



## MIKE KLUG

# National Medicare Expert Retires



*Ginny Paulson*  
SHIP TA Center Director

**M**ike Klug, a nationally known and respected Medicare expert, retired from his SHIP and SMP centers Medicare consulting work in May of this year after 38 years of service to SHIPs, SMPs, Medicare beneficiaries, and Medicare volunteers. A coincidence led to Mike joining our team in 2010. After foundation funding ended for his job as senior director for training at the Health Assistance

Partnership (HAP), which served as one of the two national resource centers for SHIPs, Mike found himself at loose ends in Iowa City, Iowa, where he lived with his wife, a University of Iowa social work professor, and their daughter. Mike learned of the Iowa-based SMP Resource Center and arranged to have coffee with me. I was the SMP Center director at the time.

When we met, I was immediately struck by his [unique qualifications](#). He was a lawyer, a national Medicare expert who had experience creating Medicare training curricula; he had worked extensively with SHIPs and major local SMPs partners; and he had previously managed a large number of Medicare volunteers.

Importantly, Mike also made it very clear that he had a passion for helping Medicare beneficiaries.

Mike had worked for our SMP Resource Center for four years when our agency applied for and received the SHIP Technical Assistance Center grant in 2014. Mike's Medicare knowledge and years of serving SHIPs through HAP were crucial for the new SHIP TA Center. Mike "gets" SHIP, just like he "gets" SMP.

Even if you do not know Mike personally, you know his work. He has reviewed Medicare content produced by the SMP and SHIP centers since he joined us, has produced online course content,



ACL's Barbara Dieker, at podium. Left to right: Bill Benson, Health Benefits ABCs; Center staff members Heather Flory, Maureen Patterson, Sara Lauer, Shirley Merner, Ginny Paulson, and Carol Dahms; and Mike Klug (2011)

such as our Privacy and Confidentiality course, has been a regular contributor to our newsletters, has presented in numerous webinars and SMP/SHIP conferences, and was instrumental in the early implementation of Volunteer Risk and Program Management (VRPM) policies for the SMP network. He served as an advisor on the original VRPM work group, and he produced the resource [Disqualifying Criminal Offenses in the Screening Process](#). We have



SMP and SHIP center staff and consultants: Ashley Leistikow, Mike Klug, Sue Choplin, Sara Lauer, Jennifer Trussell, Ginny Paulson, Heather Flory, Maureen Patterson, Nicole Liebau, Sarah Fleming, and Dennis Smithe (2021)

compiled a [compendium of SMP and SHIP work](#) by Mike so you can continue to benefit from his expertise, especially his Medicare expertise, even in his retirement.

If you know Mike personally, there is a good chance it is because he helped you with a complex Medicare case or you heard him speak about complex Medicare matters at a national conference. You may also know Mike from reading his newsletter articles. His topics ranged widely, from hospice fraud to coverage denials to problems with Medicare's notices (or lack of notices, in some circumstances) to health disparities in Medicare. His articles typically included tips for SMPs or SHIPs. Translating Medicare policy into action items for SHIPs and SMPs on behalf of individual beneficiaries is a strength of Mike's.

Medicare reading can be dry, but Mike could add acerbic wit to his articles. One example is a 2019 article about his own Medicare [Initial Enrollment Period impressions](#). He wrote from the dual perspective of national Medicare expert and budding Medicare beneficiary. Wry subtitles range from "Some marketing misses the mark" to "It's all Greek to me. Really!" to "I was seeing red" to "You want me to follow your lead?" (a reference to the sales technique called lead generation). In that article, he writes:

"Since I'm a little more interested in Medicare-related mailings than the average beneficiary, I decided well before my IEP began to save all the mail that Medicare, insurance companies, agents, brokers, and lead generators sent as my 65th birthday approached. I amassed quite a collection with more than 40 envelopes, postcards, and out-sized mailers that pitched Medicare Advantage plans, Medigap insurance, dental plans, long-term care insurance, and hearing aids, all designed to help fill the void that exists outside of Medicare's well known coverage scheme and cost-sharing gaps."

*Medicare reading can be dry, but Mike could add acerbic wit to his articles.*

Amid describing his impressions of the blitz of over 40 mailings from multiple sources, he concludes with a sentence expressing gratitude for the Iowa SHIP mailing: "I was especially pleased to read the letter's closing sentence: 'I want you to know the Iowa Insurance Division and SHIIP are committed to being a trusted resource for you.'"



Mike Klug and Larry Spivack (2019)

Mike carved out a niche for helping identify and describe systemic issues that need to be addressed by the Centers for Medicare & Medicaid Services (CMS) or even Congress, in collaboration with the local counselors and volunteers who have identified these issues through their work with beneficiaries. One such SHIP counselor is Larry Spivack. Mike and Larry worked together on a complicated appeal that eventually led to testimony before Congress. The issue they identified and outlined was included in ACL's [2017 SHIP Report to Congress](#). (See page 10.) Even more detail about that case is provided in their 2019 conference presentation in the SHIP and SMP libraries titled Putting the 'No' in Notice: Advance Beneficiary Notice (ABN) and the Statutory Exclusion Problem.

Mike also wrote a January 2019 article about a different case he worked on with the Arizona SHIP called [Arizona SHIP Responds to Notice Problem in Retiree Plan Termination](#). He wrote, "During the recent OEP, SHIP counselors Lenore Lancaster, Charlie McCulloch, and Larry Spivack (retired attorney and SHIP volunteer), identified and resolved a problem that otherwise would have left 13,000 state retirees without notice of their right to purchase Medigap insurance when their existing coverage ended."

Here's what Larry Spivack has to say about working with Mike: "The Area Agency on Aging in Phoenix would not have been able to accomplish these and many other things without Mike's knowledge, guidance, persistence, and empathy. He will be dearly missed."

The SMP Resource Center also can testify to Mike's commitment to the SMPs and the SMP Center related to Medicare fraud and abuse. For example, Nicole Liebau, SMP Resource Center director, reports that in January to February of 2019 the SMP started hearing of recruiters for genetic testing trying to partner with the SMP and other aging agencies. They wanted to reach as many beneficiaries as they could to sign up for their "free," "life-saving" genetic tests

*"The Area Agency on Aging in Phoenix would not have been able to accomplish these and many other things without Mike's knowledge, guidance, persistence, and empathy. He will be dearly missed."*

for cancer and any other illnesses. By March of 2019 the SMP Center was starting to see Medicare Summary Notices (MSNs) coming in. Mike started doing research on codes that appeared on the MSNs. This led to the finding that a “treating physician” must order these genetic tests. March was also the start of the cold calling for genetic testing on top of the individual reps recruiting beneficiaries. Mike was able to assist with gathering information for ACL to share with CMS in April 2019. By June 2019 the SMP Center realized this was not diagnostic testing as previously thought, covered at 80%, but preventative testing that is covered at 100%. Mike helped the SMP Resource Center and ACL create an SMP [Consumer Fraud Alert on hospice](#) that went out to the OIG and CMS.

Like SMP and SHIP counselors, Mike possesses this unique set of combined traits necessary for excelling at serving Medicare beneficiaries: sharp thinking, superior Medicare knowledge, excellent listening skills, and genuine concern for people’s health and financial well-being. Mike has a heart for the vulnerable. At one national SMP/SHIP conference, he learned that the church across the street from the conference hotel was serving homeless people by providing, among other things, access to showers. The church needed more soap and shampoo. Mike organized donations of hotel-sized items from conference goers that would have otherwise been discarded, and he personally delivered them to the church. I suspect Mike learned of their homeless outreach program after a visit to look at their stained-glass windows. Mike has a [personal passion](#) for sacred art, particularly the architecture and stained glass in cathedrals.



Mike photographing Salisbury Cathedral in England (2015)



Family: Mike, Mercedes, and Cora (2012)

Mike and his wife, Mercedes, still live in Iowa City, along with two cats and a 26-year-old cockatiel. Their daughter, Cora, lives and works in Seattle, Washington, when she’s not travelling the world, a passion she shares with her parents. Mike is currently battling pancreatic cancer, which he writes about on his [Caring Bridge](#) site with the same depth of character and intelligence that he brought to his Medicare writings. We wish Mike well and thank him for his decades of [caring service](#) to Medicare beneficiaries, SMPs, SHIPs, ACL, and the SMP and SHIP national centers. ↗

This project was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.