



LOCAL HELP FOR PEOPLE WITH MEDICARE



Executive Office of Elder Affairs

SHINE Program

Serving the Health Insurance Needs of Everyone

SHINE COUNSELOR HANDBOOK 2017

Executive Office of Elder Affairs Mission Statement

“We promote the independence, empowerment, and well-being of older adults, individuals with disabilities and their caregivers.”

SHINE Program of the Executive Office of Elder Affairs

The purpose of the SHINE Program is to ensure that Medicare beneficiaries have access to accurate, unbiased information regarding health insurance and health care options.

Our goal is to help people help themselves. We are committed to creative, innovative, and collaborative approaches to reaching that goal and to make it as easy as possible for people to access our service.

SHINE Program counselors are trained and certified by the Executive Office of Elder Affairs to provide information, counseling and assistance regarding health insurance and benefits to Medicare beneficiaries of all ages and their family members. Counselors work in Senior Centers, Councils on Aging, Area Agencies on Aging, Aging Services Access Points (ASAPs), Independent Living Centers, community hospitals and many other community-based sites. Services are also provided to homebound elders and younger beneficiaries with disabilities.

The SHINE Program counselors consists of volunteer counselors and paid agency staff members who perform SHINE counseling as part of their job responsibilities. Both categories of counselors are bound by the policies and procedures in this handbook.

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Welcome ...

Now that you have completed the application process, taken the training class and passed the exam, welcome to the SHINE Program! As a SHINE counselor, you will be making a very real difference in the lives of Medicare beneficiaries in your community. Wherever you work as a SHINE counselor, your contribution is valued and greatly appreciated.

This manual contains important information that you need to know about the policies and procedures of our program. Some of these policies are for your personal protection as a counselor, and some are mandated by federal law. All of these policies are designed to protect the rights of our beneficiaries and to ensure a positive counseling experience.

Please review the various sections of this manual so that you understand the specific policies related to your particular counselor role. There are several important general *policies* which apply to everyone. SHINE Counselors are expected to:

- Make a commitment to the program by establishing a consistent schedule of counseling hours mutually agreed upon by the Regional Director and the counselor
- Attend counselor meetings as scheduled by the Regional Program Director
- Agree to adhere to the requirements of the program and to sign a SHINE Counselor Agreement
- Agree to adhere to all of the policies of their host site and the Regional Office
- Complete the required documentation for each beneficiary contact and complete/submit reports as required
- Maintain the confidentiality of a beneficiary's personal information

Counselors have the right to

- An orientation and ongoing training to prepare them for their counseling role.
- Respect from the beneficiary and the agency
- Work in situations that are not hazardous to their well-being
- Receive feedback on the effectiveness of their work to empower them to improve their abilities to help others
- Maintain personal privacy such as home address and phone number with their beneficiaries
- Sound guidance, direction and appreciation on a regular basis from their supervisor

IMPORTANT INFORMATION FOR ALL SHINE COUNSELORS

Please be Patient!

Before starting your counseling activities, the Regional SHINE Program Director attempted to make the correct match between you and a counseling site based on the needs of the program and your interests. Occasionally there may be a lull in demand (the summer) or a tremendous increase in demand for counseling (late fall) as the insurance plans open for enrollment and start marketing their plans. The nature of the work fluctuates over the year so contact your Regional Director if you need help staying motivated and productive throughout the year. There are numerous other functions you could explore such as public speaking, outreach, and data entry that benefit the beneficiary and the SHINE Program.

Probationary Period

All new volunteers have a probationary of three months after their initial training is complete, and they have begun counseling sessions. If it is determined by you or the Regional Director during this probationary period that your involvement in the SHINE program is not suitable or appropriate termination can be immediate and without prior notice or reason provided by you or the regional director.

Your First Counseling Sessions

Your counseling experience will begin by mentoring at least 6 hours with a Regional Director or an experienced counselor in her/his site, the Regional Office and/or during home visits. You will observe the interaction between your mentor and her/his beneficiary, the questions asked and the counselor/beneficiary responses. You will observe that all beneficiary contacts are recorded. Then you will conduct 6 hours of counseling sessions while the mentor observes you. Please call the Regional Director if you have any concerns with the mentoring process.

Keeping You Updated and Informed

The Regional Director regularly schedules counselor meetings to provide on-going training. These sessions provide an opportunity to meet with other counselors, share your counseling experiences and learn problem-solving skills. Along with the monthly counselor meetings, we encourage you to participate in other training opportunities that arise during the year. Counselors also have access to the SHINE Counselors website at <http://shinecounselor.800ageinfo.com/>. This resource makes available training materials, fact sheets, and insurance related information. It also provides direct access to the SHINE Resource Manual and SHINE Counselor Mini-Manual.

Support and Assistance

If you have any questions about your counselor assignment or if you need guidance, support, or additional training, speak with your Regional Program Director or program staff.

If you have a suggestion for improving the SHINE Program or counseling procedures, please don't hesitate to let the Regional Director know of your ideas. The SHINE Program depends on counselors to help us continually improve our program.

Counseling Guidelines

Learning about health insurance options can be challenging for many people. Information about health care options changes continually with advances in medicine and medical procedures. Medicare beneficiaries are not immune to the transformation that has taken place in how they receive their coverage. Medicare beneficiaries must look at the complex issues of what type of coverage is best, how and where they can receive their health care, and what their health care and coverage will cost.

Our primary role as SHINE counselors is to help beneficiaries navigate the maze of options available so that they can make informed choices. We want to provide the information required to enable clients and family members to understand the options and benefits available and their rights under the Medicare system.

Counseling Skills

It is well known that how we learn is impacted by some factors including environment, age, and experience. In presenting new or complex information to clients, it is important to recognize that all of these factors may play a role in how they hear, comprehend and utilize the information. SHINE counselors need to make every effort to develop and adapt their counseling skills to ensure that their clients can use information to make choices with which they feel comfortable and that best meet their needs.

Counseling/Volunteer Conduct

It is expected that all volunteers will perform their duties in an objective, timely, and conscientious manner. It is also expected that volunteers act in a knowledgeable manner consistent with their training and all policies set forth.

Creating a Comfortable Counseling Environment

You will have the opportunity to work with individuals from many different ethnic groups and cultures as a SHINE counselor. Your ability to understand aspects of the client's culture will have a positive impact on the counseling experience for both you and the client.

Program Policies

Volunteer rights and responsibilities

Volunteers are viewed as a valuable resource to the SHINE program, its staff, and its beneficiaries. Volunteers have the right to be given meaningful assignments, the right to be treated as equal co-workers, the right to effective supervision, the right to be informed about significant matters affecting their roles and the right to recognition for work done. In return, volunteers agree to actively perform their duties to the best of their abilities, comply with volunteer policies and other work-related direction and provisions, and remain loyal to the values, goals, and procedures of the SHINE program.

False information

If it is discovered at any point during the volunteer/SHINE partnership that there was falsification of information, including material omission or misrepresentation, at any point during screening, it is grounds for immediate dismissal from the SHINE program

Certification and Recertification Process

SHINE Certification is awarded only to trainees who successfully complete the FULL SHINE Certification training course. The full training course provides extensive training on all parts of Medicare, supplemental options, public benefits, Medicare claims and appeals, internet training, other insurances and long-term care options. In addition, after the full training is completed, trainees must take and pass the SHINE Certification Exam. Each year thereafter, SHINE counselors are required to recertify to retain their SHINE certification.

Individuals trained to assist with Medicare Open Enrollment drug plan searches need to complete the full SHINE training course AND successfully pass the certification exam if they wish to receive SHINE Certification.

Counselor Protection

Since the SHINE Program is a volunteer program, all counselors are protected from liability by two legal measures: the Federal Volunteer Protection Act of 1997 42 U.S.C. 14503(a) and the Massachusetts Annotation 19A S38, Elder Care Volunteer. The state law states that “a volunteer elder care counselor or coordinator is not liable in any civil or criminal action for good faith performance of duties.” (A copy of the Federal Volunteer Protection Act and the Massachusetts Annotation law can be obtained from the Regional Director for review.)

Confidentiality

The SHINE Program considers confidentiality to be of utmost importance. Our beneficiaries, staff, and counselors need to be reassured that all is done to protect confidential and sensitive information.

Protecting confidential information about counselors is as important as protecting the confidential information of the beneficiaries we serve. Information obtained from a counselor's criminal offenders record check (CORI) is kept in a locked file cabinet at the regional site or lead agency. It cannot be shared with any other person or organization. Also, Regional Directors update and maintain personal files for each counselor in their programs.

Counselors may have access to confidential information about beneficiaries. For this reason, we require a signed confidentiality statement as part of the SHINE Counselor Agreement. To ensure the privacy of all of our beneficiaries, we require that counselors adhere to the following policies that are in agreement with the Federal Health Insurance Portability and Accountability Act (HIPAA):

- Counselors may share beneficiary information only with the SHINE Program staff.
- Counselors will keep confidential any beneficiary information.
- All written data that includes beneficiary information will be kept in a secure place at the counseling site or in the counselor's home as may be necessary. This includes emails and other correspondence.
- At the end of the counselor assignment, all written data (including emails) in the counselor's personal possession will be destroyed. (Some COA's may require data to be saved for up to 7 years).

If data is misplaced or stolen, volunteers **immediately** notify their supervisor so that appropriate notification can be made to affected beneficiaries and authorities.

Documentation

Monthly reports detailing services provided to beneficiaries are a critical component of recording counselor activities. The reports document services provided, monitor case activities and collect statistical information. Completed Client Contact Forms and Public and Media Activity forms must be submitted to the Regional Director at each monthly meeting or mailed in per the Regional Director's instructions. Summary forms may be required by the Regional Director.

Client Contact Form

The Client Contact Form includes the date, demographic information and duration of the counseling activity as well as additional data required by the federal government

and the Executive Office of Elder Affairs. Any observations made by the counselor during the session and reported on the Client Contact Form (e.g. some cognitive impairment, obvious deteriorating health or housing situation since last contact, unpaid bills, etc.) are taken seriously and will be shared as necessary with relevant staff. The data, except the beneficiary's name, is regularly entered into the CMS NPR data system by the end of each month. **Counselors are prohibited from keeping contact forms for cases that are closed in their personal possession.**

One of the requirements of the grant provided to the SHINE program is that SHINE conduct targeted outreach to certain populations. These populations include

1. The general Medicare population
2. Populations regarded as "hard to reach" due to
 - Race, culture background and ethnicity
 - Limited English proficiency
 - Beneficiaries with disabilities
 - Individuals eligible for the low-income subsidy for prescription drug coverage

To gather this data, SHINE requires counselors to collect and report demographic information about each client, including information about income, race, ethnicity and primary language.

Question: Client Race-Ethnicity

When asking this question, the categories of race-ethnicity should be read to the client to allow them to choose which categories apply to them. Below are suggestions of how to phrase this question.

→ "Which of the following best represents your racial or ethnic heritage? Choose all that apply."

OR

→ "Which categories best describes your race or ethnicity? You can choose one or more categories."

- Verbally list all race-ethnicity categories on the Client Contact Form for the client to choose from;

OR

- For in-person counseling sessions, highlight the Client Race-Ethnicity section, show the client the Client Contact Form and ask them to self-select the appropriate categories.

Question: Client Primary Language Other Than English

Primary language refers to the language that a person acquires in earliest childhood; also, the primary language of a community. It is also referred to as native language or mother tongue. Below are suggestions of how to phrase this question.

- “Is English your primary language?”
- “Do you have a primary language other than English?”

Question: Client Monthly Income

This question asks whether a clients’ income is below 150% of the Federal Poverty Limit (FPL) or at or above 150% of the FPL. The best way to ask this question to prevent the client from having to reveal their income (which may make some clients uncomfortable) is to provide the current 150% FPL. Then, ask the client whether their income is below or above this number. SHINE counselors do not need to know a client's exact income; a counselors’ responsibility is only to screen for potential benefit program eligibility, and this can be done by asking the client whether or not their income is above or below a particular amount. Below is a suggestion of how to phrase this question.

- “Is your income below (list the current 150% FPL), or is it above (list the current 150% FPL)?”

Public and Media Activity Form

A Public and Media Activity form (PAM) is completed by counselors who conduct presentations, attend health fairs, appear on radio, cable or TV shows or write newsletter articles. The Regional Directors provide the information to be disseminated and must approve all materials used in any public or media presentation. PAM’s are entered into the CMS NPR data system regularly.

Discrimination

The SHINE Program complies with the American with Disabilities Act (ADA) which is a federal law that prohibits discrimination on the basis of disability in employment, state and local government, public accommodations, commercial facilities, transportation, and telecommunications. In the employment/volunteer context, a qualified individual with a disability cannot be discriminated against in job application procedures, hiring, firing, promotion, compensation, job training and other terms, conditions and privileges of employment/volunteer work. Also, an employer/agency/program has a duty, if requested, to make a reasonable accommodation to the known disability of a qualified individual if it would not impose an undue hardship on the employer’s business operations. State law, Massachusetts General Laws, Chapter 151B, Section 4 (16) also protects employees with disabilities.

Harassment

SHINE is committed to providing a safe and respectful work environment for all personnel and beneficiaries. No one has the right to harass anyone else at the SHINE workplace or in any situation related to SHINE programs/services. SHINE treats all complaints of harassment seriously, whether they are made informally or formally. Action will be taken on all complaints to ensure that they are resolved quickly, confidentially and fairly. Any employees/volunteers found to be engaging in sexual harassment are in violation of the law (Title VII of Civil Rights Act of 1964 and Massachusetts General Law 151B) and may be subject to disciplinary action.

Grievances/Complaints

Any complaints or grievances that any volunteer has with staff, other volunteers, beneficiaries, or partner organizations should be communicated to their supervisor. If the complaint is regarding the volunteer's supervisor the state SHINE office should be contacted unless other procedures are mandated by the Regional Director's host site.

Information/Technology Resources

Counselors who use computers, printers, and other technology at their sites are expected to comply with the acceptable usage policies of their site. They should understand that the network administrator has the right to monitor use of the site's computer and has access to any data contained on the computer as well as data sent or received by that computer.

Dress Code

As representatives of SHINE, volunteers, like the staff, are responsible for presenting a good image to beneficiaries and the community. Volunteers should dress appropriately for the conditions and the nature of their volunteer duties, maintaining a high standard of person appearance, hygiene, and grooming at all times.

Reporting Concerns about Beneficiaries

Report your suspicion of self-neglect, and/or abuse, neglect or financial exploitation by others first to the Regional Program Director. The Regional Director may refer the matter to the local Elder Protective Services Agency. This report will be kept in confidence to protect the counselor. If follow-up is warranted, Protective Services must have first-hand reports to proceed and will be in touch with the counselor directly.

Emergency Procedures

It is imperative that counselors know what to do in the event of an emergency. The following guidelines and policies provide information about responding to an emergency situation in the beneficiary's home. In the event of an emergency, a counselor should:

1. Call 911 and provide required information
2. Follow directions given by the dispatcher
3. Stay with the beneficiary until the ambulance arrives
4. Never move the person or begin CPR or apply emergency first aid unless trained and certified to do so
5. Contact the Regional Director after the situation is stabilized to report the incident

It is crucial that all incidents are reported to the Regional Director regardless if 911 is called

All Regional sites will provide regular training on safety protocols

Protection from Injury

If a counselor notices any conditions which compromise the safety of the counselor or the beneficiary, she/he should report them to the Regional Director. **If at any time during a visit a counselor feels unsafe, threatened or uncomfortable she/he should terminate the counseling session immediately.**

If a counselor is injured in any way at the counseling site, she/he should report the incident as soon as possible to the Regional Director.

Prohibited Activities

The Executive Office of Elder Affairs Program prohibits the following activities during the counselor assignment:

- Advertising, promoting or selling a product, goods or services
- Engaging in any illegal or fraudulent activities
- Proselytizing for religious purposes
- Campaigning for political office or a ballot initiative
- Accepting gifts or payment from beneficiaries, their families, caregivers or other representatives
- Political statements and activities in counseling sessions

Please note: If a beneficiary wants to make a donation; direct them to the Regional Office for guidelines for donating to the SHINE program

Transportation

Counselors are expected to provide their transportation. **Counselors may NOT transport beneficiaries in their cars for any reason.** The SHINE Program does not provide reimbursement for travel expenses. However, the lead agency may reimburse for travel.

Drug-Free Workplace

SHINE operates a work environment that is free of alcohol and drug use/abuse. This is a zero tolerance policy. The possession or consumption of alcohol or illicit drug, or misuse of prescription or “over the counter” drugs is prohibited on SHINE premises or work sites or in circumstances deemed by the SHINE program to present a serious risk to the interest of the SHINE program in terms of volunteer, paid staff, beneficiary or public safety, service quality or the organization’s reputation. This includes the manufacturing, possession, transfer, distribution, or selling of alcohol or illicit drugs.

Volunteers who take legal medications whether or not prescribed by a licensed medical practitioner that affects or impairs judgment, coordinator or perception and would adversely affect their ability to perform work in a safe and productive manner should notify their supervisor at their SHINE site.

Relationships with Beneficiaries

Volunteer relationships with beneficiaries have the same boundaries as those of paid staff and beneficiaries. It is appropriate to be friendly, courteous and caring but it is not appropriate to become friends with beneficiaries, their family members or others connected to the delivery of service.

Political/Media Activity

Counselors may participate in political activity as long as they do not claim to be representing the SHINE Program. While engaged in SHINE activities volunteers should not express any political opinions or be involved in political activities. SHINE volunteers should not be involved with the media, and any media requests should be forwarded on to the Regional Director.

Leaves of Absence

At the discretion of the regional director leaves of absence may be granted for volunteers. Volunteers may need to retake parts of the SHINE training again or retake the SHINE examination before returning to volunteer duties.

Conflict of Interest Statement

I certify that my employment/volunteer position in the Serving the Health Insurance Needs of Everyone (SHINE Program) does not constitute a potential conflict of interest, as neither I nor my immediate family are employed by or have a financial interest in a business or organization that provides prescription drug coverage or health insurance. I agree that during my employment /association with the SHINE Program I will not engage in health insurance counseling, financial planning assistance including application completion and distribution of health insurance information for a profit.

I understand that I will be terminated for violation of this conflict of interest agreement.

This conflict of interest could include personal, philosophical or financial connections.

Termination

A violation of any SHINE Program policy may lead to termination from the program. SHINE accepts the service of volunteers with the understanding that service is at the sole discretion the SHINE program. At any time the SHINE program can decide to terminate the volunteer's assignment or make changes to their volunteer assignment. In turn, volunteers may resign from their volunteer service at any time for any reason. It is requested that volunteers give as much advance notice of their departure as possible along with the reason for their decision. When the relationship between the SHINE program and the volunteer has been terminated for any reason all working relationships the volunteer has with the program, its services, personnel, and beneficiaries are severed which includes any service-related functioning.

Please note: Re-acceptance as a volunteer into the SHINE program after leaving is not automatic. Re-acceptance decisions are based on past performance as well as screening tools that may have been updated since acceptance in a volunteer position previously

All volunteers, regardless of length of tenure, are subject to all policies noted above including any new policies coming into effect during an established volunteer's tenure

It is the volunteer's responsibility to seek clarification on any of the above policies. Not understanding a policy is not acceptable grounds for failure to comply.