

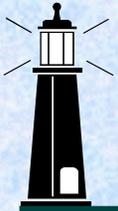
# Barriers to Awareness and Enrollment

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State Health Insurance Assistance Programs

There are numerous reasons why individuals do not apply for QMB, SLMB, QI and QDWI:

- Structural barriers
- Beneficiary perceptions
- Social and demographic barriers

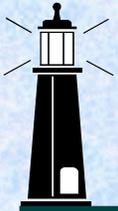


# Structural Barriers

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State Health Insurance Assistance Programs

- Lack of knowledge about the program
- Lack of information on eligibility criteria
- Burdensome application process

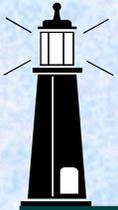


# Beneficiary Perceptions

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State Health Insurance Assistance Programs

- Welfare stigma
- Personal perceptions (i.e., hesitant to divulge financial status or do not perceive themselves as needy)
- Fear of losing what they have
- Mistrust of Government Agencies
- Rejection of past application

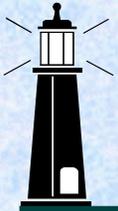


# Social and Demographic Barriers

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State Health Insurance Assistance Programs

- Access issues (i.e., lack of transportation or geographical isolation)
- Communication issues (i.e., language or literacy barriers)
- Comprehension problems due to dementia or infirmity

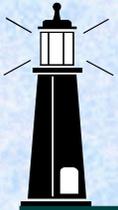


# Ways to Overcome Barriers

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State Health Insurance Assistance Programs

- When screening for other benefit programs, simultaneously screen for QMB, SLMB, QI and
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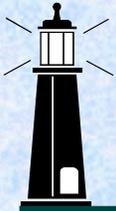


# Raising Awareness and Increasing Motivation

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State Health Insurance Assistance Programs

- Do not refer to people using the program name
- Make explanations of benefits simple and tangible
- Connect benefits to the receipt of other benefits
- Provide written materials to beneficiaries for future reference
- Stress limited time availability of QI programs



# Use of Terms

State Health Insurance Assistance Programs

Instead	Use
Medicare Buy-In, QMB, SLMB, QI	Medical assistance
Welfare	Temporary or financial assistance
Acronyms	Use full names to avoid confusion or "programs that help people with Medicare pay for health care costs"
Handicapped	Disabled
Disabled person	Person with disability
Do you receive welfare?	Do you have income below \$___? Do you need help with your medical bills?