

February 2016

OSHIIP NEWS

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



Time to make your selections for the 2015 Volunteer, Coordinator & Rookie of the Year

Each year we recognize outstanding OSHIIP volunteers. The time has come to nominate those who go beyond the call of duty helping Ohio Medicare beneficiaries. We are accepting nominations for Volunteer, Coordinator and Rookie of the Year for 2015!

Nominees must be in good standing with OSHIIP: they must be up to date on refresher training and actively report. Volunteer and Coordinator of the Year nominees must have at least two years of OSHIIP service. Rookie of the Year nominees must have been with OSHIIP for less than two years.

Include the reasons your nominees deserve the award plus any additional information relevant to their OSHIIP service. The home office will gather any necessary reporting and training information.

Send your nominations to rebecca.hayward@insurance.ohio.gov or complete the form and mail, email or fax it to the attention of Becky Hayward. Nominations are due March 16, 2016.

We couldn't do what we do without the help of so many dedicated OSHIIP volunteers!

NOMINATE NOW!

For your convenience, a nomination form is available on page 2.

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Mary Taylor
Lt. Governor / Director



ODI
Ohio Department
of Insurance

OSHIIP Volunteer/Coordinator/Rookie of the Year Nomination Form

Nominee name: _____

Nominee county: _____

Nominee category: _____

Why do you feel the above person should be the volunteer/coordinator/
rookie of the year for OSHIIP? : _____

How has this person helped Medicare beneficiaries in their community? : __

What attributes make this person an exceptional candidate? : _____

Feel free to use extra paper to add stories, examples and quotes! Return by March 16.

*Mail: Becky Hayward
Ohio Department of Insurance
50 W Town St, 3rd Floor
Columbus OH 43215
Email: rebecca.hayward@insurance.ohio.gov
Fax: Becky Hayward at 614.752.0740*



News You Can Use



Medicare Costs in 2016

Hospital Insurance (Part A) Costs

Part A Premium:	\$0 if you've worked 10 years or more \$226 per month if you've worked between 7.5 to 10 years \$411 per month if you've worked fewer than 7.5 years
Part A Hospital Deductible:	\$1,288 each benefit period
Part A Hospital Coinsurance:	\$0 for the first 60 days of inpatient care each benefit period \$322 per day for days 61 - 90 each benefit period \$644 per lifetime reserve day after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)
Skilled Nursing Facility Coinsurance:	\$0 for the first 20 days of inpatient care each benefit period, after a minimum 3-day inpatient hospital stay \$161/day for days 21-100 each benefit period

Medical Insurance (Part B) Costs

Part B Premium:	\$104.90 for most people, just like in 2015, due to "hold harmless protection" (see terms on next page) \$121.80 for people who are new to Medicare with an annual income below \$85,000 for singles and \$170,000 for couples
Part B Deductible:	\$166 per year
Part B Coinsurance:	20 percent on most services Part B covers

Where to Go for Help

OSHIIP can help you understand your healthcare costs based upon your Medicare coverage and individual circumstances. Your Senior Medicare Patrol (SMP) can help you understand if charges appearing on bills and statements are legitimate. SHIP and SMP contact information is on the next page.

You can also call 1-800-Medicare, contact your Medicare provider or visit www.medicare.gov for more information about your benefits and costs.

SHIP National Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org
 SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

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News You Can Use...Con't



Medicare Costs in 2016 Cont'd...

Prescription Drug Coverage (Part D)

Part D Premiums:	Average is \$32.50 per month (varies by plan)
Deductible Maximum:	Up to \$360 per year (varies by plan)
Part D Coverage Gap Threshold:	\$3,310 (When you and your plan together have spent this much on covered drugs since the start of the year.)
Part D Catastrophic Coverage Limit:	\$7,062 (You enter the catastrophic coverage stage when your total drug costs, what you paid and what your plan has paid, from the start of the year reaches this amount.)

Terms to Know About Medicare Costs

Premium: The monthly amount you pay to have health insurance.

Deductible: The amount you must spend on health care or drugs before your insurance begins to pay.

Coinsurance / Copayment: The amount you must pay for each service or item.

A **coinsurance** is a percentage of the total cost.

A **copayment** or **copay** is a fixed amount.

Hold Harmless Protection: The Social Security Administration previously announced there will be no Social Security Cost of Living Adjustment (COLA) for 2016. As a result, most people with Medicare Part B will be "held harmless" from any 2016 increase in premiums and will pay the same monthly premium as last year.

Benefit Period: Begins when you are admitted as an inpatient and ends when you haven't received any inpatient care for 60 days in a row (see the Medicare & You handbook for more details about this and other Medicare terms).

OSHIP Contact Information

OSHIP toll-free: 1-800-686-1578
 SHIP email: Oshiiipmail@insurance.ohio.gov
 SHIP website: insurance.ohio.gov
 To find a SHIP in another state: Call 877-839-2675

Visit: www.shiptacenter.org

Pro Seniors Contact Information

Pro Seniors toll-free: 1-800-488-6070
 SMP email: Info@proseniors.org
 SMP website: proseniors.org
 To find a SMP in another state: Call 877-808-2468

Visit: www.smpresource.org

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SHIP National Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org
 SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

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Volunteer Feature

Seneca County's Jean Stanton Loves Helping People



Jean Stanton had no idea that her chance meeting with an OSHIIP volunteer at Tiffin Mercy Hospital years ago would be her catalyst for joining OSHIIP. Jean has always enjoyed helping people, which is why for more than 30 years she has worked as a social worker to ensure her clients are aware of their medical benefits and rights.

Currently, Jean is the Director of Social Services for Good Shepherd Home, a continuing care retirement community located in Seneca County. The property includes 14 independent living condominiums, 60 assisted living units and 128 licensed nursing care residences. While working at Tiffin Mercy Hospital, she forged great working relationships with other hospitals, nursing homes and state agencies that carried over to Good Shepherd Home.

"Seneca has a great bunch of people," Stanton said. "We meet quarterly to share ideas and problem solve."

A few years ago, Jean decided to take training courses to become an OSHIIP volunteer.

She credits her future retirement plans as the motivation to be a part of OSHIIP.

"I'm not retiring anytime soon," Stanton said. "But I asked myself, 'when I do retire, what am I good at that would occupy my time and mind?' I felt like OSHIIP would be a good fit for me."

With victories, challenges will arise. Jean finds that there are more cases than time. She noted that the past enrollment period was extremely stressful with clients who were OPERS members and did not understand the changes. She spends long hours at work helping clients understand their Medicare coverage, but she does not mind.

"Being able to help clients ... having them say thank you and seeing that they are appreciative makes it all worthwhile and rewarding," Stanton said.

Recently, she was able to save a client thousands of dollars simply by reaching out to her contacts and asking for assistance.

"I feel like I won the lottery without winning any money," Stanton said.

Jean has a talent for making the complex simple for her clients. Whether she is helping them organize their paperwork or going over the fine print, Jean has built trusting relationships with each client.

When she is not busy working, Jean enjoys spending time with her three adult children and six grandchildren.

Thank you, Jean, for sharing your experience and for agreeing to serve on OVAB!

The OSHIIP Road Show

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

Medicare 101

Cuyahoga County

February 11, 1pm
Hilltop Village
25900 Euclid Ave.
Euclid, OH 44132

Summit County

February 16, 6:30pm
Nordonia Hills Library
9458 Olde Eight Rd.
Northfield, OH 44067

Franklin County

February 17, 2pm
Whetstone Gardens and Care Center
Assisted Living
3710 Olentangy River Rd.
Columbus, OH 43214

New to Medicare

Stark County

February 16, 9am
Mercy Medical Center
Mercy Hall Auditorium
1320 Mercy Dr. NW
Canton, OH 44136

Delaware County

February 6 & 10, 10am
February 24, 6pm
SourcePoint
800 Cheshire Rd.
Delaware, OH 43015
To RSVP call 740-363-6677

One-on-One Counseling

Cuyahoga County

February 24, 9am-3pm
Ehrnfelt Senior Center
18100 Royalton Rd.
Strongsville, OH 44136
*Counseling appointments are
every 45 minutes.
Call 440-580-3276 to schedule.

2016 Welcome to Medicare Webinars

All webinars are open to the public and begin at 6:00pm. There is no phone number to call. You will use your computer speakers for audio. Click on the date below to register.

February 16

New Crew



Delaware Co.

Jeri Wilson



Franklin Co.

Shelley Draime



Hamilton Co.

Brigitte Ray



Montgomery Co.

Carolyn Buggs

Webinar Training

OSHIIIP 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

February 11 – Fraud and Enforcement

To join the 10 am session click the link below:

<https://attendee.gotowebinar.com/register/5718503172687899394>

To join the 2 pm session click the link below:

<https://attendee.gotowebinar.com/register/6690033846014059266>

Face-to-Face New Volunteer Trainings

The five-day training described below is for volunteers who are new to OSHIIP. Prospective volunteers are encouraged to consider OSHIIP's online training as an alternative.

Summit County – April 6, 13, 20, 27 (9am-3pm) and June 1 (10am-12pm)

Laurel Lake (Staff Education room)

200 Laurel Lake Dr.

Hudson, OH 44236

Lucas County – June 7, 14, 21, 28 (9am-3pm) and July 26 (10am-12pm)

Area Office on Aging of NWO, Inc.

2155 Arlington Ave

Toledo, OH 43609

Franklin County – June 7, 14, 21, 28 (9am-3pm) and August 2 (9am-12pm)

Wexner Heritage Village

1151 College Ave.

Columbus, OH 43209

Online Training Option: [Click Here](#)

2016 OSHIIP Regional Trainings

OSHIIP will host full day (9am-4pm) regional trainings throughout Ohio for current OSHIIP volunteers. These trainings are more comprehensive than a refresher training. OSHIIP will invite Ohio Medicare Partners and other Subject Matter Experts to attend. Please register in advance by clicking on the following link. <http://insurance.ohio.gov/Consumer/OSHIIP/SitePages/training.aspx>. Additionally, three Social Work CEU hours will be offered.

Cuyahoga County

March 30

Ehrnfelt Senior Center
18100 Royalton Rd.
Strongsville, OH 44136

Franklin County

March 29

State Library of Ohio
274 E. 1st Ave.
Columbus, OH 43201

Guernsey County

March 15

Guernsey County Senior Center
1022 Carlisle Ave.
Cambridge OH 43725

Hamilton County

March 22

Jewish Family Service
8487 Ridge Rd.
Cincinnati, Ohio 45236

Lucas County

April 12

Area Office on Aging of NWO, Inc.
2155 Arlington Ave.
Toledo, OH 43609

Pike County

June 6

*This training will run from 1-4pm and coincides with the public 'Welcome to Medicare' event at 6pm
Bristol Village Auditorium
625 E 5th St.
Waverly, OH 45690

Stark County

March 24

Mercy Medical Center
1320 Mercy Dr. NW
Canton, OH 44708

*This training will be held in Murphy Hall, located behind the parking garage.
**There are limited available spots near the building, so please park in garage.

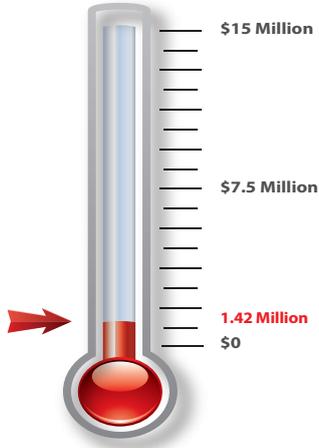
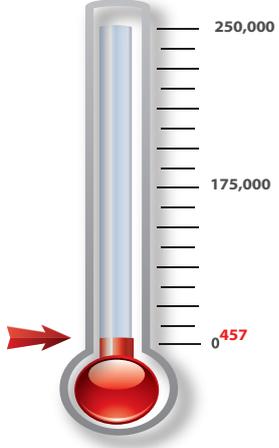
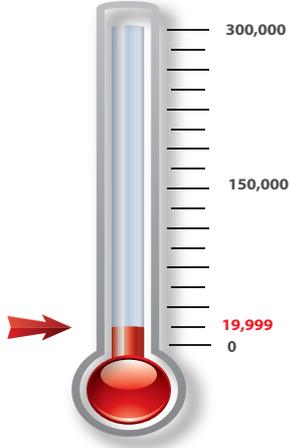
OSHIIP 2016 Goals



CCF
300,000

PAM
250,000

\$ SAVED
UNLIMITED



LOCAL HELP FOR PEOPLE WITH MEDICARE

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