

January 2016

OSHIIP NEWS

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



OSHIIP Ranks #1 Nationally!

Over the past several years, OSHIIP has remained diligent in providing objective educational information and unbiased counseling opportunities to diverse populations throughout the state. The program has also incorporated technological enhancements to better track its interactions with Medicare consumers.

As a result, OSHIIP's overall performance score has progressed ahead of 53 other SHIP programs to rank 1st, according to federal government data. Previously, OSHIIP ranked 54th in 2011, 15th in 2013, and 14th in 2014. "Our vision is that even more Ohioans will use our services in 2016," said Christina Reeg, director of OSHIIP. "Thanks to support from our statewide network of volunteers and partners, OSHIIP counseled more than 375,000 Medicare consumers in 2015. OSHIIP prides itself in making

complex healthcare benefits and options easier to understand. OSHIIP will host Welcome to Medicare events beginning in April. My hope is that everyone approaching or already on Medicare takes advantage of the opportunity to learn more about their healthcare and choices."

OSHIIP maintains a substantial statewide community outreach presence. OSHIIP conducted 1,700 public events in 2015. These activities include Medicare Check-Up Day events held during Medicare's annual open enrollment period and Welcome to Medicare events in the spring. To learn more about OSHIIP's 2015 accomplishments be sure to register on page six for the 'State of the Ship' webinar led by Reeg.

In This Issue:

OSHIIP Ranks #1 Nationally

News You Can Use

Volunteer Feature OSHIIP

Road Show

New Crew

Medicare Webinars

In-person Trainings



Mary Taylor
Lt. Governor / Director



ODI
Ohio Department
of Insurance

News You Can Use



Outpatient Drug Coverage: Part B Versus Part D

Your prescription drug costs and coverage depend upon which part of Medicare covers your drug. Understanding which part of Medicare should cover your drugs will point you toward the Medicare rules you need to follow. You can get Medicare prescription drug coverage through a Part D stand-alone prescription drug plan or through a Medicare Advantage Plan that includes prescription drug coverage.

Part B Usually Covers:

- Drugs your provider administers.
- Drugs administered at a dialysis facility (that buys the drugs themselves).
- A small number of outpatient prescriptions you get from the pharmacy (mainly certain oral cancer drugs for chemotherapy).
- Certain vaccines (usually only flu, pneumonia, and Hepatitis B). Make sure the pharmacy accepts your Part B coverage. If you have a Medicare Advantage Plan, check their rules about flu shot coverage.
- If you are a hospital outpatient, Part B should cover all medications that relate to the reason for your hospital visit.
- Tip: You usually pay a 20 percent coinsurance after meeting the Part B deductible. If you have a Medicare Advantage plan, different costs may apply. If you get your medications from a pharmacy, make sure the pharmacy accepts your coverage.

Part D Usually Covers:

- Most drugs you get from the pharmacy or through mail order (outpatient drugs).
- Most prescription drugs that you can administer yourself.
- Vaccines not covered under Part B, including the shingles vaccine.
- If you are a hospital outpatient, Part D will cover medications that you administer yourself and do not relate to the hospital visit.
- Tip: Make sure it is included in your plan's formulary, which is the list of drugs they cover, and use a preferred network pharmacy.
- Tip: You usually pay a co-payment for your medications, once you meet a deductible. The amounts vary based on your plan and how much you have spent on prescription drugs so far this calendar year.

Note: If you are in an **inpatient** in a hospital or skilled nursing facility, your drugs are usually covered by **Part A**.

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

© 2015 Medicare Rights Center | www.medicareinteractive.org | The Medicare Rights Center is the author of portions of the content in these materials, but is not responsible for any content not authored by the Medicare Rights Center.

News You Can Use...Con't



Where to Go for Help

- Your pharmacist, your provider, or your plan (if applicable) can help you understand your prescription coverage.
- You can also contact your State Health Insurance Assistance Program (SHIP) if you need assistance with understanding your prescription drug benefits or other aspects of your Medicare coverage.
- If your drug coverage is denied, make sure to follow up with your provider and, if applicable, your plan or 1-800-Medicare 1-800-633-4227; TTY 1-877-486-2048). If you are still unable to resolve the issue, contact your SHIP to discuss your appeals options.
- If you receive suspicious prescription drug offers or charges, contact your Senior Medicare Patrol (SMP) to discuss potential abuse or fraud.
- Your SHIP or SMP program can also help you make sense of your insurance bills and statements.

Local SHIP Contact Information

OSHIIP 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

Local SMP 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

The production of this document was supported by Grant Numbers 90ST1001 and 90NP0003 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center and Senior Medicare Patrol (SMP) National Resource Center and do not necessarily represent the official views of ACL.

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

© 2015 Medicare Rights Center | www.medicareinteractive.org | *The Medicare Rights Center is the author of portions of the content in these materials, but is not responsible for any content not authored by the Medicare Rights Center.*

Volunteer Feature

Great Service and a Friendly Personality Bring More Clients to Volunteer Deb Hale



When Mahoning residents need Medicare assistance, Deb Hale is more than happy to help. Since becoming an OSHIIP volunteer in January 2015, Deb has counseled hundreds of seniors who trust her knowledge about Medicare and enjoy her friendly personality.

Currently Deb is a manager for Mercy Health Prescription Assistance Program in Youngstown, OH. They have two sites located in Mahoning County and one in Trumbull County. The program works with pharmaceutical companies and physicians to get needed medication for free for clients who are uninsured or underinsured. "My clients would describe me as individual that wants to help and will do all I can to find a resolution to their issue. I would also think they would say I am kind and compassionate toward their needs," said Deb.

Deb learned about OSHIIP after speaking with other OSHIIP volunteers in Trumbull county. Deb decided to take the training and became a certified counselor. "What surprised me

most about OSHIIP was all the information that I learned through the in-person trainings and webinars as well as other great resources that are available to assist our seniors."

Working as an OSHIIP volunteer this year, Deb experienced some challenges as well as satisfying victories. "The most satisfying part of the job is getting our seniors the assistance they need and deserve, answering their questions and just getting to know them. They really appreciate you helping them out. The most challenging thing I find is trying to get the seniors to really understand the processes and information."

Deb couldn't help but share her most memorable OSHIIP moment of 2015. A woman was referred to her who was an immigrant from France. She had the opportunity to speak with her during the time of the recent tragic attacks. She had family still living in France and was unable to contact them. "Although we did not particularly accomplish a lot as far as OSHIIP, she talked with me on the phone for over an hour about her fears. I feel that I did ease some of her tension by just being a listening ear", said Deb.

When Deb is not working she loves to spend time with her grandchildren and shop. She has been married for 33 years and has one son who recently moved back to Ohio after serving in the United States Army for 10 years.

Deb, thank you for your dedication to OSHIIP and we look forward to many more memorable stories from you throughout the years.

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

Medicare 101

Montgomery County

January 8, 12pm
The Fine Arts Center of
Cross Pointe Centre
101 East Alex Bell Rd.
Centerville, OH 45459

Summit County

January 12, 6:30pm
Nordia Hills Library
9458 Olde Eight Rd.
Northfield, OH 44067

Mahoning County

January 13, 1pm
Joseph Knight Towers
107 Westchester Dr.
Austintown, OH 44515

New to Medicare

Delaware County

January 9 & 13, 10am
January 27, 6pm
Sourcepoint
800 Cheshire Rd.
Delaware, OH 43015
To RSVP call 740-363-6677

NEW CREW



[Lucas Co.](#)
Rebecca Aelker

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. Choose the date(s) you wish to attend by clicking on the link(s) below to register.

February 16

April 11

June 13

August 22

October 6

Webinar Training

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

Jan 14 – State of the Ship, OSHIIP Director Christina Reeg

To join the 10 a.m. session:

<https://attendee.gotowebinar.com/register/8631072091140604162>

To join the 2 p.m. session:

<https://attendee.gotowebinar.com/register/6115205868347390466>

In-person Training

The 5-day training described below is for volunteers who are new to OSHIIP. Refresher trainings (for existing volunteers) and additional complete trainings are being scheduled for next year and will be listed here when confirmed. Prospective volunteers are encouraged to consider OSHIIP's online training as an alternative.

Franklin County – January 26, February 2, 9, 16 (9a-3p) and March 29 (9-3p)

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

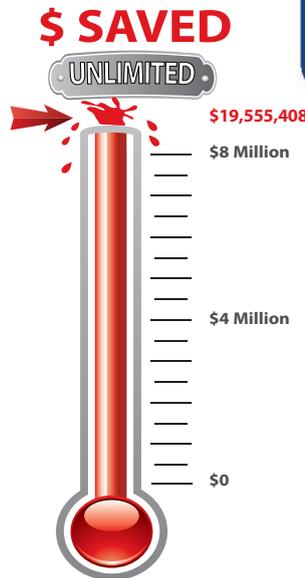
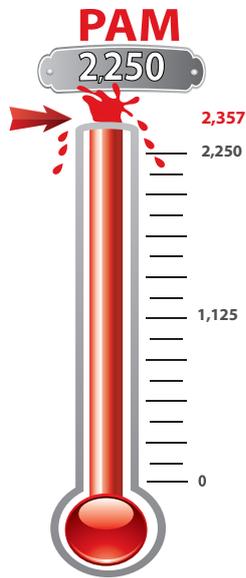
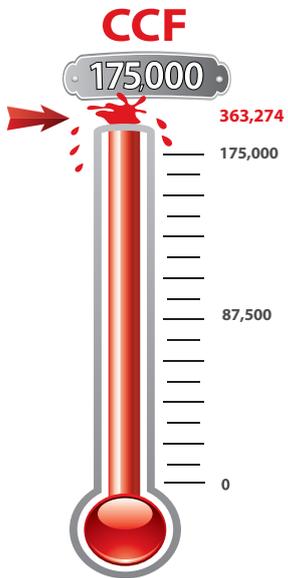
Lucas County – February, 2, 9, 16, 23 (10a-3pm) and March 22 (10a-12pm) AND June 7, 14, 21, 28 (9a-3pm) and July 26 (10a-12p)

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

Online Training Option: [Click Here](#)

We exceeded our goals for 2015!!

OSHIIP 2015 Goals



OSHIIP
Answers to your
Medicare questions

1-888-686-VOLS (686-8657)



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication has been created or produced by Ohio with financial assistance, in whole or in part, through a grant from the Centers for Medicare & Medicaid Services, the Federal Medicare agency.

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