

OSHIIP NEWS



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

Some Medicare Beneficiaries May Face Cost Increases in 2017

The Centers for Medicare & Medicaid Services (CMS) announced the 2017 premiums for the Medicare inpatient hospital (Part A) and physician and outpatient hospital services (Part B) programs. Some beneficiaries may face cost increases. About 30% of Medicare beneficiaries who are not protected by the hold harmless provision will see their monthly Part B premium rise to \$134. In addition, the Part B deductible will go up to \$183 and the Part A deductible to \$1,316.

Medicare Part A

Medicare Part A covers inpatient hospital, skilled nursing facility, and some home health care services. About 99 percent of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment.

Medicare Part B

Medicare Part B beneficiaries not subject to the "hold harmless" provision include beneficiaries who do not receive Social Security benefits, those who enroll in Part B for the first time in 2017, those who are directly billed for their Part B premium, those who are dually eligible for Medicaid and have their premium paid by state Medicaid agencies, and those who pay an income-related premium. These groups represent approximately 30 percent of total Part B beneficiaries.

CMS also announced that the annual deductible for all Medicare Part B beneficiaries will be \$183 in 2017 (compared to \$166 in 2016). Premiums and deductibles for Medicare Advantage and prescription drug plans are already finalized and are unaffected by this announcement.

Since 2007, beneficiaries with higher incomes have paid higher Medicare Part B monthly premiums. These income-related monthly premium rates affect roughly five percent of people with Medicare.

Click [HERE](#) for more information.

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Mary Taylor
Lt. Governor / Director



ODI
Ohio Department
of Insurance

News You Can Use

Who Pays First? Medicare or Other Insurance?

Medicare and Other Insurance

Medicare sets certain rules for how it works with other insurance. Medicare either pays primary or secondary to health insurance you already have. If you have questions about how your other insurance works with Medicare, contact your employer benefits administrator or human resources department.

Considering Delaying Medicare Enrollment?

Before delaying Medicare enrollment, you should consider whether your other insurance will pay primary and also whether you will face penalties and/or delays if you sign up for Medicare later. If your other insurance will pay secondary, it is not advisable to delay Medicare enrollment. Your secondary insurance may refuse to cover you until you are also enrolled in Medicare, or it may take back any payments it made when you were eligible for Medicare but not enrolled.

Avoid Late Enrollment Penalties

To avoid a Part B (or Part A, if applicable) late enrollment penalty (LEP), you need to qualify for a Special Enrollment Period (SEP) to sign up for Medicare. You will get a SEP to sign up for Part A and/or Part B if you lose current employee coverage. You can use the SEP while still covered or up to eight months after losing coverage. Note: If you qualify for premium-free Part A because you or your spouse worked 10 years in the U.S., you can sign up for Part A at any time and not face a LEP. If you do not qualify for premium-free Part A, you can use the Part B SEP to sign up for Part A for the first time as well (if you meet the requirements).

National and Local Resources for Personalized Help

Social Security Administration: Before delaying Medicare enrollment, speak with the Social Security Administration (800-772-1213) and consider your options carefully.

Benefits Coordination and Recovery Center (BCRC): If you have questions about how your other insurance works with Medicare, contact the Benefits Coordination and Recovery Center (BCRC) at 855-798-2627 (TTY/TTD: 855-797-2627).

Ohio Senior Health Insurance Information Program (OSHIIP): Contact OSHIIP at 1-800-686-1578 for personalized, one-on-one counseling and assistance with understanding how Medicare works with your other insurance, including how to avoid late enrollment penalties.

Senior Medicare Patrol (SMP): If you receive bills for health care services that you think should have been covered by Medicare or your other insurance, contact your local Senior Medicare Patrol (SMP) at 1-800-488-6070 for education and assistance regarding suspected Medicare fraud, errors, or abuse.



Have Questions?

Call 1-800-686-1578

News You Can Use

Who Pays First? Medicare or Other Insurance?

Learn If Your Other Coverage Will Be Primary or Secondary to Medicare

There are many types of insurance you may have in addition to Medicare. Use the chart below to learn if your other coverage will pay primary or secondary to your Medicare coverage.

Type of insurance	Conditions	Primary	Secondary
65+ with insurance based on current employment *	Fewer than 20 employees	Medicare	Employee coverage
	20 or more employees	Employee coverage	Medicare
Disabled with insurance based on current employment	Fewer than 100 employees	Medicare	Employee coverage
	100 or more employees	Employee coverage	Medicare
Employer retiree plan **	Not eligible for Medicare	Retiree coverage	N/A
	Eligible for Medicare	Medicare	Retiree coverage
COBRA continuation coverage	Had COBRA before enrolling in Medicare	Medicare	COBRA coverage ends
	Had Medicare before becoming eligible for COBRA	Medicare	COBRA

* Insurance based on current employment can be in the form of a company-sponsored plan (including Small Business Health Options Program plans from the Health Insurance Marketplace), a union plan, Federal Employee Health Benefits (FEHB), or TRICARE based on your or your spouse's active military duty.

** An employer retiree plan can be a company-sponsored plan, a union retiree plan, retiree FEHB (if you are enrolled in Part A AND Part B), or TRICARE for Life (retiree military insurance for Medicare beneficiaries).

Volunteer Feature

Fred Marker, Franklin and Delaware Counties

Well-rounded possessing a dynamic background, Fred assists beneficiaries with a dab of uniqueness and a dash of ingenuity. He has developed “job aides” (e.g. decision trees, game, charts, worst case scenario spreadsheet, etc.) to help clients grasp the essential concepts about insurance, identify their priorities, assess their risk tolerance and focus on what’s really important.



“The most fulfilling aspect of doing OSHIIP counseling is seeing clients understand the essential concepts sufficiently that they feel confident and empowered to make informed, logical decisions on their own, not just follow the crowd,” said Fred, who has been a OSHIIP volunteer for two years.

What is your educational and professional background?

I am retired. I have a masters degree in public administration and additional post-graduate studies in public health. I have had two diverse careers working in social service administration and information technology. I have worked for non-profit community organizations, state government, regional government, small business, big businesses and a large state university.

How did you become involved with OSHIIP?

I volunteer as a tax counselor for the AARP Foundation Tax-Aide program at SourcePoint in Delaware County from January through April each year. SourcePoint was recruiting volunteers to become OSHIIP certified to assist their staff Insurance Specialist. I thought that Medicare counseling through OSHIIP would be a way for me to continue providing financial-related advice and assistance to the same type of clients that I served in the Tax-Aide program throughout the remainder of the year. I also thought it would help me be a better tax preparer, as well as to prepare myself for making the right decisions when I became 65.

What has surprised you most about working with OSHIIP?

I was most surprised about the many choices people have to make when first enrolling in Medicare and the extent of research necessary to truly understand, evaluate and select the most appropriate approach for each individual. Medicare is so complex and confusing that many people take the fastest and easiest approach instead of doing the necessary analysis to choose the approach which may be in their best long term interest.

What do you find most challenging about helping seniors with Medicare?

The biggest challenge is how grossly misinformed and misled people are about the health insurance and how to choose what’s best for them. I have found that many people do not know the purpose of insurance (i.e. to mitigate risk), all the various out-of-pocket costs (e.g. premiums, co-pays, deductibles, and co-insurance), how insurance works and what factors are most important when comparing options (e.g. choice of doctors/hospitals, maximum out-of-pocket limits).

Tell us about some of the people you have met since joining OSHIIP?

Just this past week, I met a man who was a veteran of WWII. I didn’t get his exact age but he must have been in his early 90’s. He received his health care through the VA but came in on a Checkup Day to have OSHIIP compare Part D drug plans for his wife who was convalescing in a skilled nursing facility after having surgery for the fourth time because of complications stemming from an allegedly botched broken hip repair. He left with the knowledge and satisfaction that his wife was already enrolled in the best Part D drug plan for her current medications.

OSHIIP Roadshow

New to Medicare

Delaware County

December 3 & 14, 10am

December 21, 6pm

SourcePoint

800 Cheshire Rd.

Delaware, OH 43015

To RSVP call: 740-363-6677

Franklin County

December 14, 5:30pm

COAAA

3776 S. High Street

Columbus, OH 43207

To RSVP call: 1-800-589-7277

Medicare 101

Stark County

December 7, 1pm

Canton Towers

131 5th St. NE

Canton OH 44702

Summit County

December 8, 10am

Valor Home

1121 Exeter Rd.

Akron, OH 454306

Morrow County

December 20, 12pm

Selover Public Library

31 State Route 95

Chesterville, OH 43317

Health and Resource Fair

Ottawa County

December 2, 10am - 2pm

Ottawa County Fairgrounds, Building 3

7880 W. State Route 163

Oak Harbor, OH 43449

2016 Check-Up Events

Montgomery County

December 1, 9am

St Leonard – Franciscan Living Community

8100 Cloy Rd

Centerville, Ohio 45458

***Counseling by appointment only, call
937-432-6549***

Hamilton County

December 1, 10am

Green Township Senior Center

3620 Epley Lane

Cincinnati, Ohio 45247

***Counseling by appointment only, call
513-385-3780***

Coshocton County

December 2, 9am

Coshocton Senior Center

201 Browns Lane

Coshocton, Ohio 43812

***Counseling by appointment only, call
740-622-4852***

Muskingum County

December 5, 9am

Muskingum County Center for Seniors

160 N. Fourth St

Zanesville, Ohio 43701

***Counseling by appointment only, call
740-454-9761***

Union County

December 5, 9am

Union County Senior Services

18000 OH 4

Marysville, Ohio 43040

***Counseling by appointment only, call
937-644-9629***

**Don't forget!! Medicare Open Enrollment ends
December 7!**

Click [here](#) to see the calendar.

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.

December 12, 6pm – Welcome to Medicare

Open to the public. No phone number to call. You will use your computer speakers for audio. Click [HERE](#) to see a list for the 2017 webinars.

2016 OSHIIP Volunteer Training

Attendance at a monthly OSHIIP training webinar counts toward your OSHIIP volunteer training recertification. Register for a training below, and for audio call 1-877-820-7831, passcode: 896960.

- **December 15 – Refresher Wrap-up**

To register for the 10 a.m. session click here: <https://attendee.gotowebinar.com/register/508630058121399043>

- **December 21 – Refresher Wrap-up**

To register for the 2 p.m. session click here: <https://attendee.gotowebinar.com/register/7889735178265424643>

2017 Volunteer Face-to-Face Trainings

To register click [HERE](#).

Franklin County

March 7, 14, 21, & 28, 9am-3pm,
State Library of Ohio,
274 E. 1st Ave,
Columbus, Ohio 43201

Coshocton County

April 5, 12, 19, 26, 9am-3pm & May 24 10a-12pm,
Coshocton Memorial Hospital,
1460 Orange St,
Coshocton, Ohio 43812

Lucas County

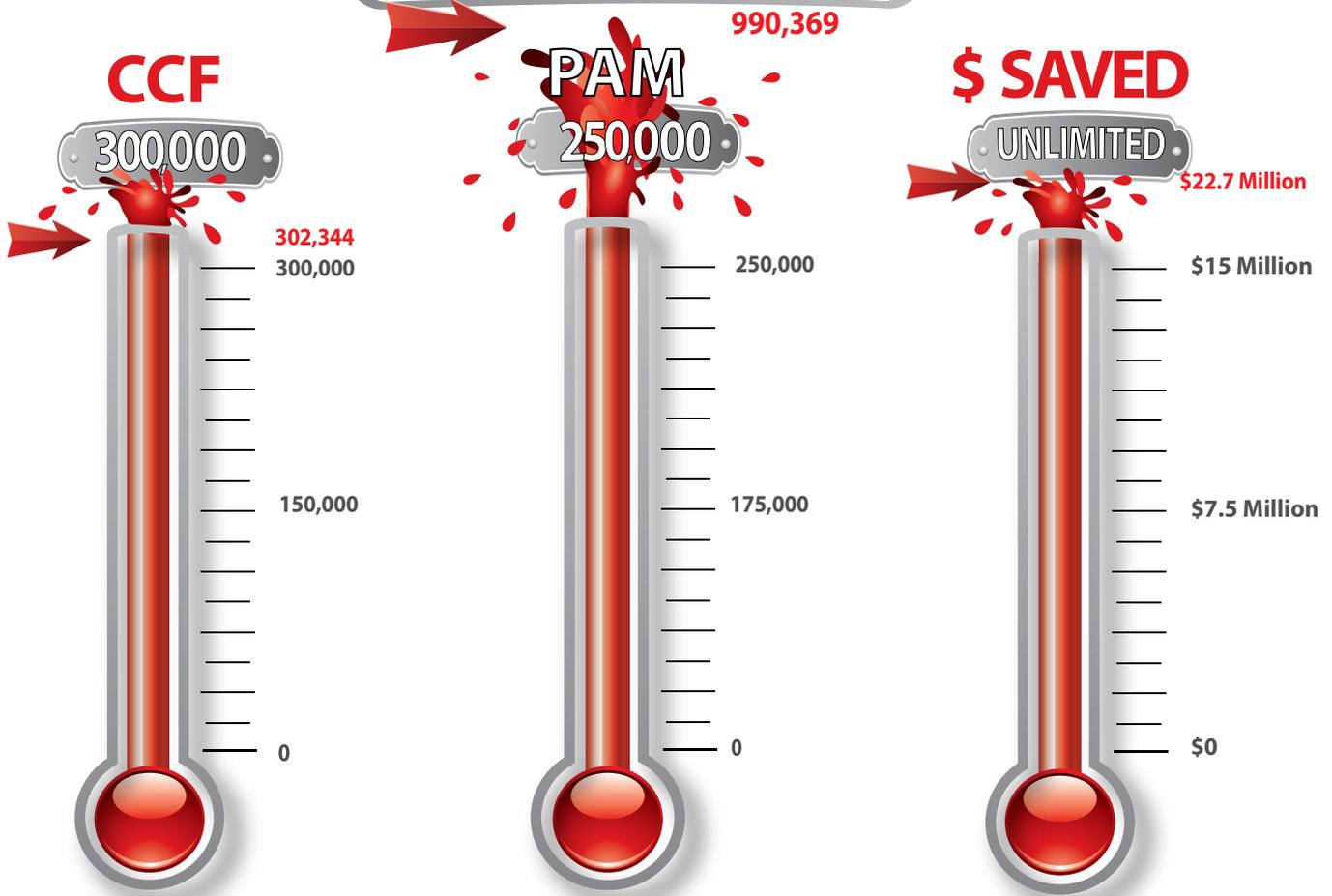
June 6, 13, 20, 27 9am-3pm & July 25, 10am-12pm,
Area Agency on Aging of NW Ohio, Inc.,
2155 Arlington Ave,
Toledo, Ohio 43609

OSHIIP: 1-800-686-1578 | Fax: 614-752-0740

oshiipmail@insurance.ohio.gov | www.insurance.ohio.gov

Our Progress as of December 2016!

OSHIIP 2016 Goals



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of Insurance

50 West Town Street
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Columbus, Ohio 43215

John R. Kasich
Governor

Mary Taylor
Lt. Governor / Director