

# Strengthening SHIP and Medicaid Agency Collaboration to Improve Dual- Eligible Support

May 28, 2026



# Agenda

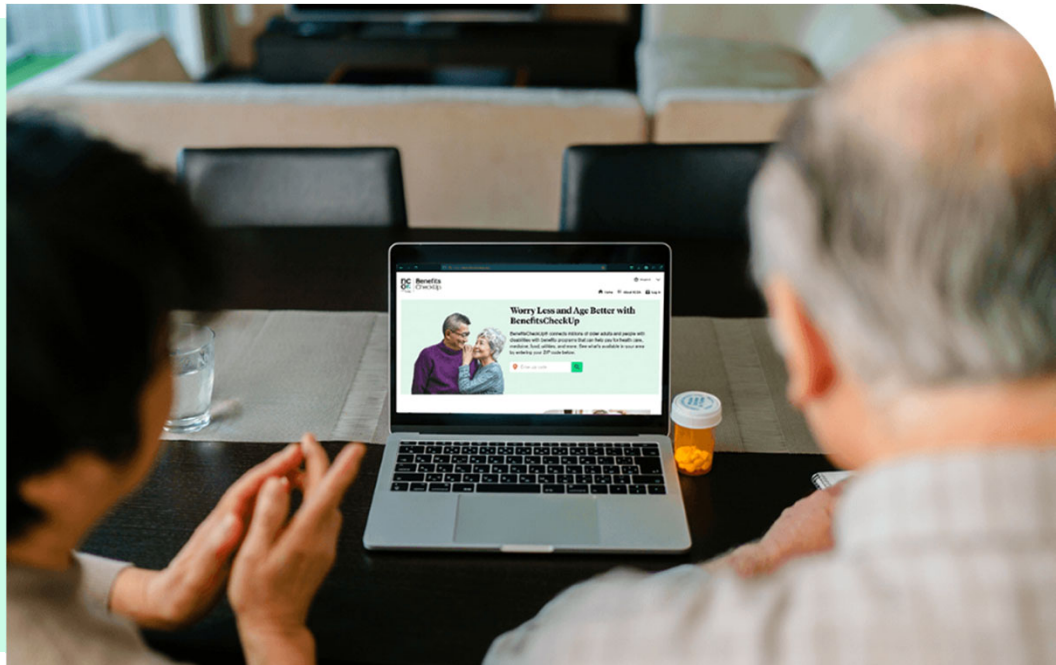
- Overview & Background  
Ryan Ramsey, NCOA
- SHIP TA Center Survey Findings  
Brandy Bauer, NEI3A
- ADvancing States Survey Findings  
Kristin Helfer Koester,  
ADvancing States

# Understanding the 2025 Medicaid–SHIP Collaboration Surveys



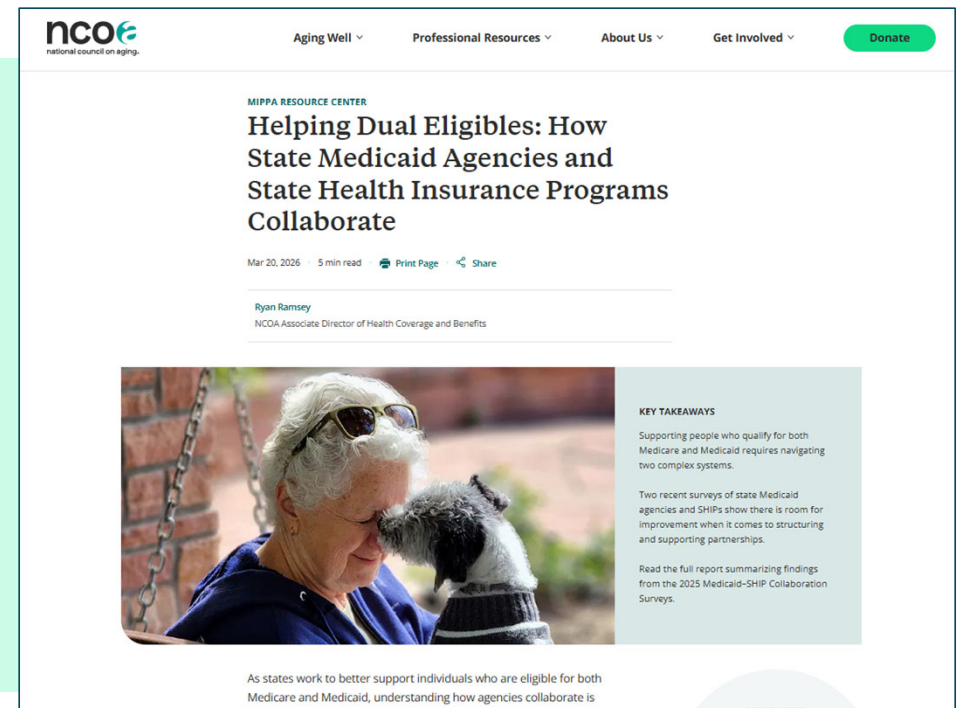
# Understanding the 2025 Medicaid–SHIP Collaboration Surveys

- As states work to better support individuals who are eligible for both Medicare and Medicaid, understanding how agencies collaborate is critical.
- To shed light on these partnerships, ADvancing States and the SHIP Technical Assistance (TA) Center, both in partnership with the National Council on Aging (NCOA), launched a two-part national survey effort in May 2025.



# Understanding the 2025 Medicaid–SHIP Collaboration Surveys

- The resulting report provides a unique, dual-perspective snapshot of how State Medicaid Agencies and State Health Insurance Assistance Programs (SHIPs) work together to assist dually eligible individuals.
- Find on NCOA.org  
☐ <https://www.ncoa.org/article/helping-dual-eligibles/>





# Background

- Supporting people who qualify for both Medicare and Medicaid requires navigating two complex systems with distinct rules, data structures, and administrative processes.
- State Medicaid agencies oversee eligibility, enrollment, and benefits, while SHIPs provide in-depth, personalized counseling to Medicare beneficiaries and their families.
- Because the two systems are separate, individuals often fall into gaps, especially when eligibility, enrollment, or Medicare Savings Program (MSP) issues arise.



# Why This Project Was Needed

- Previous research and program experience indicated that cross-agency collaboration varies widely across states, but there was little data capturing how both sides view these relationships. This project was developed to fill that information gap.
- Together, these two organizations were uniquely positioned to collect balanced, bi-directional information: one survey of state agencies, and one survey of SHIPs.
- Together, these surveys create a paired data set that shows how each side experiences the partnership, something not previously available.



# SHIPs & Medicaid

Brandy Bauer  
Director, SHIP Technical  
Assistance Center





## What are SHIPs?

- State Health Insurance Assistance Programs (SHIPs) are in every state, DC, Guam, Puerto Rico and US Virgin Islands
  - May go by different names/acronyms (e.g., HICAP, SHINE, SHICK, VICAP)
- Funding from the Administration for Community Living (ACL), U.S. Department of Health and Human Services
  - Awards made to state insurance/aging department
  - Funding often trickles down to local aging/disability organizations



# Two Mandates: SHIP and MIPPA Funding

## SHIP

- Provide local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers

## MIPPA

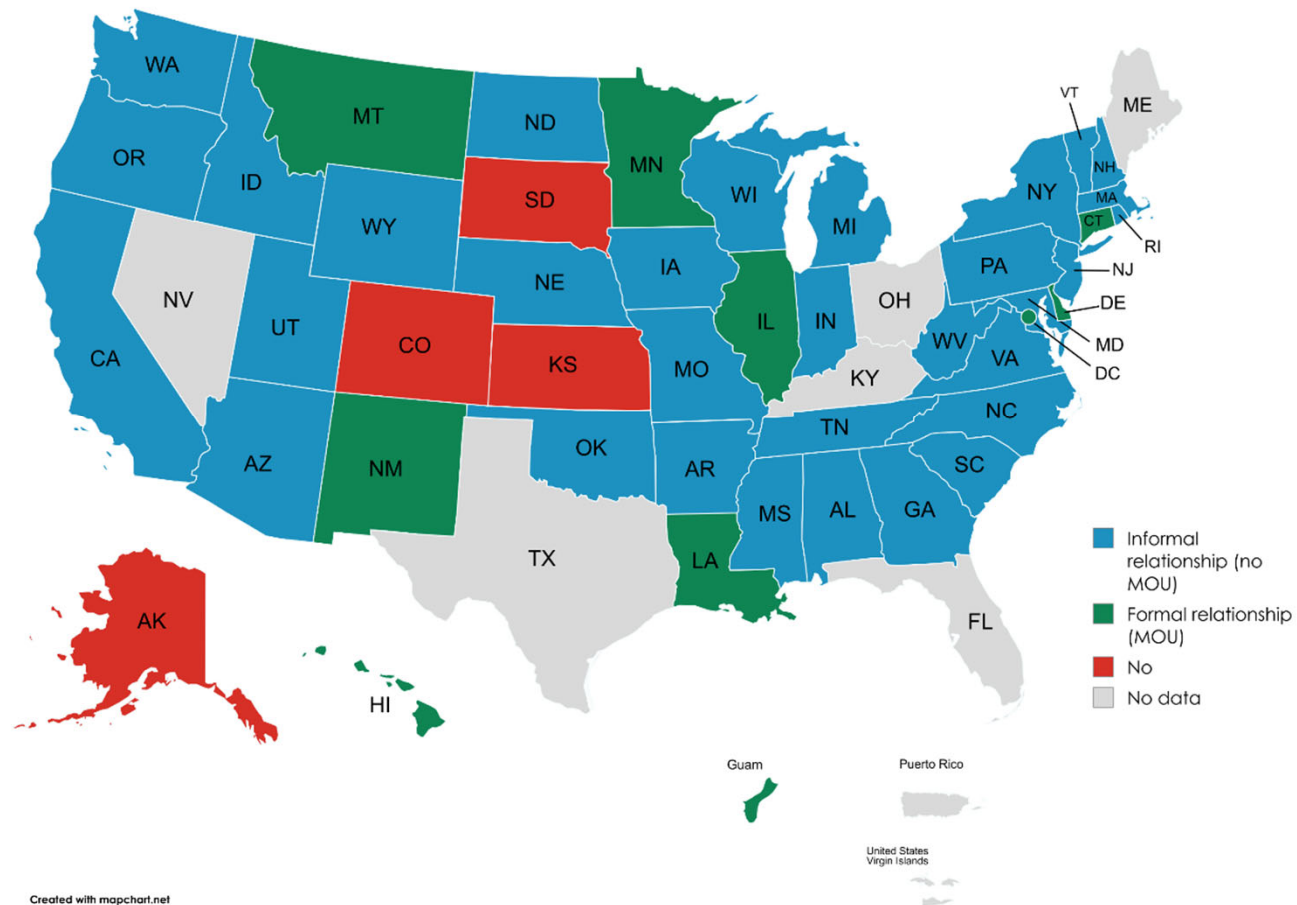
- Assist low-income Medicare beneficiaries with screening and enrollment into the Medicare Savings Programs (MSPs) and Part D Low-Income Subsidy (Extra Help); promote Medicare's preventive services

# Spring 2025 Survey of SHIPs

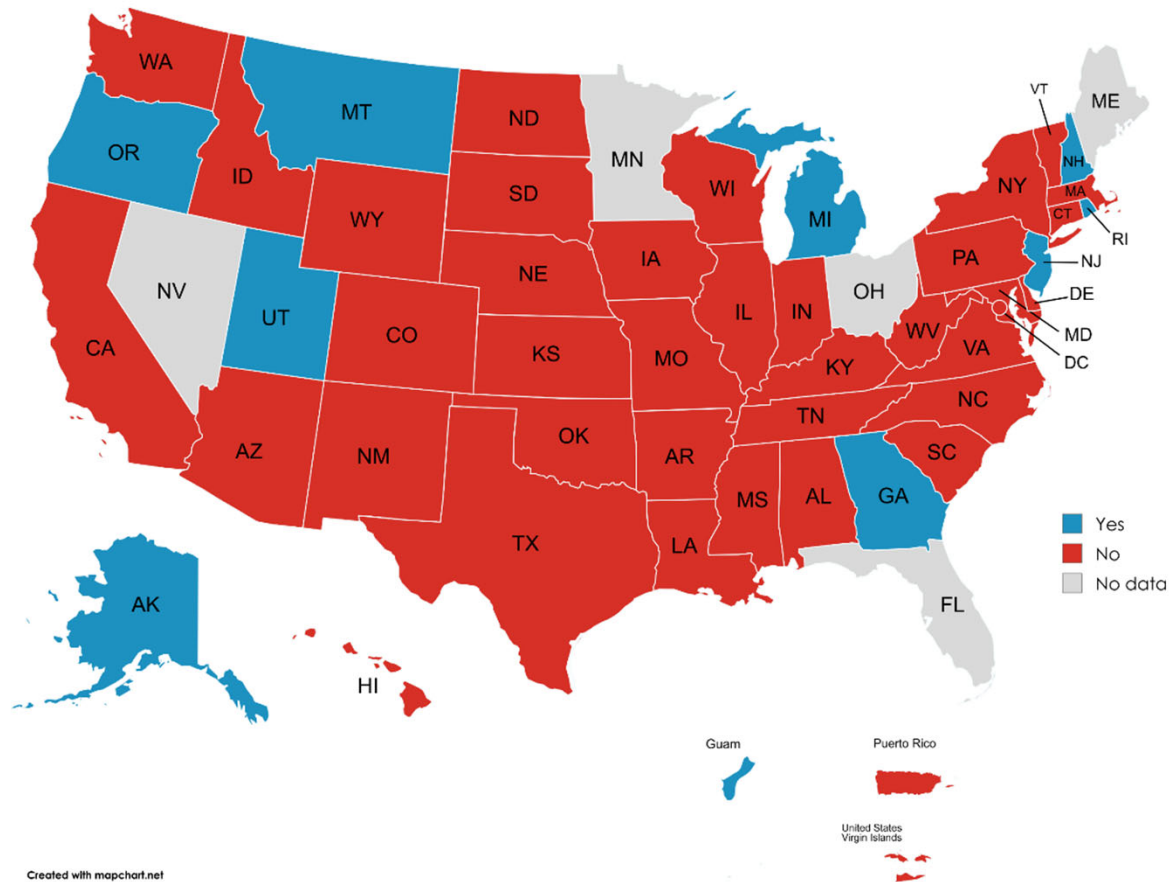
- Purpose: Understand how SHIPs may be working with state/local Medicaid agencies, as well as the opportunities for and challenges to further collaboration
- Participation from 50 SHIPs (though not every question answered)



# Relationship with Medicaid Agency



# SHIP and Medicaid Under Same Agency?



## Positive Outcomes to Collaboration

“A main programmatic outcome has been the ability to know how the state is communicating with Medicaid recipients. We know when mailings go out, what they look like, and what the messaging/need is.”

- Help and quicker resolution with complex beneficiary cases
- Increased beneficiary awareness of SHIP
- Cross-training of staff
- Increased cross-referrals
- Efficiency
- Access into Medicaid data system



## Challenges to Building Relationships

“We are listed as a contact on the Medicare Savings Program application and are often listed on other notices (e.g., redeterminations), but we have minimal to no access to data about eligibility, application status, enrollment, etc.”

- Navigating the bureaucracy and connecting with the right division
- Staff churn/understaffing
- Unwillingness or inability to allow SHIP access to Medicaid information
- Inconsistency of messaging

## Case Study: Connecticut

- SHIP (called CHOICES) previously in Department of Social Services (DSS) with Medicaid until 2010
- Three formal Memoranda of Understanding:
  - Read-only access to DSS's benefits system (for paid SHIP staff at Area Agencies on Aging)
  - Community partner logins to DSS's benefits application portal (allows SHIP staff to submit applications on behalf of beneficiaries)
  - Data-sharing agreement where DSS sends lists of people transitioning off Medicaid and into Medicare without the Part D Low Income Subsidy (LIS/Extra Help)
- CHOICES director has daily communication with DSS Escalation Unit

## Recommendations from CHOICES (CT)

“We frame it as, ‘We’re here to help your staff capacity, your call volume.’ How can we help you make things easier?”

- “Play the long game with small, consistent efforts”
- Position the SHIP program’s role as supporting staff capacity and reducing call volume, rather than criticizing errors
- Rather than seeking full data access all at once, start with smaller requests such as community partner logins or limited data-sharing

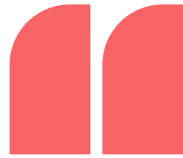
## Case Study: Guam

- Department of Public Health and Social Services (DPHSS) oversees both SHIP and Medicaid divisions
  - Longstanding informal relationship began with cross-training and collaborating on duals cases
- Formal Memoranda of Agreement (MOA) established in 2024:
  - Coordinated screening for Medicaid and Medicare eligibility
  - Referrals for eligible beneficiaries
  - Data sharing, including:
    - SHIP access to Medicaid eligibility data
    - Medicaid access to Medicare eligibility data for the Medicare Part B premium buy-in program
  - Coordination of services, outreach, and education
  - In-service training

## Recommendations from Guam SHIP

“Maintenance of the MOA is important. Once formalized, don’t let it sit in a folder. Utilize the agreement in order to enhance its strengths and identify weaknesses.”

- In beginning, focus on understanding the workings of both offices
- Seek staff buy-in, especially if they may be taking on more responsibility
- Use the MOA as a working document and consistently review it to make changes



*We have been able to ensure that Medicare beneficiaries get the Medicaid benefits that they may be entitled to or help them get other benefits that they may not be aware are available.*





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# ADvancing States Member Survey

- Learn about partnerships and collaborative activities between state Medicaid agencies and SHIPs
- Survey conducted in May 2025
- Surveyed ADvancing States members, representatives from state agencies that administer Aging and Older Americans Act (OAA) programs and services, and Medicaid long-term services and supports (LTSS).

37

Total Respondents

54%

State Aging & OAA Agencies

30%

State Medicaid Agencies

16%

Other (Medicare & Medicaid, disability services, eligibility policy, advocacy)

## Key Findings at a Glance

**81%**

of respondents reported their state Medicaid agency collaborates with the SHIP

**30%**

Communicate with SHIP several times a month

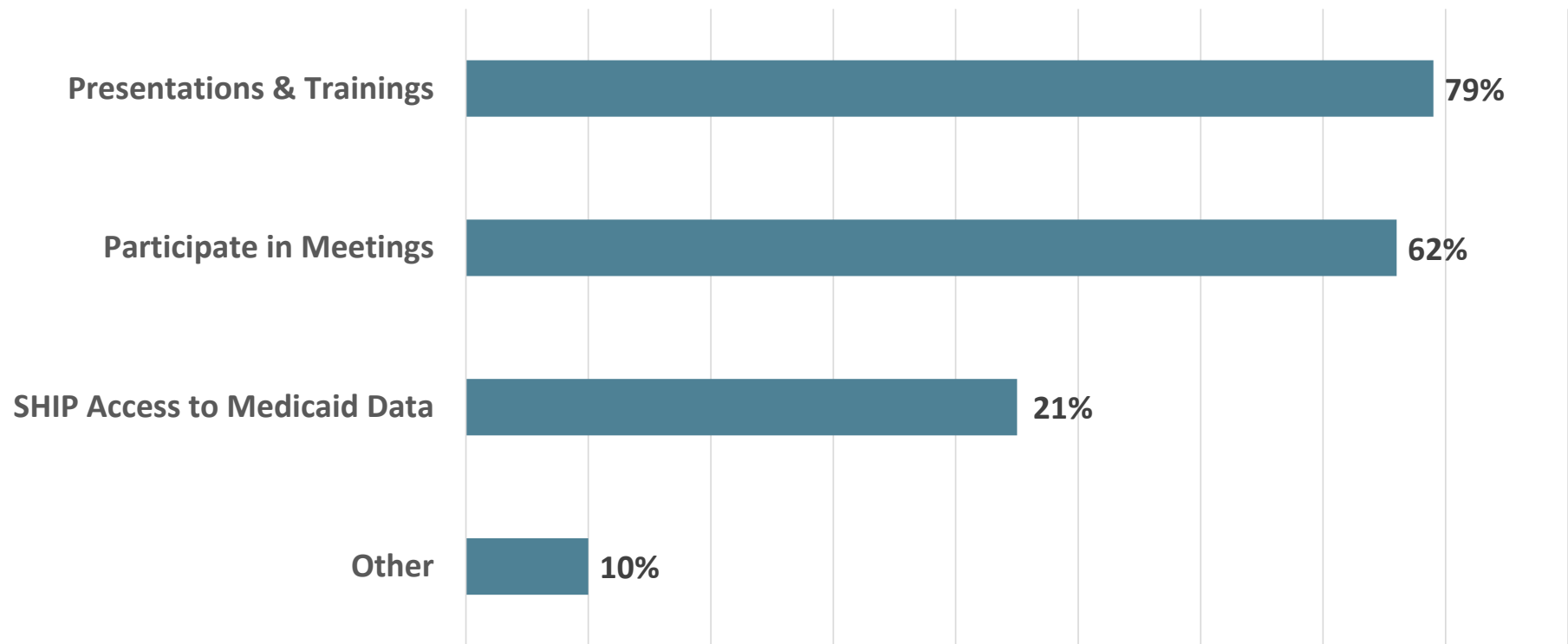
**74%**

Lack a formal agreement or MOU between Medicaid and the SHIP

**350+**

Buy-in & benefits resolved in one state in a year

# Types of Collaboration



# Programmatic Outcomes & Benefits

## Enhanced Coordination

Improved coordination between Medicaid and Medicare programs for dually eligible individuals.

## Improved Outreach

Better outreach and education on Medicaid benefits, particularly for dual-eligible individuals.

## Staff Capacity Relief

Partnership supports staff capacity at Medicaid by empowering SHIP counselors to answer complex inquiries.

## Improved Communication

SHIP assisted with member communications on MLTSS program, reinforcing goal of aligned enrollment.

*“Ongoing awareness of Medicaid impacts, dual-special needs plan (D-SNP) requirements, etc., allows for more informed education, so we don't receive as many calls/inquiries specific to these types of questions.”*

**- LTSS respondent**

*“Better collaboration; more seamless referrals”*

**- “Other” respondent (LTSS, Disability Services and Aging/Older Americans Act)**

# Challenges to Partnerships

## Common Barriers Identified by Respondents

### Limited Data Access

SHIPs often lack access to Medicaid systems, causing delays and inefficiencies when resolving eligibility and benefit issues for dually eligible individuals.

### Staffing Shortages

Both Medicaid agencies and SHIPs report insufficient staff to support robust cross-agency collaboration and joint outreach.

### Funding Limitations

Limited dedicated resources for joint initiatives constrain the scope and sustainability of collaborative activities.

### Misaligned Priorities & Timelines

Different reporting structures, program cycles, and policy timelines between agencies create coordination friction.

### Privacy & Data Sharing Barriers

Privacy regulations complicate data sharing efforts, limiting the ability to better serve dually eligible individuals.

### Agency Silos & Leadership Changes

Organizational silos and leadership turnover can disrupt established relationships and hinder long-term partnership development.



# Support Needed to Strengthen Partnerships

## What States Are Asking For

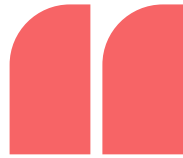
- Additional staff and dedicated funding for joint programs
- Increased training for both Medicaid and SHIP staff on programs, policies, and referral protocols
- Shared examples of effective MOUs and best practices from other states
- Joint outreach resources for dually eligible populations
- Regular cross-agency convenings and structured communication forums

*"Guidance/information for Medicaid staff regarding the importance of SHIP/MIPPA and how other states effectively collaborate."*

— Other respondent (Aging & Medicaid LTSS)

*"Increased funding for joint outreach programs to raise awareness of Medicaid and Medicare integration and expanded training resources are needed."*

— Aging/OAA respondent



*“The relationship [between Medicaid and SHIP] has resulted in a better understanding between agencies regarding the knowledge base of Medicare and Medicaid policy and the burdens to clients and navigating between the two programs.”*



## Future Opportunities for SHIP and Medicaid Collaborations

- HR 1 / Working Families Tax Cut / OBBBA
  - Possible need to develop or expand partnerships and support
- Medicaid spend-down
  - Increased requests for Medicaid, SHIPs, and Aging departments to counsel individuals who are subject to a spend-down
- Medicaid claiming
  - Opportunities for SHIPs or hosting organizations to obtain Medicaid funds for counseling Medicaid enrollees
- Sharing of resources, increased training opportunities, coordinated outreach

# Contact

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