

August 2016

OSHIIP NEWS

Published by the Ohio Department of Insurance to serve our dedicated OSHIIP volunteers throughout Ohio



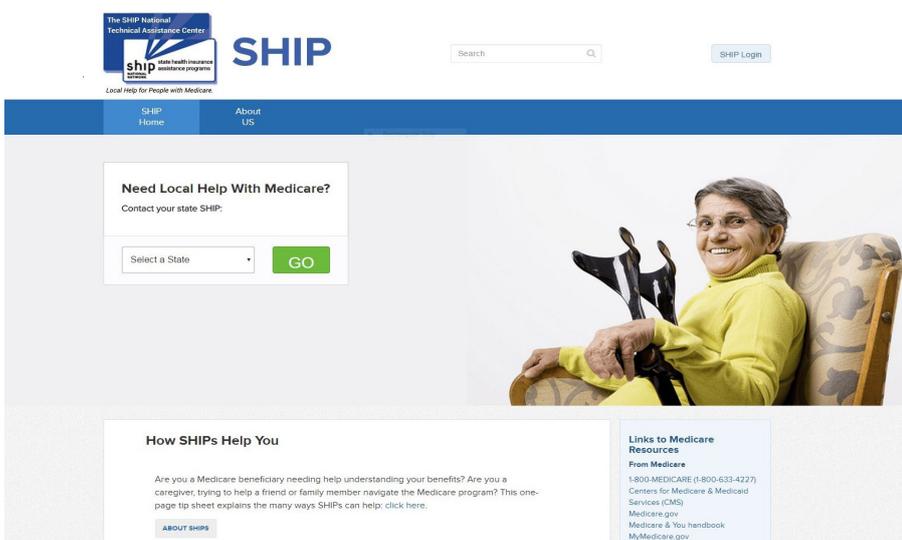
Introducing the SHIP National Technical Assistance Center

The SHIP National Technical Assistance Center (SHIP TA Center), funded by the U.S. Administration for Community Living (ACL) is in charge of offering an online counselor certification tool (OCCT) for SHIPs.

The tool has been built by our partners at the Medicare Rights Center and is housed and maintained by the SHIP TA Center at www.shiptacenter.org. Use of this tool by individual SHIP programs is optional. OSHIIP is reviewing the use of this tool for offering online training of new volunteers. The tool would also allow us to offer refresher tests for current volunteers.

In addition to the online training portion, the SHIP TA website offers excellent resources and links to assist SHIP counselors in their Medicare counseling. As a user, you would have access to updated news and information from partners and other SHIPs around the country, quick links to websites, and a resource library of past ACL webinars, publications and other tools.

If you would like access to this website, please register for an account. Click the SHIP Login button at the top, click the green Submit Request to be a Registered User, and enter your information. Current OSHIIP volunteers would register as SHIP Counselors.



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Mary Taylor
Lt. Governor / Director

Medicare & Medicaid

What married couples need to know

Qualifying for Medicare Part A coverage based on your client's work history.

Medicare Part A is the health benefit that covers hospital care. To qualify for free Medicare Part A, your client must have 40 "quarters" of work history, roughly ten years, based either on their work record or their spouse's work record. If they both do not have a qualifying work history, the cost of Part A benefits can be over \$400 per month.

What are the rules about Medicare coverage for spouses?

- Your client must be a spouse in a marriage recognized by the jurisdiction that performed the ceremony. Medicare recognizes marriages performed in any state as well as marriages performed in other countries.
- Your client must have been married at least one year before they can qualify for Medicare based on their spouse's earnings record.
- If your client is divorced, they can qualify, but only if their marriage lasted at least ten years. If your client starts receiving the spousal benefit while married and then divorces, the benefit will end unless the marriage lasted ten years.
- If your client's spouse is alive, their spouse must be at least 62 years old. It is not necessary for their spouse to be on Medicare.
- If your client's spouse died, they must have been married at least one year before their spouse's death. The age at which their spouse died does not matter.



Marriage and the Medicare Part D Low Income Subsidy ("Extra Help")

The Medicare Part D Low-Income Subsidy (LIS), which is also called "Extra Help," helps pay for prescription drug costs for people who are low income. If your clients are not married and do not have dependents, they are treated as a household of one. Married couples living together are considered a two-person household and the incomes and assets of both spouses are calculated. If a client receives LIS and then gets married, their eligibility will be recalculated as of the month that the Social Security Administration learns that they are married.

Marriage and Medicare Savings Programs

Medicare Savings Programs, administered by state Medicaid agencies, help pay for Medicare premiums and, in the case of the Qualified Medicare Beneficiary (QMB) program, can also pay for deductibles and co-insurance. Just like the Low Income Subsidy, married couples living together are treated as a two-person household while unmarried couples are not.

Medicare & Medicaid...Con't

What married couples need to know

Marriage and Medicare Premiums

Some higher income tax filers have to pay more for Medicare Part B and Part D premiums based on income reported on IRS tax returns from two years prior. Depending how much income your client and their spouse each have, marriage may either raise or lower the Part B and Part D premiums for you.

The surcharge for married couples also may depend on whether they file tax returns separately or jointly. You can also suggest to your clients to ask to have their premiums recalculated if a more recent marriage, divorce or the death of their spouse could lower their premium.

If this applies to a client, advise them to seek tax advice to determine how these rules would affect their specific situation.



Marriage and Medicaid

Many low-income Medicare beneficiaries rely on Medicaid for help in paying for long-term services and supports, either in the community or in a nursing home or other facility. State programs and rules vary greatly but here are some areas where marriage could make a difference for your clients:

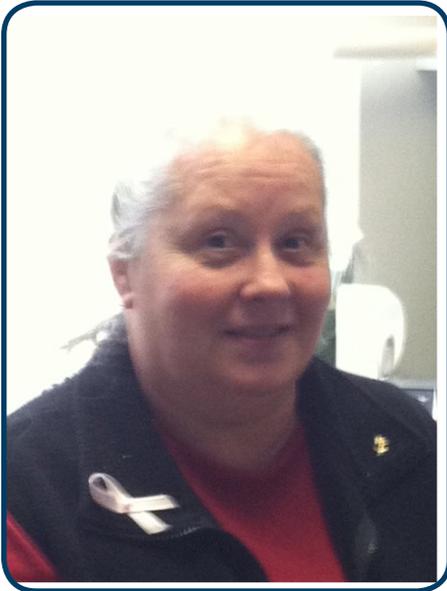
Basic Eligibility: As with Medicare Savings Programs, if your client is married, other Ohio Medicaid programs consider the assets and income of their spouse when determining eligibility for Medicaid programs.

Estate Recovery: State Medicaid agencies seek to recover certain Medicaid costs from the estate of beneficiaries. If your client has a surviving spouse, the recovery is automatically postponed until their spouse dies. When an unmarried partner lives in the home, states often will also postpone recovery but the protection is not automatic.

Spousal Impoverishment: When your client or their spouse needs expensive long-term care, Medicaid programs allow the other spouse to keep a certain amount of the couple's income so that the spouse who is at home can continue to live in the community. Sometimes being married means that the at-home spouse can keep more to live on.

Volunteer Feature

Becky Plank



For over 30 years, Becky Plank has served in a social services capacity for older adults in Ashland County. Equally impressive, Plank has been an OSHIIP volunteer since its inception 24 years ago. Currently, she is the executive director at the Ashland County Cancer Association (ACCA).

ACCA is a non-profit cancer organization with a mission to provide residents of Ashland County with financial assistance and to serve as a resource aiding patients and their families. Her primary duties include managing staff members, overseeing budgets, planning and executing fundraisers, and building awareness about the agency to the local community.

Becky is committed to assisting seniors through her volunteer work with OSHIIP and finds great fulfillment when she is able to come up with solutions to help seniors understand their Medicare options. For instance, she created an easy to follow

chart to show clients their estimated costs for Medicare A, B, C, D and supplement insurance.

"...People don't understand the programs they are eligible for and rather than checking things out many times, they rely on what family, friends or neighbors think", said Plank. "When programs are based on a client's income, assets and medications, they need to research what they're eligible for and not decide based on others opinions."

Becky enjoys being able to ease someone's financial burden by simply informing them of programs they are eligible to receive. One of those memorable moments happened a few years ago when she counseled a client who had cancer. He was unable to pay for his medications, so his mother used her social security to purchase his prescriptions. Becky was able to identify two programs that he was eligible for which made his medication affordable.

Becky encourages anyone who wants to help others to consider volunteering for OSHIIP. "I know that helping others is what I am meant to do, and OSHIIP is one of the avenues that I have used," said Becky.

When Becky is not busy serving clients, she enjoys reading, cooking and counted cross-stitching. She will retire at the end of August and plans to spend time researching her family tree. Her husband Tim will retire in the spring, and the lovely couple intends to travel a few months out of the year. Becky and Tim have three adult children and 11 grandchildren.

Thank you, Becky, for all of your tireless work for the past 24 years. We wish you a happy retirement and plenty of fun memories through your travels.

OSHIIP Volunteer Pledge

OSHIIP counselors have a state-wide reputation as being trusted advocates who provide objective, accurate, and confidential assistance to Medicare beneficiaries. Because OSHIIP does not sell or endorse any products or insurance companies, Medicare beneficiaries can be assured that we are there to assist in making the best possible decision for them. As you continue to counsel clients, be sure to follow the guidelines outlined in your OSHIIP volunteer agreement. Additionally, be sure to renew your volunteer vow agreement and return it to the OSHIIP office.

As a volunteer for the Ohio Senior Health Insurance Information Program (OSHIIP), a project of the Ohio Department of Insurance (Department), I agree to act within the scope of my responsibilities and abide by all program policies and procedures as specified in, but not limited to, the following: volunteer job descriptions, handbooks, manuals, and other guidance. OSHIIP and the Department are not responsible for any activity that I engage in or any responsibility that I assume other than those specified in the above mentioned program policies and procedures. Any action that I take outside the scope of responsibilities as an OSHIIP volunteer will be taken at my own personal risk.

I understand:

- My responsibilities may include providing accurate and objective counseling and assistance to Medicare beneficiaries, their representatives and caregivers, or persons soon to be eligible for Medicare.
- My responsibilities may include the use of internet-based programs to help clients compare health and prescription drug plan options.
- My responsibilities may also include educating the public on Medicare, Medicaid, and health insurance issues that affect older Americans and people with disabilities.
- I must submit monthly documentation of all my activities for OSHIIP via the client contact forms, public and media forms and/or activity logs.
- I will provide services free of charge to any Medicare beneficiary who seeks assistance from OSHIIP.
- I agree to keep such information confidential and to use that information only to perform my duties as an OSHIIP volunteer and only to the extent that a client explicitly authorizes.

OSHIIP volunteers cannot promote private or personal interests as they perform the duties described in OSHIIP program policies and guidelines. To comply with this requirement, I agree to the following:

- I will not attempt to conduct market research, solicit or persuade clients to purchase/enroll in specific health insurance, to switch from one carrier to another, to go to a specific provider for service or treatment, or to direct a client to a specific agent/broker, insurance company, and insurance plan or to any profit-based billing service.
- I will not disclose or use confidential or other personal information obtained from a clients through my association with OSHIIP for personal gain or gain of an employer/other party.
- I understand, declare that the statements on this application are true, correct and complete to the best of my knowledge.

Continue on next page

OSHIIP Volunteer Pledge Con't

- I declare that I understand that the purpose of the training I receive from OSHIIP is to provide Volunteer services to Medicare beneficiaries, without remuneration, and that I will not use this information for my own personal gain.
- I understand that I may be subject to a criminal background check to determine authenticity of my responses.
- I am committing to report all volunteer actions.
- I agree to attend initial and periodic update trainings.
- I agree to respect the confidentiality of my clients and exercise good faith and integrity in performing OSHIIP Volunteer duties.
- I understand that my photo may be used for newsletters and other publications.
- I understand that a breach of this agreement will result in termination of my volunteer service and may subject me to personal liability for harm to a client through a breach or acting outside the scope of responsibility.

OSHIIP's Overall National Performance Score Highest to Date!!

OSHIIP #1 SHIP in the Country!



We're Number #1!!

THANK YOU FOR ALL YOUR HARD WORK!
Because of you we are the **NUMBER #1 SHIP** in the country!!



The OSHIIP Road Show

Here is our list of public OSHIIP events you can attend. Attendance is voluntary and there is no need to register in advance. Just let the designated OSHIIP representative know you are there to lend a hand.

New to Medicare

Delaware County

August 6 & 10, 10 a.m.

August 24, 6 p.m.

SourcePoint

800 Cheshire Rd.

Delaware, Ohio 43015

To RSVP call: 740-363-6677

Franklin County

Wednesday, August 10, 5:30 p.m.

COAAA

3776 S. High St.

Columbus, OH 43207

To RSVP call: 1-800-589-7277

Stark County

Tuesday, August 16, 9 a.m. - 11 a.m.

Mercy Hospital –

Mercy Hall Auditorium

1320 Mercy Dr. NW

Canton, Ohio 44708

Medicare 101

Lucas County

Wednesday, August 10, 11 a.m.

Kingston Health Caregiver's Tea

Clara Jay's Tea House

219 W. Wayne St.

Maumee, OH 43537

Franklin County

Thursday, August 11, 6 p.m.

Ganzhorn Suites

10272 Sawmill Pkwy

Powell, OH 40365

To RSVP call: 614-356-9810

Health Fairs

Putnam County

Friday, August 5, 8:30 a.m. - 12 p.m.

Ottawa Elementary School

123 Putnam Pkwy

Ottawa, OH 45875

Monroe County

Friday, August 12, 10 a.m. - 2 p.m.

Monroe Family Health Ctr.

37984 Airport Rd.

Woodsfield, OH 43793

Medicare Counseling

Stark County

Thursday, August 11, 10 a.m. - 3 p.m.

Mercy Health Center of Jackson

7337 Caritas Circle NW

Massillon, OH

To RSVP call: 1-330-489-1215

Cuyahoga County

Thursday, August 11, 9:30 a.m. - 2 p.m.

Cleveland Heights Senior Ctr.

1 Monticello Blvd.

Cleveland Heights, OH 44118

For an appointment call: 216-691-7379

Richland County

OPERS Pre-Retiree Event

Wednesday, August 3, 10 a.m. - 11:30 a.m.

Der Dutchman

720 State Route 97 West

Bellville, OH 44813

Montgomery County

Wednesday, August 10, 10 a.m. - 11:30 a.m.

Holiday Inn Dayton - Fairborn

2800 Presidential Dr.

Dayton, OH 45324

Webinar Trainings

OSHIIP hosts webinars each month. Choose a convenient session and receive great information. You will need a computer and phone to participate.

Call 1-877-820-7831 Enter passcode 896960

Monday August 22– Welcome to Medicare

To register for the 6 p.m. session click here: <https://attendee.gotowebinar.com/register/1815114847671850241>

Tuesday, August 23 – VA Benefits

To register for the 10 a.m. session click here: <https://attendee.gotowebinar.com/register/4596149193543602947>

To register for the 2 p.m. session click here: <https://attendee.gotowebinar.com/register/5049839577001195011>

New Crew

Allen Co.

Tammy Rodden

Clinton Co.

Jane Vandervort

Cuyahoga Co.

Donna Feorene

Delaware Co.

Joyce Daugherty

Franklin Co.

Jodi Burbick
Kandy Burch
Abigail Cohen
Patricia Kuhner
Vanessa Tower

Licking Co.

Esther Bernowski

Logan Co.

Jenny Stanford

Mahoning Co.

Shari Buchmann

Montgomery Co.

Mary Ann Townsend

Richland Co.

Lanny Hawkins

Sandusky Co.

Diana Clinebell
Linda Hamilton
Harold Prickett

Shelby Co.

Jill Bradley

Union Co.

Kathy Titmuss-Smith

Warren Co.

Judy Webb



2016 Refresher Trainings

OSHIIP will host refresher trainings throughout Ohio for current OSHIIP volunteers. Please register in advance by clicking [here](#):

Franklin County

Tuesday, August 2
9 a.m.-12 p.m. & 1 p.m. - 4 p.m.
Wexner Heritage Village
1151 College Ave.
Columbus, OH 43209

Medina County

Wednesday, August 10
9 a.m. - 12 p.m.
Medina County Office for Older
Adults
246 Northland Drive, Suite G-20
Medina, OH 44256

Cuyahoga County

Tuesday, August 16
10 a.m. - 1 p.m.
Cleveland Heights Senior Ctr.
1 Monticello Blvd.
Cleveland Heights, OH 44118

Hamilton / Clermont County

Thursday, August 18
9:30 a.m. - 12:30 p.m.
Union Township Civic Ctr.
4350 Aicholtz Rd.
Cincinnati, OH 45245

Shelby County

August 18, 9 a.m. - 12 p.m.
Senior Center of Sidney/Shelby
County
304 S. West Ave.
Sidney, OH 45365

Delaware County

August 22, 1- 4 p.m.
SourcePoint
800 Cheshire Rd.
Delaware, OH 43015

Clark County

Wednesday, August 24
9 a.m. - 12 p.m.
United Senior Services
Multipurpose room #2
125 W. Main St.
Springfield, OH 45502

Trumbull County

Wednesday, August 24
9:30 a.m. - 12:30 p.m.
Girard Multi-Generational Ctr.
443 Trumbull Ave.
Girard, OH 44420

Stark County

Tuesday, August 30
10 a.m. - 1 p.m.
Mercy Medical Center - Theater
1320 Mercy Dr. NW.
Canton, OH 44708

Scioto County

Wednesday, August 31
9 a.m. - 12 p.m.
Sciotoville Church of the Nazarene
518 Sycamore St.
Portsmouth, OH 45662

Washington County

Wednesday, August 31
9:30 a.m. - 12:30 p.m.
Area Agency on Aging 8
1400 Pike St.
Marietta, OH 45750

Greene County

Wednesday, September 7
9 a.m. - 12 p.m.
Greene County Council on Aging
1195 W. 2nd St.
Xenia, OH 45385

Allen County

Thursday, September 8
9 a.m. - 12 p.m.
Allen County Council on Aging
215 N. Central Ave.
Lima, Ohio 45801

Union County

Tuesday, September 13
1 p.m. - 4 p.m.
Union County Building
1800 OH-4
Marysville, OH 43040

Sandusky County

Wednesday, September 14
10 a.m. - 1 p.m.
Fremont Memorial Hospital
715 S. Taft Ave.
Fremont, OH 43420

Fayette County

Tuesday, September 27
9 a.m. - 12 p.m.
Fayette County-
Commission on Aging
1179 S. Elm St.
Washington Courthouse, OH 432160

Henry County

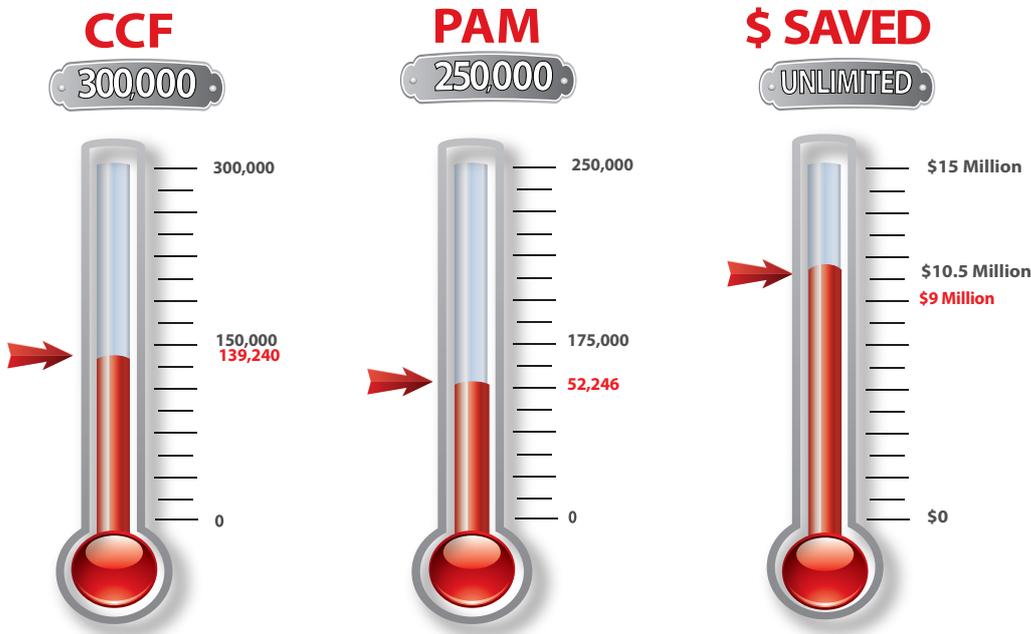
Tuesday, September 27
9 a.m. - 12 p.m.
Henry County Senior Ctr.
130 E. Clinton St.
Napoleon, OH 43545

Lucas County

Tuesday, October 4
9 a.m. - 12 p.m.
Area Office on Aging of NWO, Inc.
2155 Arlington Ave.
Toledo, OH 43609

Our Progress as of August 2016!

OSHIIP 2016 Goals



LOCAL HELP FOR PEOPLE WITH MEDICARE

OSHIIP: 1-800-686-1578 • FAX: 614 -752-0740

Email: oshiipmail@insurance.ohio.gov • Internet: www.insurance.ohio.gov



ODI
Ohio Department
of Insurance

50 West Town Street
Suite 300
Columbus, Ohio 43215

John R. Kasich
Governor

Mary Taylor
Lt. Governor / Director