SMP mission, send to someone at your SMP who handles complex issues. If it is NOT related to the SMP mission, send to FTC, local law enforcement, and credit bureaus.	SMP Counselor Training Manual, Ch. 4; FTC brochure "Deter, Detect, Defend": http://www.ftc.gov/bcp/edu/pubs/consumer/idth eft/idt01.pdf
Information and Assistance	General information and/or assistance is needed that is not SMP-related, and is not addressed elsewhere	Simple Inquiry	No	Send to:	Aging and Disability Resource Center (state-specific), Eldercare Locator (state-specific), and/or see Appendix B: Summary of SMP Partners	SMP Counselor Training Manual, Ch. 4 & Appendix B
Medicaid	Does Medicare or Medicaid cover a nursing home stay?	Simple Inquiry	No	Send to:	SHIP (state-specific)	SMP Counselor Training Manual, Appendix B

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
Medicare	How do I change my address for Medicare and Social Security?	Simple Inquiry	No	Send to:	Social Security 1-800-772-1213 www.ssa.gov	SMP Counselor Training Manual, Appendix B
Medicare	Confusion about how Medicare works, which leads the beneficiary to suspect fraud, error, or abuse	It depends. See Appendix A.	Maybe	See notes	You may be able to answer this yourself by educating the beneficiary. If you suspect fraud, error or abuse, send to someone at your SMP who handles complex issues. If in-depth Medicare information is needed which is unrelated to the SMP mission, send to your SHIP (state-specific).	SMP Counselor Training Manual, Ch. 4 & Appendix B
Medicare	Where can I go online to learn more about Medicare?	Simple Inquiry	No	Send to:	www.medicare.gov www.aoa.gov www.cms.gov	Medicare & You Handbook
Medicare appeals	How can I appeal a decision regarding a Medicare payment?	Simple Inquiry	Maybe	See notes	If it is related to the SMP mission, send to someone at your SMP who handles complex issues. If it is NOT related to the SMP mission, send to your SHIP (state-specific) or State Legal Services Providers (state-specific).	SMP Counselor Training Manual, Ch. 4 & Appendix B

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
Medicare card	Basic information on Medicare card	It depends. See Appendix A.	No	Answer it yourself	If you need to look at their Medicare card, it's one-on-one counseling. If in-depth information is needed, send to your SHIP (state-specific).	SMP Foundations Training Manual, Chapter 2; SMP Counselor Manual, Appendix B
Quality of Care	Complaints by Medicare beneficiaries about the quality of medical services received	Simple Inquiry	Maybe	See notes	If it is related to the SMP mission, send to someone at your SMP who handles complex issues. If it is NOT related to the SMP mission, send to your Quality Improvement Organization (state-specific)	SMP Counselor Training Manual, Appendix B
Scams	A beneficiary reports having been called and asked for their Medicare number by someone claiming to be from Medicare or Social Security.	It depends. See Appendix A.	Yes	Send to:	Someone at your SMP who handles complex issues.	
Scams	A beneficiary calls to report a scam that they avoided, and the SMP alerts the proper authorities about the scam.	It depends. See Appendix A.	Yes	Send to:	Someone at your SMP who handles complex issues.	

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
SMP partners	How do I get in touch with an "SMP partner" agency? (see notes)	Simple Inquiry	No	Send to:	Some SMP "Partner" agencies include: Aging and Disability Resource Centers (ADRC), Area Agencies on Aging (AAA), Legal Services Providers, Long-Term Care Ombudsman Program (LTCO), Quality Improvement Organizations (QIO), State Health Insurance Assistance Programs (SHIP), 1-800-MEDICARE, Eldercare Locator, Social Security	SMP Counselor Training Manual, Appendix B: Summary of SMP Partners
SMP program	Request for SMP materials / publications	Simple Inquiry	No	Answer it yourself	State-specific	
SMP program	Request for information about SMP presentations or events	Simple Inquiry	No	Answer it yourself	State-specific	
SMP program	Request for information about becoming a volunteer	Simple Inquiry	No	Send to:	The person at your SMP who handles these types of questions (state-specific)	

SMP Counselor Manual, Appendix C: Frequently Asked Questions

Category	Question or Topic	Type of SMP Question	Also a Complex Issue?	Response Type	Notes	Resources
SMP program	General information about the SMP program	It depends. See Appendix A.	No	Answer it yourself		SMP Foundations Training Manual, Ch. 1; SMP Resource Center website: www.smpresource.org , SMP Fact Sheets; SMP Brochure; etc.
SMP program	General information about Medicare fraud, error, or abuse	It depends. See Appendix A.	No	Answer it yourself		SMP Foundations Training Manual, Ch. 1; SMP Resource Center website: www.smpresource.org , SMP Fact Sheets; SMP Brochure; etc.
Suspicious mailings	I received a postcard from a company that is offering a new health care program that's better than Medicare	It depends. See Appendix A.	Maybe	See notes	If the beneficiary responded to the postcard, send to someone at your SMP who handles complex issues. If they are simply reporting it to you, send to: Postal Inspection Service 1-877-876-2455 (24 hours a day), http://postalinspectors.uspis.gov	SMP Counselor Training Manual, Ch. 4

Appendix D: Process Checklist

Use the checklist below for tips and reminders when handling SMP questions.

Before the Session

- Complete all necessary training!
 - Your SMP Foundations Training knowledge will help you provide information about the SMP program, Medicare, and Medicare fraud, error and abuse.
 - Your SMP Counselor Training knowledge will help you assist with handling SMP questions, using effective counseling skills, using resources, etc.
- Gather and organize your resources. Have them handy whenever you do SMP work, so that you are prepared to handle questions. Suggested resources:
 - *Appendix A: Types of SMP Questions Flow Chart*
 - *Appendix B: Summary of SMP Partners*
 - *Appendix C: Frequently Asked Questions*
 - *Appendix D: Process Checklist*
 - *Appendix E: Tracking Form (or your state's tracking form, if applicable)*
 - If practical, also consider having other SMP resources available, i.e.: training manuals, brochures, fact sheets, local materials, etc.
- Think about where and how you will be meeting with the beneficiary (over the phone, in person, at the office, etc.) and prepare your space appropriately, i.e.:
 - Away from the office? Identify an appropriate setting to talk privately.
 - In the office? Put away any confidential materials!

During the Session

- Set the stage. Make a good first impression, greet the beneficiary, introduce yourself, and explain how you can help.
- Listen actively. Invite the beneficiary to explain their situation or problem. Ask clarifying questions. Focus on the beneficiary. Confirm your understanding of the situation and the beneficiary's needs.
- Identify the "type of SMP question": simple inquiry or one-on-one counseling. Ask yourself these questions (see *Appendix A: Types of Questions Flow Chart*):
 - Is the question related to the SMP mission?
 - Does the answer require review of personal identifying information and/or documentation?
 - Is this a brief contact resolved with minimal time, research, or review?
 - Can the question be resolved by providing education or information?

Appendix D: Process Checklist, During the Session, continued...

- Respond by choosing the appropriate option below. Track your conversation using *Appendix E: Tracking Form* or other applicable state-specific form(s). [Suggested resources: *Chapter 4, Appendix B: Summary of SMP Partners, Appendix C: Frequently Asked Questions, SMP Fact Sheets, etc.*]
 - Answer the question now.
 - If the question is a simple inquiry or one-on-one counseling session and you know the answer, answer it!
 - Answer the question later.
 - If you can't answer the question right away, let the beneficiary know that you need to look into it and get back to them. Make sure to get their contact information and best time to call.
 - Send to the appropriate person inside the SMP
 - If the beneficiary's question is a complex issue (or other type of question that can be handled inside the SMP), make note of as many details as you can, including information about their question or concern and their contact information.
 - Let the beneficiary know who at your SMP will receive their information, when they can expect to hear from them, and how to contact them directly if needed.
 - Send non-SMP issues to the appropriate entity outside the SMP
 - Try to narrow down what the issue is. This will help you send the beneficiary to the most appropriate agency.
- Confirm that you have met the beneficiary's needs.

After the Session

- Complete the necessary paperwork and turn it in following your SMP's process.
- Send the beneficiary any applicable materials, or provide their contact information and material requests to someone at your SMP who will do this.
- Get needed answers and call the beneficiary back. Or, provide their contact information to someone at your SMP who will do this.
- Notify the appropriate person at your SMP of any complex issues ASAP so that they can follow up right away.
 - Follow your SMP's procedures regarding collecting documents for further research by a complex issues specialist.

Appendix E: SMP Questions Tracking Form

SMP Counselor Name: _____ Date: _____

Where did the conversation take place?

- By phone In person Other (see notes)

Location (if in person): _____

County of beneficiary: _____

Type of SMP question:

- One-on-one counseling session Simple inquiry

Who asked the question?

- Beneficiary Caregiver Other: _____

Is the beneficiary from any of the following demographics? (select one)

- | | | |
|--|---|---|
| <input type="checkbox"/> Disabled | <input type="checkbox"/> Low income | <input type="checkbox"/> Racial/ethnic minority |
| <input type="checkbox"/> Homebound | <input type="checkbox"/> Native American | <input type="checkbox"/> Rural |
| <input type="checkbox"/> Long-term care resident | <input type="checkbox"/> Non-English speaking | <input type="checkbox"/> Other (see notes) |

Is follow-up needed? Check applicable box(es) below. If yes, date completed: _____

- No. I was able to answer all of their questions.
 Yes. I was unable to answer all questions; we need to call back with an answer.
 Yes. Please send SMP materials (see notes).
 Yes. Please have a complex issues person follow up for research or review.

Beneficiary's contact information (if needed for follow-up):

Name: _____

Phone: _____ Preferred time to call: _____

Email: _____ Mailing Address (see notes)

Topic(s) of discussion / notes (use back of form for additional notes):

