

OSHIIP News

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Insurance to serve our dedicated
OSHIIP volunteers throughout Ohio

Open enrollment 2014: How we help

Medicare's annual open enrollment period is right around the corner, Oct. 15 – Dec. 7. This is the time for all people with Medicare to review their health and drug plan options for 2014. Any plan elections made during open enrollment go into effect Jan. 1, 2014.

Please encourage all your clients to make educated decisions by considering the three "C's" — coverage, cost and convenience. Do their plans cover all their medications, and at what tier? Is their plan the most cost effective for 2014, and are they aware of all possible out-of-pocket costs? Are their providers and pharmacies in-network or preferred? Each person's situation is uniquely different. OSHIIP provides objective answers, allowing clients to make their own choices.

You will find this is also a great time of year to screen your clients to determine if they may qualify for Medicare Savings Programs and Extra Help paying for prescription drugs.

In Ohio in 2014:

- 100% of people with Medicare have access to a Medicare Advantage plan
- 94 Medicare Advantage plans are available
- 14,726 Ohioans are in 2013 Medicare Advantage plans that will not renew in 2014
- 32 Medicare Prescription Drug Plans are available
- 100% of people with Part D have access to a plan with a lower premium than what they paid in 2013
- 26% of people with Medicare Part D get Extra Help (also called the low-income subsidy, or LIS)
- \$12.60 is the lowest monthly premium for a prescription drug plan
- 10 PDPs have a premium of \$0 for people who qualify for Extra Help



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

News You Can Use

Estate Recovery for MSPs Not Allowed

Medicare Savings Programs (MSPs) provide financial assistance to people on Medicare who qualify. Eligibility is based on your income and resources; individuals and married couples can benefit.

Provided through both the Federal government and the State of Ohio, MSPs may help pay premiums, deductibles and coinsurance for Medicare Part A and Part B. Contact your county Department of Job & Family Services to apply.

Types of MSPs, Benefits & Eligibility Limits

People covered by Medicare can qualify for one of the MSP programs listed here:

- **Qualified Medicare Beneficiary (QMB)**
- **Specified Low-Income Medicare Beneficiary (SLMB)**
- **Qualified Individual (QI)**

If you qualify for this assistance, you automatically qualify to get Extra Help paying for Medicare prescription drug coverage.

Qualified Medicare Beneficiary

The QMB program acts like a free Medicare supplement policy. QMB pays:

- All deductibles and coinsurance that Medicare does not pay
- Medicare's Part B premium: \$104.90 per month for most people in 2013

QMB Eligibility Limits

Monthly Income

Single: \$978.....Married couple: \$1,313

Total Resources

Single: \$7,080....Married couple: \$10,620

Specified Low-Income Medicare Beneficiary

The SLMB program has higher limits than QMB. SLMB pays:

- Medicare's Part B premium: \$104.90 per month for most people in 2013
- Retroactive Part B premium amounts for the past three months

SLMB Eligibility Limits

Monthly Income

Single: \$1,169 Married couple: \$1,571

Total Resources

Single: \$7,080Married couple: \$10,620

Qualified Individual

QMB and SLMB are guaranteed for those who qualify, but QI benefits are limited. QI pays:

- Medicare's Part B premium: \$104.90 per month for most people in 2013

QI Eligibility Limits

Monthly Income

Single: \$1,313Married couple: \$1,765

Total Resources

Single: \$7,080Married couple: \$10,620

Estate Recovery for MSPs Eliminated with MIPPA, Effective January 2010

Prior to the Medicare Improvements for Patients and Providers Act (MIPPA), states could pursue reimbursement from the estate of deceased Medicare beneficiaries for an amount equal to the state's contribution through QMB, SLMB or QI programs while the beneficiary was alive.

Few states actually pursued recovery — but the threat may have deterred eligible beneficiaries from applying for the programs.

Under MIPPA, states no longer can pursue estate recovery for benefits provided under QMB, SLMB or QI, which should encourage more eligible people to apply for these programs.

Volunteer Feature

Lydia Clark informing Ashtabula County about OSHIIP

For Lydia Clark, a typical day can consist of fulfilling a request from the Centers for Medicare and Medicaid Services (CMS) for hundreds of medical records.

Lydia is an authorized release of information specialist for HealthPort and has been with OSHIIP since 2009.

HealthPort is a tech company, providing release of information services and audit management & tracking technology.

Lydia is responsible for going into local hospitals or other facilities to scan, download, and copy health records, based on requests from a variety of sources. Her job requires good management skills as well as the technical expertise needed when working with peoples' health data.

Federal and state government are each big records requesters.

"CMS and the Ohio Bureau of Disability are some of the larger requesters. They each request a long list of patient names every month," Lydia said. Many people on these two lists have applied for programs or services and need proof of their medical issues.

Requests for such electronic medical records — or EMRs — also come from doctors offices, insurance companies, attorneys, Social Security, Permision, KePro (Ohio's Medicare Quality Improvement Organization), and directly from the patients themselves.

Received requests normally require copying the individual's entire chart. One record alone can be hundreds of pages.

Because fulfilling requests involves many variables, HealthPort allows up to 30 days for transfers of requested records. The records may be stored off-site, adding time to the process. And the records can be lengthy. An example: a medical record request recently sent to Lydia totaled 2,128 pages once completed.

*"I like what I do.
If not, I'd have to
wonder, what's
the point?"*

Such requests are often made because a consumer has applied for health insurance, is involved in a lawsuit, or faces some other life event.

It's obvious that health record privacy is one aspect of Lydia's job that can't be taken lightly.

Keeping up with all of today's privacy regulations is a must. "There are many required tests and certifications we must earn every year," she said.

By nature of her employment, Lydia doesn't get a lot of chances to counsel clients. Occasionally, the OSHIIP office will call requesting her to contact a local person who wants counseling. But Lydia primarily assists OSHIIP by getting materials from OSHIIP and distributing them to county libraries and senior centers.

Lydia graduated with a Bachelors Degree in Business Administration and Management from Kent State University in 2007, and makes Ashtabula County home.

An advertisement in a local newspaper prompted Lydia to become a volunteer and we're very grateful! Thank you, Lydia, for helping the spread the OSHIIP word in northeast corner of our state!

Medicare Check-Up Days 2013

Here's our complete list of Medicare Check-Up Days for 2013. OSHIIP sponsors these events in every Ohio county to help people evaluate their Part D plan and Medicare health plan options for next year. **Attend a local session to fulfill part of your annual recertification requirements.** Be sure to invite any of your clients who may benefit from this program. Please note: event details subject to change.

Adams Co. • Nov. 6	Guernsey Co. • Oct. 24	Morrow Co. • Sept. 10
Allen Co. • Oct. 10	Hamilton Co. • Oct. 18	Muskingum Co. • Oct. 7
Ashland Co. • Oct. 23	Hancock Co. • Sept. 27	Noble Co. • Aug. 30
Ashtabula Co. • Oct. 2	Hardin Co. • Oct. 3, Nov. 6	Ottawa Co. • Oct. 21
Athens Co. • Oct. 10	Harrison Co. • Nov. 6	Paulding Co. • Sept. 6
Auglaize Co. • Oct. 1 & 9	Henry Co. • Oct. 9	Perry Co. • Oct. 16
Belmont Co. • Oct. 1	Highland Co. • Nov. 22	Pickaway Co. • Nov. 12
Brown Co. • Nov. 7	Hocking Co. • Dec. 6	Pike Co. • Oct. 28
Butler Co. • Nov. 8	Holmes Co. • Nov. 1	Portage Co. • Oct. 2
Carroll Co. • Nov. 21	Huron Co. • Oct. 24	Preble Co. • Nov. 12
Champaign Co. • Oct. 28	Jackson Co. • Nov. 18	Putnam Co. • Oct. 17
Clark Co. • Nov. 14	Jefferson Co. • Nov. 13	Richland Co. • Nov. 13
Clermont Co. • Nov. 7	Knox Co. Co. • Sept. 27	Ross Co. • Nov. 15
Clinton Co. • Oct. 4	Lake Co. • Oct. 7, 18, 21, 22, 24, 25 & 29; Nov. 6, 7, 12 & 14	Sandusky Co. • Sept. 17, Oct. 17
Columbiana Co. • Oct. 29	Lawrence Co. • Nov. 26	Scioto Co. • Oct. 30
Coshocton Co. • Oct. 11, Nov. 22	Licking Co. • Sept. 13, Oct. 25	Seneca Co. • Sept. 16
Crawford Co. • Sept. 17	Logan Co. • Nov. 4	Shelby Co. • Nov. 21
Cuyahoga Co. • Sept. 17 & 26; Oct. 8, 15, 22 & 30; Nov. 19	Lorain Co. • Nov. 14	Stark Co. • Oct. 29
Darke Co. • Nov. 18	Lucas Co. • Oct. 16	Summit Co. • Oct. 18, Nov. 20
Defiance Co. • Sept. 26	Madison Co. • Sept. 27	Trumbull Co. • Oct. 16, Dec. 2
Delaware Co. • Oct. 3, Nov. 4 & 25	Mahoning Co. • Nov. 15	Tuscarawas Co. • Oct. 28
Erie Co. • Sept. 13	Marion Co. • Oct. 31, Dec. 3	Union Co. • Oct. 8
Fairfield Co. • Oct. 24	Medina Co. • Nov. 1	Van Wert Co. • Oct. 21
Fayette Co. • Oct. 17	Meigs Co. • Nov. 12	Vinton Co. • Sept. 30, Dec. 3
Franklin Co. • Oct. 31	Mercer Co. • Oct. 15	Warren Co. • Oct. 29
Fulton Co. • Oct. 22	Miami Co. • Nov. 8	Washington Co. • Oct. 21
Gallia Co. • Sept. 18, Dec. 5	Monroe Co. • Oct. 4	Wayne Co. • Sept. 26, Oct. 16
Geauga Co. • Oct. 23	Montgomery Co. • Sept. 25, Oct. 25, Nov. 19	Williams Co. • Nov. 5
Greene Co. • Oct. 23	Morgan Co. • Nov. 20	Wood Co. • Sept. 25
		Wyandot Co. • Nov. 21

Go to <http://www.insurance.ohio.gov/Consumer/OSHIIP/Documents/MedicareCheckUp.pdf> for event times and locations. Get the detailed list in printed form, or a supply of flyers for the event in your county. Call 1-888-686-8657 (option 1) or email ron.pokorny@insurance.ohio.gov

New Crew



*Our list of new volunteers
who were recently
trained and certified.
Welcome aboard!*

Franklin Co.

Vanessa Banks
Jamie Burch
Laura Chenos
Allison Everett
Cathy Della Flora
Berrie Mabins
Deanna Rieser
Areaasa Saunders
Harriet Shea
Dana Starks
Cara Tamaro

Auglaize Co.

Julia Merschman

Champaign Co.

Ronda Taylor

Fairfield Co.

Linda Andrews

Lake Co.

Tammy Chrosniak

Lucas Co.

Deborah Keller

Hancock Co.

Joyce Hartman
Cara Smith

Licking Co.

Kelly Hinkle
Kristie Prati
Jody Zimmo

staff spotlight



Becky Hayward

Becky Hayward, Outreach Specialist

I joined OSHIIP as the Outreach Specialist in 2006 — right in the heart of the Part D rollout. Originally, my job was to cultivate new relationships and partnerships for OSHIIP, but through the years it has grown to be so much more. My favorite part of my position at OSHIIP is being the “Volunteer Ombudsman” for the program. I often say this is the best job I’ve ever had because we offer such an important service, and I have a great group of co-workers and volunteers who truly love and believe in the work we do.

I graduated from Ohio Wesleyan University in Delaware, OH, with a degree in Journalism. Before joining OSHIIP, I spent almost 12 years in radio and television news in Tiffin (WTTF), Toledo (WSPD and WNWO-NBC 24) and finally Columbus (WCMH-NBC 4 and WBNS 10TV). Our family wanted to stay in central Ohio so I decided to go a different direction with my career. And wow, is Medicare different!

I live in Columbus with my husband, David, and our son, Thomas, who just started first grade. We recently went through a major house renovation and we hope to spend many more years here.

The OSHIIP Road Show:

Volunteers Welcome!

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 if needed. See you on the road!

Medicare 101

Cuyahoga Co. • Parma Hts.

Oct. 1; 7 p.m.
Parma Hts. Library
6206 Pearl Rd

Montgomery Co. • Kettering

Oct. 2; 10 a.m.
Kettering Medical Center
3535 Southern Blvd.
Dining Room 3

Montgomery Co. • Huber Hts.

Oct. 2; 1 p.m.
Huber Hts. Sr. Center
6428 Chambersburg Rd.

Stark Co. • North Canton

Oct. 3; 1 p.m. & 6 p.m.
N. Canton Med. Foundation
6046 Whipple Ave. NW.

Williams Co. • Montpelier

Oct. 7; 2 p.m.
Montpelier Sr. Center
325 N. Jonesville St.

Muskingum Co. • Zanesville

Oct. 8; 1:30 p.m.
Genesis HealthCare System
2951 Maple Ave.

Stark Co. • Canton

Oct. 8; 9 a.m.
Mercy Hall Amphitheatre
1320 Mercy Dr. NW

Summit Co. • Fairlawn

Oct. 10; 1 p.m.
Village of St. Edward
3125 Smith Rd.

Medicare 101

Trumbull Co. • Niles

Oct. 11; 12 noon
St. Joe's at the Mall
5555 Youngstown-
Warren Rd, Unit 202

Hamilton Co. • Cincinnati

Oct. 17; 6:30 p.m.
Hyde Park Center for
Older Adults
2800 Erie Ave.

Ross Co. • Chillicothe

Oct. 21; 10 a.m.
Ross Co. Sr. Center
1824 Western Ave.

Montgomery Co. • Centerville

Oct. 30; 1 p.m.
St. Leonard Parish
Franciscan Center
8100 Provencial Way

Welcome to Medicare

Delaware Co. • Delaware

Oct. 9; 10 a.m.
Council for Older Adults
800 Cheshire Rd.

Franklin Co. • Columbus

Oct. 9; 5:30 p.m.
Central Ohio Area
Agency on Aging
174 E. Long St.

Delaware Co. • Delaware

Oct. 23; 6 p.m.
Council for Older Adults
800 Cheshire Rd.

Medicare Update

Summit Co. • Stow

Oct. 2; 1 p.m.
Stow Kent Gardens
3555 Marsh Rd.

Health Fair

Medina Co. • Medina — Cleveland Clinic Sr. Healthcare Info Expo

Oct. 3; 10 a.m. - 2 p.m.
Medina Hospital
1000 E. Washington St.

Seneca Co. • Tiffin Wellness Health Fair

Oct. 9; 10 a.m. - 2 p.m.
Elizabeth Schaefer
Apartment Auditorium
Village at St. Francis
190 St. Francis Ave.

Caregiver Luncheon

Coshocton Co. • Coshocton — AAA9 Caregiver Series

Oct. 4; 11 a.m. - 1 p.m.
Coshocton Village Inn
and Suites
115 N. Water St.

Jefferson Co. • Wintersville — AAA8 Caregiver Series

Oct. 23; 11 a.m. - 1 p.m.
St. Florian Hall
286 Luray Dr.

Final Refresher training sessions for 2013

Refresher training

Franklin Co. - Columbus

Oct. 1; 1 p.m. - 4 p.m.

State Library of Ohio

274 E. 1st Ave.

Refresher training

Lucas Co. - Toledo

Oct. 3; 9 a.m. - 12 noon

Area Office on Aging NW Ohio

2155 Arlington Ave.

See all scheduled OSHIIP training sessions & register for training at:
https://secured.insurance.ohio.gov/ConsumerApps/OSHIIP_Train_Reg/training_reg.aspx

Webinar training

OSHIIP hosts webinars each month. Choose a convenient session and get great information. You just need a computer and phone to participate.

2014 Open Enrollment, Plans, & Plan-Finder Updates

Friday, Oct. 11: 10 a.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/895386033>

Call 1-877-820-7831

Passcode: 896960

Fighting Fraud and Abuse with Felicia Fernandez of CMS

Tuesday, Nov. 12: 10 a.m. & 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/795374712>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/605672080>

Official 2013 Refresher Training — Includes all Updates for 2013 & 2014

Choose from four session times

Tuesday, Dec. 10: 10 a.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/454677992>

Tuesday, Dec. 10: 2 p.m.

Reserve your seat now!

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/620701449>

Thursday, Dec. 19: 10 a.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/577319169>

Thursday, Dec. 19: 2 p.m.

Reserve your seat now!

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/771102360>

Check-Up flyers available upon request

Want to promote OSHIIP's Medicare Check-Up events locally? Our flyers may be just what you need! Flyers (pdf format) for each scheduled event are ready to go, and they're yours for the asking. We can email your flyers and/or print small quantities and mail hard copies to you.

**Email to ron.pokorny@insurance.ohio.gov
or call toll-free 1-888-686-8657, option 1.**

How to contact OSHIIP:

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



OSHIIP
Answers to your
Medicare questions



LOCAL HELP FOR PEOPLE WITH MEDICARE

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