

OSHIIP NEWS

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



Frequently Asked Questions About: Qualified Income Trust

Upcoming changes to Ohio's Medicaid program will simplify coverage for thousands of Ohioans. Beginning August 1, 2016 individuals receiving long-term care services who have income over the Medicaid limit may deposit their excess income into a Qualified Income Trust to stay eligible for Medicaid.



What is a Qualified Income Trust?

A Qualified Income Trust (QIT), sometimes referred to as a "Miller Trust," is a special legal arrangement that allows the Ohio Department of Medicaid not to count an individual's income that is over a certain amount. This will allow individuals receiving long-term care services to remain eligible for health care coverage through Medicaid.

Who needs a QIT?

To receive Medicaid long-term care services, an individual's income must be below the Medicaid limit set by the State of Ohio. In 2016, the monthly income limit is \$2199.00. Individuals can deposit their excess income into a QIT to stay or to become eligible for Medicaid long-term care services.

Medicaid long-term care services are provided to eligible people who:

- » Live in a nursing facility; or
- » Live in intermediate care facilities for individuals with intellectual disabilities (ICF-IDD); or
- » Receive home and community-based services (HCBS), like PASSPORT, Assisted Living, Ohio Home Care, Individual Options, MyCare Ohio, etc.

What are the requirements of a QIT?

To be valid in the State of Ohio, a QIT must:

- » Include only an individual's personal income. It cannot contain a spouse's income or income from other relatives. It cannot be used for other assets.
- » Be irrevocable. Once the trust is established, it cannot be changed or canceled.
- » Name the State of Ohio as the beneficiary. The State of Ohio can recover up to the total amount of Medicaid payments made on an individual's behalf.

Continue on next page...

In This Issue:

Cover Story:
Qualified Income Trust

News You Can Use

Staff Spotlight:
Michelle Farley

OSHIIP Road Show

New Crew

2016 Medicare Webinars

2016 Volunteer Trainings

2016 OSHIIP Refresher Trainings



Mary Taylor
Lt. Governor / Director

Frequently Asked Questions About: Qualified Income Trust...Con't

What can the money in the Trust be used for?

Money put in the QIT can be used to pay for the following expenses, but is not limited to this list:

- » incurred medical expenses;
- » monthly personal or maintenance needs allowance;
- » bank fees associated with the maintenance of the Trust; and
- » patient liability, if applicable.

Is help available to set up a QIT?

The Ohio Department of Medicaid has hired Automated Health Systems (AHS) to reach out to individuals about their QIT and answer questions. A QIT is a legal document and the State of Ohio strongly recommends that individuals that choose not to use AHS for assistance with setting up the QIT seek other legal assistance.

Individuals are encouraged to establish a QIT prior to August 1. Individuals who do not establish a trust by July 1, will need to do so before their next Medicaid redetermination date to maintain coverage.

Definitions

Long-term care services are defined as health care related services and supports used by individuals of all ages with functional limitations and chronic illnesses who need assistance to perform routine daily activities.

Automated Health Systems was founded in 1979 with the goal of promoting health in families and communities. The Ohio Department of Medicaid has hired Automated Health Systems to help individuals set up a QIT. Additionally, AHS currently works with the Ohio Department of Medicaid to help individuals enroll in a Medicaid Managed Care Plan and operates the Medicaid Consumer Hotline.

QUALIFIED INCOME TRUST/MILLER TRUST

Nursing Home/Waiver Resident



Have additional questions?

Contact: Automated Health Systems by email at OhioQIT@automated-health.com
or by phone at 1-844-265-4722

For more information, go online: [Medicaid.Ohio.gov/DDR](https://www.Medicaid.Ohio.gov/DDR) or <https://benefits.ohio.gov/ddr.html>



News You Can Use



Filing a Complaint is Easier than Ever

We hope that all of your health care experiences are positive. However, if they are not, we want your process of filing a complaint to be as easy as possible. That is why Medicare offers you a variety of tools to express your concerns. One of those tools is the ability to file a complaint (sometimes called a “grievance”).

Complaint vs. Appeal

A complaint is different than an appeal. A complaint is a way in which your Medicare health plan, Medicare drug plan, or health provider is giving care. Examples of complaints are problems or concerns with:

- A doctor, hospital, or provider
- Your health or drug plan
- Quality of your care
- Your dialysis or kidney transplant care
- Durable medical equipment

Things to know before you file a Complaint

If you have a complaint with your plan, each plan has specific rules you’ll need to know and follow when filing a complaint. If, after filing a complaint, your plan doesn’t address the issue, call 1-800-MEDICARE for help. For any Medicare-related complaint, you can call OSHIP for free personalized help at 1-800-686-1578.

If you’ve contacted 1-800-MEDICARE about a Medicare-related inquiry or complaint but still need help, ask the 1-800-MEDICARE representative to send your inquiry or complaint to the Medicare Ombudsman’s Office. The Medicare Ombudsman’s Office helps make sure that your inquiry or complaint is resolved.

In addition to basic information like your name and address, have your Medicare card and health plan card (if you have one) readily available when you’re ready to file your complaint. And, in the future, you can also use Medicare’s Blue Button to help. It provides you an easy way to download your personal health information to a file on your own personal computer. Check out the Blue Button through your account on [MyMedicare.gov](https://www.medicare.gov).

Staff Spotlight

Michelle Farley

Meet Public Information Officer Michelle Farley. She joined the Ohio Department of Insurance in June 2015. Michelle's duties for OSHIIP include crafting marketing materials, assembling this newsletter and coordinating schedules for publications, including consumer guides, brochures, and other resources.

Before coming to OSHIIP, she worked as a copywriter for Zulily, a daily flash-sale clothing company. Prior to that, she worked as a writer and project coordinator for a boutique media company in Bexley, Ohio.

She enjoys her job immensely, especially working with and assisting OSHIIP staff members. "It is a rewarding feeling to work with passionate and talented team members who not only care about the well-being of people but who go above and beyond to ensure their clients are aware of their Medicare rights, eligibilities, and choices," said Michelle.

She is equally appreciative of people like you— awesome volunteers who unselfishly offer their time to assist others to understand and make important health care decisions.

"I can't believe I'm approaching my one-year anniversary. I look forward to growing as a team member as well as developing new ideas to 'get the word out' about the beneficial services that OSHIIP has to offer," said Michelle.

A native of Cleveland, Ohio, she considers herself a die-hard Cavs fan. She enjoys watching HGTV, is secretly addicted to Pinterest, enjoys her new hobby of candle making, loves reading, and simply enjoying life with her husband, Erik.



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 want to lend a hand.

Welcome to Medicare

Lake County

Tuesday, June 2, 1 p.m.
Fairport Senior Center
1380 East St.
Fairport Harbor, OH 44077

Tuesday, June 7, 10 a.m.
Willoughby-Browning Ctr.
38032 Brown Ave.
Willoughby, OH 44094

Wednesday, June 8, 10 a.m.
Mentor Senior Ctr.
8484 Munson Rd.
Mentor, OH 44060

Monday, June 20, 10:30 a.m.
Morley Public Library
184 Phelps St.
Painesville, OH 44077

Wednesday, June 22, 2 p.m. Madison
Public Library
6111 Middle Ridge Rd.
Madison, OH 44057

(The above events are hosted by the Lake County
Council on Aging)

Welcome to Medicare Con't.

Pike County

Monday, June 6, 6 p.m.
Bristol Village Auditorium
625 E. 5th
Waverly, OH 45690

Auglaize County

Tuesday, June 14, 6 p.m.
Council on Aging
610 Indiana Ave.
St. Marys, OH 45885

Wednesday, June 22, 12 p.m.
Council on Aging – Wapakoneta
Branch
25 E. Auglaize St.
Wapakoneta, OH 45895

(Located in the basement of Wapak Eagles)

Medicare for Beginners

Franklin County

Wednesday, June 15, 5:30 p.m.
COAAA
3776 S. High St.
Columbus, OH 43207

To RSVP call COAAA at 1-800-589-7277

Medicare 101

Summit County

Tuesday, June 7, 6 p.m.
Nordia Hills Branch Library
9458 Old Eight Rd.
Northfield, OH 44067

Ottawa County

Thursday, June 16, 1:30 p.m.
Genoa Retirement Village
300 Cherry St.
Genoa, OH 43430

Lorain County

Thursday, June 16, 6 p.m.
1194 W. River Rd.
Elyria, OH 44035

WRAAA Senior & Caregiver Wellness Expos Cuyahoga County

Wednesday, June 8, 9 a.m. -1p.m.
Great Northern Mall
4954 Great Northern Mall
North Olmsted, OH 44070

Wednesday, June 22, 9 a.m. -1p.m.
Richmond Town Square
691 Richmond Rd.
Richmond Heights, OH 44143

New Crew

Delaware Co.

Christian Andersen
Rebecca Reuwee

Hamilton Co.

Kelly Bernstein

Lake Co.

Lisa Pierce

Lorain Co.

Barry Philipppy

Ross Co.

Kathy Clarkson

Stark Co.

Chris Morrison
Kathy Gerren

Summit Co.

Beverly Breeding
Stacy Fletcher
Tamara Fillingame
Kathy Hartung
Stephen Stewart
Jennifer Walker

New to Medicare Delaware County

June 4 & 8, 10 a.m.
June 22, 6 p.m.
SourcePoint
800 Cheshire Rd.
Delaware, OH 43015
RSVP: 740-363-6677

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

Wednesday, June 15 – Marketplace Navigators

To register for the 10 a.m. session click here: <https://attendee.gotowebinar.com/register/3252770284396511489>

To register for the 2 p.m. session click here: <https://attendee.gotowebinar.com/register/3015454993255273988>

Monday, June 13, 6 p.m. – Welcome to Medicare

This webinar is open to the public and is designed for those turning 65 and new to Medicare. A computer with working speakers is needed. To register select the link below.

To register click here: <https://attendee.gotowebinar.com/register/2053545043666692097>

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.

Franklin County – June 7, 14, 21, 28 (9 a.m.-3 p.m.) and August 2 (9 a.m.-12 p.m.)

Wexner Heritage Village
1151 College Ave.
Columbus, OH 43209

Cuyahoga County – July 12, 19, and August 2, 9 (9 a.m.-3 p.m.) August 30 (10 a.m.-12 p.m.)

Jewish Federation of Cleveland – Mandel Building
25701 Science Park Dr.
Beachwood, OH 44122

For more information about online training click here: <https://www.insurance.ohio.gov/Consumer/OSHIIP/Documents/OSHIIP%20online%20training%20flyer072015.pdf>

2016 Refresher Trainings

OSHIIP will host refresher trainings throughout Ohio for current OSHIIP volunteers. Please register in advance by clicking **here: <http://www.insurance.ohio.gov/Consumer/OSHIIP/SitePages/training.aspx>**

Pike County

Monday, June 6
1 p.m. - 4 p.m.
Bristol Village Auditorium
625 E. 5th St.
Waverly, OH 45690

Fairfield County

Wednesday, June 8
9 a.m. - 12 p.m. & 1 p.m. - 4 p.m.
Fairfield Medical Center Accounting Room
1111 E Main St.
Lancaster, OH 43130

Lake County

Thursday, July 7
10 a.m. - 1 p.m.
Lake County Council on Aging
8520 East Ave.
Mentor, OH 44060

Huron County

Tuesday, July 19
9 a.m. - 12 p.m.
Fisher Titus Hospital
272 Benedict Ave.
Norwalk, OH 44857

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

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

Clark County

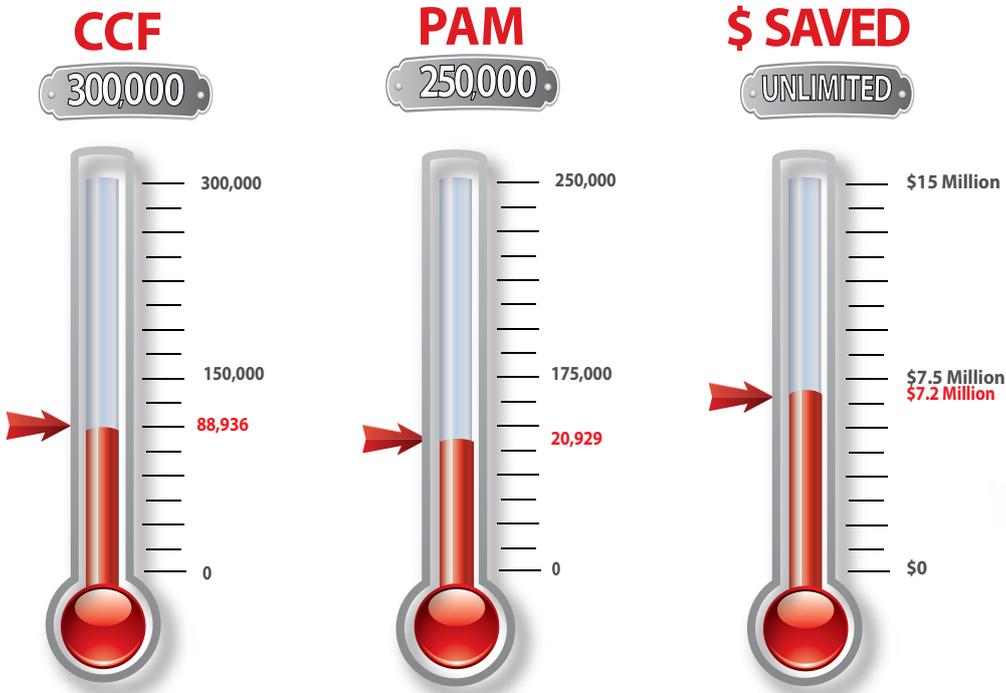
Wednesday, August 24
9 a.m. - 12 p.m.
United Senior Services
Multipurpose room #2
125 W. Main St.
Springfield, OH 45502

Stark County

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

Our Progress as of June 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