

# OSHIIP News

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

**JULY 2011**

## *Beneficiaries getting “extra help” & paying a plan premium notified by CMS*

Do you work with clients who have qualified for the Medicare Part D low-income subsidy (LIS), or “extra help,” and pay a premium to their Medicare drug plan?

These beneficiaries should have received notice recently from the Centers for Medicare & Medicaid (CMS), the federal agency that administers both programs. CMS mailed more than 940,000 notices nationally.

The notice was sent to remind beneficiaries that:

1. They are currently enrolled in a Medicare drug plan with a premium which is not fully covered by the low-income subsidy (LIS), or extra help, and
2. They can switch to a plan with a \$0 premium at any time.

Printed on tan paper, the notice is CMS Product No. 11465 (May 2011). The actual notice is the front of the page; the back is a list of Medicare Rx plans available with \$0 premium. The list of \$0 premium plans available to Ohio clients is shown below.

<i>Company</i>	<i>Plan name</i>	<i>Phone</i>
Anthem	Blue MedicareRx Standard	1-800-261-8667
Humana	Humana Walmart-Preferred Rx	1-800-706-0872
SilverScript	CVS Caremark Value	1-866-552-6106
UnitedHealthcare	AARP MedicareRx Preferred	1-888-867-5564
Universal American	Community CCRx Basic	1-866-423-5040
WellCare	WellCare Classic	1-888-293-5151

***Inside: News You Can Use on Ask Medicare... page 4.***

## *CMS proposes expansion to seasonal influenza immunization*

### *Would make flu shots available at more facilities*

The Centers for Medicare & Medicaid Services (CMS) has proposed new requirements for Medicare-certified providers that are designed to expand access to seasonal influenza vaccination. CMS' proposal updates the conditions of participation and conditions for coverage for a number of provider types.

The goals are to increase access to the vaccine, increase the number of beneficiaries who receive the seasonal influenza vaccination, and decrease flu-linked morbidity and mortality.

The "proposed rule will expand Medicare beneficiaries' options for where to receive a flu shot during flu season," said CMS Administrator, Donald M. Berwick, M.D.

The new rule would require many Medicare providers and suppliers to offer all patients an annual influenza vaccination during flu season, unless medically contraindicated. Patients would retain the right to decline any vaccination. This proposed requirement would extend to Medicare-certified:

- Hospitals, including Short-term acute care, Psychiatric, Rehabilitation, Long-term care, Children's, and Cancer;

- Critical Access Hospitals (CAHs);
- Rural Health Clinics (RHCs);
- Federally Qualified Health Centers (FQHCs) and;
- End-Stage Renal Disease (ESRD) Facilities that offer dialysis services.

To meet these proposed provisions, providers and suppliers would be required to develop and implement policies and procedures for offering and administering seasonal influenza vaccine.

The proposed rule allows for situations in which vaccine supplies may be unavailable or in short supply. Providers and suppliers would not be held accountable in such circumstances.

In addition, providers and suppliers would be required to develop policies and procedures to allow them to offer vaccinations for pandemic influenza, in case of a future pandemic influenza event for which a vaccine is developed.

➔ Visit [http://www.ofr.gov/OFRUpload/OFRData/2011-10646\\_PI.pdf](http://www.ofr.gov/OFRUpload/OFRData/2011-10646_PI.pdf) to read the proposed rule online.



*Lin Cathey*

### *End of May brings Lin Cathey's retirement*

OSHIIP Complaint Analyst Lin Cathey said "farewell" to state employment when she retired May 31. Lin earned 23 years of public service, working 19½ years at the Department of Insurance. Ms. Cathey started in November 1991 as a Secretary in the Department's Legal Division. She became a Consumer Services Complaint Analyst before taking on the same role for OSHIIP in 1998. Thank you, Lin. You'll never be replaced!

## Volunteer Profile

# *Kathy Plant of Summit County... Pennsylvania's loss is Ohio's gain*

OSHIIP volunteer Kathy Plant was born in Coaldale, Pa., and for the first part of her life she was “a real coal miner’s daughter.”

Growing up in Coaldale and Fairless Hills, she lived in the Philadelphia area until moving to Ohio in June 2006.

“My son married an Akron girl and I wanted to be near my grandchildren,” Kathy said.

Kathy earned a nursing degree from the University of Pennsylvania and started a professional career that culminated with her retirement from the State of New Jersey’s Medicaid Program after 28 years.

Kathy knew about OSHIIP and its mission through personal experience. After she retired, Kathy wanted to use her health care knowledge to help others, and began a 4-year run of volunteering with APPRISE, Pennsylvania’s SHIP program.

She signed up for OSHIIP as soon as the dust of moving to Akron settled, and joined us officially in 2007.

With so much experience to share, we asked Kathy what advice she might give

to other OSHIIP volunteers or those who may be considering our program.

She said, “For me, the most important thing is helping others understand Medicare.”

“I’m someone who helps people navigate a confusing, scary part of their lives,” she said.

Her first taste of Medicare counseling was advising an informal client, her dad, not to pay from EOMBs he received.

Ideally, Kathy helps others by showing them how to help themselves. “Clients with billing questions who understand the solution

may be able to solve the next issue for themselves,” she said.

For fun, she kayaks — a perfect hobby for her residence on Portage Lakes — and vacations in her Winnebago. Photography is a lifelong love.

“I’m getting better with action shots of my grandkids playing sports,” she said. “I want to graduate to taking nature shots close-up.”

Thank you, Kathy for your work and dedication. Our state and our program benefited when you became an Ohioan!



*Kathy Plant has a long-term view of helping*

Email [rebecca.hayward@insurance.ohio.gov](mailto:rebecca.hayward@insurance.ohio.gov) to suggest a volunteer for this feature

## News You Can Use

Ask Medicare ([www.medicare.gov/caregivers](http://www.medicare.gov/caregivers)) is a one-stop source of information and support, specifically for caregivers. The website offers help on everything from managing Medicare expenses to addressing specific health conditions to strategies to help caregivers manage stress. Check out the wealth of information you'll find at Ask Medicare.

### **Learn about Medicare and determine eligibility online.**

Review basic information about Medicare, and take advantage of the interactive Medicare Eligibility Tool by going to Ask Medicare and clicking on *Caregiver Topics* then *Medicare Basics*.

### **Find local resources in your community.**

Many communities have organizations that offer help with meals, transportation, companionship and more. Ask Medicare also includes links to caregiver support sites — such as [www.eldercare.gov](http://www.eldercare.gov) — the Administration on Aging's Eldercare Locator.

### **Learn about financial help that may be available.**

Ask Medicare offers information on additional types of support that may be available through Social Security, Medicaid and other sources. To learn more click on *Caregiver Topics*, then *Care Options*, then *Care and Prescription Plans*.

### **Make prevention a priority.**

For helpful information, including a prevention checklist for those over age 50, go to Ask Medicare and click on *Caregiver*

*Topics*, then *Care Options*, then *Services*, then *Get tips on staying healthy*.

### **Receive guidance on planning for your loved one's long-term care.**

At least 70 percent of people over age 65 will need long-term care services. Ask Medicare connects to a wealth of information from the National Clearinghouse for Long-Term Care Information. Go to Ask Medicare and click on *Caregiver Topics*, then *Care Options*, then *Services*, then *Learn about long-term care options*.

### **Find a nationwide community of caregivers and friends.**

Connect with resources to make your life easier via the Caregiving Exchange, which has links to discussion groups, message boards, and resource lists. Go to Ask Medicare and click on *Caregiver Community*, then *Social Media*.

### **Stay updated with Ask Medicare's free e-newsletter.**

Sign up now and get updates about Open Enrollment, changes to Medicare and notices about new web resources available on the Ask Medicare website.

### **And more...**

Ask Medicare also offers information on enrolling in Medicare, choosing a prescription drug plan, finding state and local resources to support caregiving tasks, and accessing in-home services.

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*Copy & paste News You Can Use items into your organization's newsletter, then complete a PAM form.*

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# New Crew



Volunteers who have been trained and certified since the last issue of OSHIP News. Welcome aboard!

## Champaign Co.

Desiree Damron  
Anne Mayer

## Cuyahoga Co.

Bruce Amsel  
Emily Applegarth  
Geraldine Bethea  
Patricia Cooper  
Cassandra Drake  
Phyllis Harman  
Kathleen Hoole  
Susan Howitz  
Beth Kramer  
Elizabeth Marshall  
Mireille Wozniak Michalak

## Defiance Co.

Marci Matthews

## Fayette Co.

Amy Harper

## Fairfield Co.

Dawn Bishop  
Maranda Fisher  
Beth McKnight

## Franklin Co.

Deb Bandy  
Edward B. Detwiler  
Stephanie Jeffords  
Stefanie Hayes

## Fulton Co.

Linda L. Armstrong  
Jan Buehrer  
Don Christian  
Jennifer Ducat  
Sherry Fry  
Carol Harmon  
Kelly A. Hess  
Sherry Karnowsky  
Susan Rohrs  
Barbara A. Schroeder

## Geauga Co.

Adam Van Boxel  
Ronald J. Gall  
Bernadette Gliha

## Greene Co.

Richard A. Montgomery

## Henry Co.

Patricia Franz Pahl

## Highland Co.

Jeri Flowers

## Holmes Co.

Jim Schrock

## Logan Co.

Dana Lewis

## Lorain Co.

Stacy Powell

## Lake Co.

Judie Carroscia  
Linda Hayden  
Beda Madden  
Amy McGinnis  
James Zuber

## Madison Co.

Sherry Doggett

## Mercer Co.

Ruth Baltzell

## Montgomery Co.

Lisa Adler Bacon

## Shelby Co.

Jodi Kirtley

## Seneca Co.

Tom Joseph

## Ross Co.

Rebecca Cyrus

## Tuscarawas Co.

Laurie Wallick

## Washington Co.

Brandi Hesson

## Wayne Co.

Erica G. Craver

Survey says:

## *Cost of long-term care increasing*

According to a report released in April, long-term care (LTC) costs have increased over the past nine years at an annual rate that closely matches inflation. The new study of 11,000 U.S. providers, including nursing homes, assisted living facilities and home health care agencies was privately funded by an insurer in the national LTC market and conducted by LifePlans Inc., of Waltham, Mass.

To determine how LTC costs have trended, the study compared data gathered from providers across the country in surveys conducted in 2002, 2005, 2008 and 2011, and calculated an annual average. The increases closely track the long-term average annual rate of inflation (4.1%).

Among the national findings:

- The 2011 average cost of a private nursing home room (\$235 a day/ \$85,775 annually) rose an average 3.5% per year.
- The 2011 average cost of a semi-private nursing home room (\$207 a day/ \$75,555 annually) increased an average 3.2% per year.
- The 2011 average cost for a month in an assisted living facility (\$3,270 a month/ \$39,240 annually) rose an average 3.4% per year.
- The 2011 average cost for a home health aide (\$20 hourly/\$37,440 annually) has risen an average 1.3 percent per year.

### *The OSHIIP Road Show: Volunteers Welcome!*

Here's our monthly list of OSHIIP speaking events you can attend. Attendance is voluntary. There's no need to register in advance. Simply inform the trainer you're there before the presentation so you can be introduced. See you there!

#### Medicare 101

##### **Scioto Co. — Portsmouth**

July 13; 1 p.m. - 2 p.m.  
Hurth Apartments  
301 Chillicothe Street

#### Medicare 101

##### **Washington Co. — Belpre**

July 14; 11 a.m.  
Belpre Senior Center  
1614 Washington Boulevard

#### On-site counseling

##### **Stark Co. — Uniontown**

July 19; 9 a.m. - 3 p.m.  
Lake Community YMCA  
11928 King Church Avenue

#### Medicare 101

##### **Adams Co. — West Union**

July 22; 11 a.m. - noon  
Glendale Apartments  
310 Rice Street

### *Welcome to Medicare 2011 (Events start at 6 p.m.)*

#### **Mahoning Co. • Boardman • July 12**

Boardman Park (Lariccia Family Center)  
375 Boardman-Poland Road

#### **Richland Co. • Mansfield • August 4**

Area Agency on Aging Annex  
780 Park Avenue West

## *Scheduled training sessions for 2011*

### Refresher training

**Belmont Co. — Barnesville**

**July 12; 9 a.m. - noon**  
Barnesville Senior Center  
229 East Main Street

**Harrison Co. — Cadiz**

**July 13; 9 a.m. - noon**  
Carriage Inn of Cadiz  
308 West Warren Street

**Montgomery Co. — Vandalia**

**July 13; 1 p.m. - 4 p.m.**  
Vandalia Senior Center  
21 Tionda Drive South

**Licking Co. — Newark**

**July 15; 9 a.m. - noon**  
Licking Co. Aging Program  
745 East Main Street

**Huron Co. — Norwalk**

**July 19; 9 a.m. - noon**  
Fisher Titus Learning Center  
350 Shady Lane

**Medina Co. — Wadsworth**

**July 19; 9 a.m. - noon**  
Center for Older Adults  
138 High Street

**Green County — Xenia**

**July 20; 9 a.m. - noon**  
Greene Co. Council on Aging  
140-A Rogers Street

**Washington County — Marietta**

**July 20; 9 a.m. - noon**  
Area Agency on Aging  
1400 Pike Street

**Shelby County — Sidney**

**July 21; 9 a.m. - noon**  
Shelby County Senior Center  
304 S. West Avenue

**Butler County — Hamilton**

**July 26; 9 a.m. - noon**  
Partners in Prime  
140 Ross Avenue

**Preble County — Eaton**

**July 27; 9 a.m. - noon**  
Preble County Council on Aging  
800 E. St. Clair

### Refresher training

**Columbiana County — Columbiana**

**August 3; 1 p.m. - 3 p.m.**  
Columbiana County Senior Center  
600 E. 4th Street

**Henry Co. — Napoleon**

**September 14; 1 p.m. - 4 p.m.**  
Henry County Senior Center  
130 E. Clinton Street

**Fayette Co. — Washington Court House**

**September 15; 9 a.m. - noon**  
Fayette Co. Commission on Aging  
1179 South Elm Street

**Lucas Co. — Toledo**

**Sept. 21; 9 a.m. - noon**  
Area Agency on Aging NW Ohio  
2155 Arlington Ave.

**Guernsey Co. — Cambridge**

**September 22; 9 a.m. - noon**  
Guernsey Co. Senior Center  
1022 Carlisle Avenue

**Fulton Co. — Wauseon**

**September 28; 10 a.m. - 1 p.m.**  
Fulton Co. Senior Center  
230 Clinton Street

### Complete training

**Franklin Co. — Columbus**

**July 7, 14, 21 & 28; 9 a.m. - 3 p.m.**  
State Library of Ohio  
274 E. First Ave.

**Stark Co. — Canton**

**July 7, 14, 21 & 28; 9 a.m. - 3 p.m.**  
Mercy Medical Center  
1320 Mercy Dr. NW

**Cuyahoga Co. — Cleveland**

**Aug. 2, 9, 16 & 23; 9 a.m. - 3 p.m.**  
Fairhill Partners (Lakeview Room)  
12200 Fairhill Road

**Montgomery Co. — Vandalia**

**Aug. 2, 9, 16 & 23; 9 a.m. - 3 p.m.**  
Vandalia Senior Center  
21 Tionda Dr. South

➔ *Updates at <https://gateway.insurance.ohio.gov> or 1-888-686-VOLS.  
Register at [rebecca.hayward@insurance.ohio.gov](mailto:rebecca.hayward@insurance.ohio.gov) or call (614) 728-1043.*

## *Updated shopper's guide to Medicare supplement available*

The Department's *Guide to Medicare Supplement Insurance, Medicare Options and Part D* is now updated with new company premium information. The guide is currently being printed; look for your mailed copy soon.

To order a quantity of printed copies, email or call Ron Pokorny:

[ron.pokorny@insurance.ohio.gov](mailto:ron.pokorny@insurance.ohio.gov)  
(614) 728-1287

Or view and print the publication at:

[http://www.insurance.ohio.gov/Consumer/OCS/CompleteGuides/  
CompleteMedSupGuide.pdf](http://www.insurance.ohio.gov/Consumer/OCS/CompleteGuides/CompleteMedSupGuide.pdf)

### *How to contact OSHIIP:*

- Call 1-888-686-VOLS (686-8657)
- Fax to: (614) 752-0740
- email to [oshiipmail@insurance.ohio.gov](mailto:oshiipmail@insurance.ohio.gov)



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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.



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