



THE NAVIGATOR

Charting a Healthy Course

FALL / WINTER 2022



SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
(IN REHABILITATION)

Keeping You Up to Date: Rehabilitation Status Report

We have prepared this Rehabilitation Status Report to help keep you informed about new developments. The rehabilitation court process can be complicated with periods of delays and uncertainty. We appreciate your patience and understanding as this process moves forward.

DELAY IN THE REHABILITATION PLAN POLICY MODIFICATION DATE



As you are aware, the Pennsylvania Commonwealth Court approved SHIP's Rehabilitation Plan in September 2021. The Plan's primary goal is to help correct SHIP's

financial condition through policy modifications with a focus on protecting policyholder interests. The majority of policyholders received their Plan Election Packages and submitted their Coverage Election Forms in early 2022. Subsequent notices were mailed to affected policyholders informing them that the effective date of the Rehabilitation Plan policy modifications would be delayed.

The delay was the result of certain state insurance regulators filing an appeal with the Supreme Court of Pennsylvania regarding the Approved Rehabilitation Plan and other legal matters. While the Pennsylvania Insurance Commissioner, as the statutory rehabilitator of SHIP, commenced implementing many aspects of the Plan, he directed SHIP's Rehabilitation Team to delay implementation of policy modifications until after the appeal is heard by the Supreme Court of Pennsylvania.

On September 15, 2022, the appeal was heard before the Supreme Court of Pennsylvania. There

is no definitive timeline for when the Court may make its decision.

WHAT HAPPENS NEXT?

Policyholders will be notified of the new Policy Modification Effective Date by regular mail approximately 30 days before their elections become effective. Current premium and policy benefits will remain unchanged until the new Policy Modification Effective Date is established and communicated to policyholders. You must continue to pay your premium when due in order to maintain your current coverage.

We will continue to send notices when there are important developments to share with policyholders. Additionally, court filings are available for review at shipltc.com/court-documents. You are encouraged to visit SHIP's website regularly for the latest information and rehabilitation materials.

WHAT IF YOU DID NOT RECEIVE AN ELECTION PACKAGE?

If you are a policyholder who did not receive an Election Package, please be aware that policyholders in certain states were not mailed the Election Package because insurance regulators in those states requested that Election Packages not be mailed to their policyholders at this time. Election Packages for the following states will be prepared at a later date:

- | | |
|----------------------|----------------|
| Connecticut | Maryland |
| District of Columbia | North Dakota |
| Idaho | Ohio |
| Iowa | South Carolina |
| Louisiana | |

For more information, visit shipltc.com/election-package-overview.





Avoiding Senior Scams: Ways to Protect Yourself

The holidays are approaching – which means scammers will be more active looking for their next victims. Follow these tips, now and year-round, to help keep yourself safe:

Shred Statements and Don't Share Personal Info.

Invest in a paper shredder and use it to destroy all receipts containing your credit card number. Regularly check your bank and credit card statements and never purchase anything from an unsolicited offer over the phone or internet. Don't give out personal information to someone who initiates contact with you.

Stop Sales Calls and Manage Your Mail. Visit the National Do Not Call Registry at donotcall.gov and sign up to stop telemarketers from contacting you. Don't let your mail sit in your mailbox for a long time. Use direct deposit to ensure that checks go right into your accounts and are protected from scammers who have been known to steal benefit checks from mailboxes.

Examine Emails Closely. Keep an eye out for phishing emails which can appear to come from a bank, credit union, or other trusted organization but are from scammers who want to infect your computer with a virus and steal information. Don't click on links in email or download attachments. Instead, visit the website from a new browser window.

Beware of Tech Tricksters. A popular scam involves a call coming from Microsoft, Apple, or another tech company informing the person who

- answers the phone that their computer is infected
- or being used illegally, and they must pay a fee to fix it. Hang up immediately! Sometimes the caller
- will instruct the user how to allow them to access their computer remotely. Then the caller will install
- malware on the machine and steal information.
- **Protect Your SSN.** Many people rely on social security benefits to survive. The Social Security Administration never suspends or disables anyone's Social Security Number. If someone calls representing the SSA and tells you your social security number has been suspended or used for illegal activity and you will need to pay a fee to get a new number, hang up. Contact the Federal Trade Commission at 877-FTC-HELP (877-382-4357) to report the call.
- You can never be too careful when looking out for scams. Simply being cautious of unsolicited phone calls, mailings, and door-to-door service offers and not giving out your personally identifiable information will go a long way toward helping you avoid becoming a victim of fraud.



CUSTOMER
SERVICE
CORNER

IMPORTANT REMINDER:

Do You Have a Power of Attorney on File With Us?

A Power of Attorney (POA) enables you to designate certain people to make decisions about your insurance policy, finances, and/or care. POA forms are governed by state law and each state has specific requirements that make POAs valid and enforceable. We encourage you to work with an attorney or other trusted advisors to create documents tailored to meet your specific needs.

If you have already executed a POA, it is important that SHIP has a copy of it on file. Please send your paperwork to us by fax at (952) 983-5254 or by mail to P.O. Box 64913, St. Paul, MN 55164.

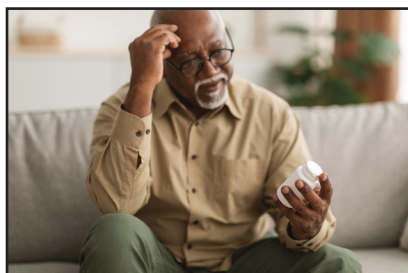
Managing Your Meds: Essential Safety Tips

October 21 was National Check Your Meds Day which was established by the U.S. Department of Health and Human Services for patients to gain a clearer understanding of exactly what their prescribed medication does, how it affects them, if they're taking them correctly, and if there's a more cost-effective alternative to what they're being prescribed. If you haven't reviewed your prescriptions lately, it's a good idea to do so now.

According to WebMd, 750 older adults are hospitalized every day due to side effects from one or more medications and research shows the average senior takes four or more prescription drugs daily. Follow these simple tips to help reduce your risk of adverse reactions or negative side effects when taking your medications.

Know Your Medicines. Keep a list of all medicines, including vitamins, over-the-counter drugs, and prescriptions that you take. You can download a medication checklist online or make your own. List the name of the medication, what it's for, the date you started taking it, the doctor that prescribed it, its color and shape, your dose, and when and how often you take it.

Follow Instructions. Only take the dosage as prescribed on the bottle and take it in the light so you don't make a mistake. Don't take a larger dose thinking it may help more or skip or take half doses to save money. Talk with your doctor or pharmacist if you are having trouble affording your medication. There may be help!



Manage Your Medication. Use tools (like a weekly pill organizer) or technology (such as a phone app or automatic pill dispenser) to remind you when to take your medication and how much to take.

- There are numerous pill dispensers from basic to fully-automated that can help you organize your medications and provide visual or audible cues to take them. To find the right system for you, ask your pharmacist, check local medical supply stores, or search the web for "pill organizer", "pill alarms", or "automated medication dispenser".



- **Pay Attention to Side Effects.** If you experience any unwanted or unexpected symptoms, write them down so you can report them to your doctor accurately. Call your doctor right away if you have any problems with your medicines or if you are worried the symptoms you are feeling might be due to your medication. It's helpful to create a file with all the written information that comes with your medicines as it typically includes insights into possible side effects. Keep this information where you can quickly and easily refer to it.

- **Check Expiration Dates.** If the date on a medication bottle is past its expiration, check with your doctor about how to safely discard it or you may be able to dispose of it at your pharmacy. Seniors use more medicines than any other age group in the U.S. and age-related changes, such as weight-loss and decreased body fluid, may alter the way drugs are processed by the body. Staying on top of your prescriptions, knowing when and how much to take, and listening to your body will go a long way toward preventing problems and helping you get the most from your medications!

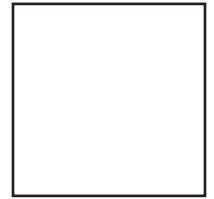
Recent Comment from a SHIP Policyholder:

"My experience has been exceptional from start to finish. Well done! "Satisfied" isn't good enough to describe my experience. I would say "extraordinary".



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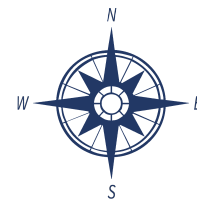
Managing Your Long-Term Care Policy: Forms

Q: THERE IS A FORM I NEED. HOW DO I GET IT?


A: We want to assist you in proactively managing various aspects of your long-term care policy. To obtain forms, visit the "Forms" page at shipltc.com and download what you need. Or you can call customer service at (877) 450-5824, Monday through Friday from 8:00 a.m. to 6:00 p.m. Eastern Time and we would be happy to mail forms to you.

Q: I WOULD LIKE SHIP TO PAY MY PROVIDER DIRECTLY. HOW DO I MAKE THIS HAPPEN?

A: To pay your provider directly, you need to submit a Direction to Pay form. This is not a permanent assignment of policy benefits; you have the right to change your mind at any time. This form, along with a W-9 completed by your provider, is required if you would like us to send any payable benefits directly to them. Please see the answer to the question above for information on how to obtain this form.



How to Report Your Address Change:

 Call customer service at (877) 450-5824, Monday through Friday, 8:00 a.m. to 6:00 p.m.

 Submit a signed written request to:
Senior Health Insurance Company of
Pennsylvania (In Rehabilitation)
P.O. Box 64913
St. Paul, MN 55164