

CHAPTER 17 - SENIORS' HEALTH INSURANCE INFORMATION PROGRAM

11 NCAC 17 .0101 DEFINITIONS

As used in this Chapter:

- (1) "Counselor" means a private citizen who has been trained by SHIIP employees and is certified by SHIIP to voluntarily provide counseling in accordance with this Chapter.
- (2) "Department" means the Department of Insurance of the State of North Carolina.
- (3) "SHIIP" means the Seniors' Health Insurance Information Program.
- (4) "SHIIP employee" means an employee of the Department of Insurance who is acting on behalf of SHIIP.

History Note: Authority G.S. 58-2-25; 58-2-40(1); 58-54-25; 58-55-30;
Eff. July 1, 1992;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. March 24, 2019.

11 NCAC 17 .0102 PURPOSE AND DUTIES OF SHIIP

(a) SHIIP is established within the Department as a statewide health benefits counseling program to provide Medicare beneficiaries with counseling in Medicare, private health insurance, and related health care coverage plans.

(b) In carrying out its duties under this Chapter, SHIIP:

- (1) Acts as a clearinghouse for information and materials relating to Medicare and health insurance.
- (2) Develops additional information and materials relating to Medicare and health insurance, as necessary.
- (3) Provides minimum standards and materials for training and certifying counselors.
- (4) Provides information for health insurance educational activities that are conducted by employers, senior organizations, and other interested groups.
- (5) Supports, to the extent possible, additional emphasis on expansion of community educational activities that would provide for announcements on television and in other media that briefly describe the nature of Medicare, Medicare supplement insurance, and long-term care insurance, and the availability of consumer information and materials under this Chapter.
- (6) Provides community education on Medicare, Medicare supplement insurance, and long-term care insurance.
- (7) Recruits, trains, and coordinates counselors.
- (8) Assists individuals and provides informal advocacy with respect to Medicare and health insurance benefits claims.

History Note: Authority G.S. 58-2-25; 58-2-40(1); 58-54-25; 58-55-30;
Eff. July 1, 1992;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. March 24, 2019.

11 NCAC 17 .0103 LOCATION, MAILING ADDRESS, AND TELEPHONE

(a) The primary location of Seniors' Health Insurance Information Program or SHIIP is 3200 Beechleaf Court, Raleigh, NC 27604.

(b) The mailing address of SHIIP is 1201 Mail Service Center, Raleigh, North Carolina, 27699-1201.

(c) The telephone numbers for SHIIP are toll-free 1-855-408-1212 and 1-919-807-6900.

History Note: Authority G.S. 58-2-5; 58-2-25; 58-2-40(1); 58-54-25; 58-55-30;
Eff. July 1, 1992;
Amended Eff. January 1, 2018; November 1, 2011; September 1, 2002;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. March 24, 2019;
Amended Eff. February 1, 2024.

11 NCAC 17 .0104 COUNSELORS

- (a) Counselors shall not engage in the solicitation of insurance sales. Licensed insurance agents and employees of insurance companies are not eligible for training and certification as counselors by SHIIP.
- (b) No counselor shall provide counseling services under this Chapter unless he or she has been trained and certified by SHIIP.
- (c) Before providing any counseling services, counselors shall disclose, in writing, to recipients of counseling services pursuant to this Chapter that the counselors are acting in good faith to provide information about the Medicare program and about health insurance policies and benefits on a volunteer basis, but that the information shall not be construed to be legal advice.
- (d) Counselors shall not endorse any particular insurance company or insurance agency, agent, broker, brokerage firm, or other private provider of health insurance.
- (e) Counselors shall keep all consultations with recipients of counseling services confidential, except for filing of reports with SHIIP employees.

History Note: Authority G.S. 58-2-40(1); 58-54-25; 58-55-30;
Eff. July 1, 1992;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. March 24, 2019.

11 NCAC 17 .0105 MEDICARE SUPPLEMENT POLICIES

All Medicare supplement insurance policy forms that have been approved by the Life and Health Division of the Department are on file in the offices of SHIIP. Copies of these policy forms are available as soon as practicable after request therefor and payment of the copying fee specified in G.S. 58-6-5(3).

History Note: Authority G.S. 58-2-40(1); 58-6-5(3); 58-54-25;
Eff. July 1, 1992;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. March 24, 2019.

11 NCAC 17 .0106 BUYER'S GUIDES

The Guide to Health Insurance for People with Medicare, as published by the National Association of Insurance Commissioners, or any successor publications, are available from SHIIP to consumers, free of charge. Licensed insurance agents and employees of insurance companies shall obtain these publications from the insurance companies by which they are appointed or employed.

History Note: Authority G.S. 58-2-40(1); 58-54-25; 58-55-30;
Eff. July 1, 1992;
Amended Eff. February 1, 1996;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. March 24, 2019.