

OSHIIP News

FEBRUARY
2014

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

Time to make your selections for the 2013 Volunteer, Coordinator, & Rookie of the Year

Each year we take time to recognize outstanding OSHIIP volunteers. We are now accepting nominations for Volunteer, Coordinator, and Rookie of the Year for 2013, and invite you to nominate an associate for each of these three awards. We're looking for those who go above and beyond helping people in Ohio covered by Medicare. For your convenience, a form is provided on page 2.

Nominees must be in good standing with OSHIIP: they must be up to date on 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.

This year's selection committee includes OSHIIP Director Chris Reeg, one OSHIIP Trainer, one OSHIIP Hotline Analyst and one member of the OSHIIP Volunteer Advisory Board (OVAB).

Send your nominations to rebecca.hayward@insurance.ohio.gov or complete the form below and mail or fax it to OSHIIP Outreach Specialist Becky Hayward. Nominations are due by Sunday, March 16, 2014.

~ Use the handy form on page 2 to nominate your choices ~

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



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

2013 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 2013 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 & quotes! Return by March 16.

*Mail: Becky Hayward
Ohio Dept. of Insurance
50 W. Town St. - 3rd floor
Columbus OH 43215
Email: rebecca.hayward@insurance.ohio.gov
Fax: Becky Hayward at (614) 752-0740*

Volunteer Feature

Gerry Burton & Allen Council on Aging colleagues save residents in many ways

Our clients who look to the Allen County Council on Aging for information are connected to the council's Outreach Department. There, they can talk to one of three Senior Resource Specialists — Judy Jacomet, Pam Fitzgerald, and Gerry Burton — each an OSHIIP volunteer.

The council is well-known for its good work, and that's one reason why the three coworkers stay busy and help so many people.

"We see 250-300 people in an average month," Gerry said.

The agency is highly visible in the Lima media. In addition to getting steady newspaper coverage, several staffers — including the Senior Resource Specialists — have been guests on talk shows produced locally for area seniors.

It's working. In calendar year 2013, Gerry reported 144 client contacts. "We always make sure to report what we do for OSHIIP," he said.

During open enrollment, the agency counted \$213,567 in Medicare savings for their clients!

And that's just the start. The council's Outreach Department is well-versed at saving their clients money in any way they can.

"Some of the people we see have very little net income," Gerry said. It's not unusual for the council's clients to spend more than one-third of their income on prescriptions.

So after identifying ways to save these folks money on their Medicare coverage, the agency refers those in further need to the food pantry and provides information on other local assistance.

"We constantly try to find ways for people to stretch their money," he said.

Born in Mansfield, Gerry retired from the Ohio Department of Corrections in 2003 with 30 years of service. He started as a driver at the Allen County Council on Aging the next year and completed his initial OSHIIP training in August 2007.



Gerry Burton helps find solutions for Allen County clients

"I enjoy this," he said of his current position. The big difference between the aging council and his work in corrections?

"You get hugs and kisses instead of someone maybe trying to hurt you," he laughed.

Gerry appreciates the backing volunteers get from the Columbus office.

"The training and literature are beneficial in helping our clients understand their options. OSHIIP's support allows us to empower people to make their

own Medicare choices."

Most frustrating for Gerry are the clients who earn slightly more than the qualifying limits for Medicare assistance. "We help as much as possible," he said. "Everyone on our staff is great. We're all very positive."

Gerry has been married to wife Joyce for 40 years and they have a grown son. They are long-time Lima residents.

Thank you, Gerry, for giving us a glimpse into your life! And thanks, too, to the Allen County Council on Aging for all you do for OSHIIP every day. We truly appreciate your outstanding support of our program.

Sign up for our Regional Training!

OSHIIP Regional Trainings are a great way to get the important 2014 information you need early in the year. OSHIIP encourages all volunteers and coordinators to attend one of our eight Regional training events. Regionals provide needed updates on Medicare and OSHIIP, and feature subject matter experts from MyCare Ohio, Social Security, ProSeniors, and more. Attendance satisfies your training recertification criteria, and we offer mileage reimbursement for your travel. Lunch is being sponsored at each Regional, thanks to Pro Seniors, Inc.

- S** • Lucas Co. - March 4, Area Agency on Aging of NW Ohio
2144 Arlington Ave, Toledo 43609
- C** • Cuyahoga Co. - March 5, Solon Senior Center
35000 Portz Parkway, Solon 44139
- h** • Franklin Co. - March 17, Wexner Heritage Village
1151 College Ave., Columbus 43209
- e** • Hamilton Co. - March 18, Mayerson JCC
8485 Ridge Rd., Cincinnati 45236
- d** • Montgomery Co. - March 20, Vandalia Senior Center
21 Tionda Dr. South, Vandalia 45377
- u** • Pike Co. - March 25, Bristol Village Activity Room
660 East 5th St., Waverly 44690
- l** • Tuscarawas Co. - March 26, Tuscarawas Senior Center
425 Prospect St., Dover 44622
- e** • Richland Co. - Date & Location To Be Announced

- A** • Medicare Update
- OSHIIP Program Update
- g** • Guest Speakers from
- e** ◦ Social Security Administration
- n** ◦ Pro Seniors, Inc.
- MyCare Ohio
- d** • Breakout Sessions: Counseling & Networking
- a** • And More!

All sessions 9 a.m. - 4 p.m.

⇒ [Click here to reserve your spot](#)

Medicare & Other Insurance

News You Can Use

The Initial Enrollment Questionnaire

New beneficiaries who have health coverage from other sources should complete Medicare's **Initial Enrollment Questionnaire (IEQ)**.

The form asks about other health insurance you have that might pay before Medicare does, like group health plan coverage from your (or a family member's) employer, liability insurance, or workers' compensation.

About 3 months before your Medicare coverage starts you'll get a letter with details about how to complete the IEQ at Medicare's website. The letter will include your username and an initial password.

Follow the instructions and submit the IEQ to Medicare so your bills are paid correctly and on time. You'll have access to the IEQ 90 days before your entitlement date, and up to 180 days after.

Coordination of Benefits

If you have Medicare and other health insurance, each type of coverage is called a **payer**. When there's more than one payer, **coordination of benefits (COB)** rules decide which one pays first.

The **primary payer** pays what it owes on your bills first, and then sends the rest to the **secondary payer** to pay. In some cases, there may also be a third payer.

What it means to pay primary/secondary:

- The primary payer pays up to the limits of its coverage.
- The secondary payer pays only if there are costs the primary insurance didn't cover.

- The secondary payer (could be Medicare) might not pay all the uncovered costs.
- If your employer insurance is the secondary payer, you may need to enroll in Medicare Part B before your insurance will pay.

Who Pays First?

Common forms of other coverage helping Medicare pay medical bills include employer plans when you're still working or retired and Medicaid.

- *If you are at least age 65 and still work (or your spouse works), your employer plan covers the same services Medicare covers, and 20 or more are employed, **your plan generally pays before Medicare***
- *If you are retired with an employer plan, **your plan usually pays after Medicare pays***
- ***Medicaid never pays first for services covered by Medicare***

Paying first means paying the whole bill up to the limits of the coverage. It doesn't always mean the primary payer pays first in time.

If the insurance company doesn't pay the claim promptly (usually within 120 days), your doctor or other provider may bill Medicare. Medicare may make a conditional payment to pay the bill, and then later recover any payments the primary payer should've made.

⇒ [*Learn more about Medicare coordination of benefits and get COB contact information.*](#)

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

staff spotlight



Diana Lane

Diana Lane, Hotline Analyst 1

I've worked for OSHIIP since 2006, and have 25 years in the health care field. This time includes processing medical claims for 15 years at Anthem Blue Cross Blue Shield and three years at John Alden Insurance Company. I was hired at OSHIIP because I happened to walk into the insurance department and asked about job openings. (Former OSHIIP Director) Gretchen Lopez met with me and hired me on an interim basis for the original Part D roll-out — and the rest is history! I enjoy my work and I like helping people. In my spare time, I like dancing, exercise, walking and riding bikes with my grandson. I enjoy life; good times or bad, it's part of life. My husband is Jeff and we've been married for 32 years. We have two grown kids & three grandchildren, ages 16, 5, and 2.

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!

1-on-1 Counseling

Cuyahoga Co.
Feb. 5 • 9 a.m.
Ehrnfelt Sr. Center
18100 Royalton Rd.
Strongsville 44136
By appointment only.
Call 440-580-3275.

New to Medicare

Delaware Co. • 2 sessions
Feb. 12 • 10 a.m.
and
Feb. 26 • 6 p.m.
Council for Older Adults
800 Cheshire Rd.
Delaware 43015

Franklin Co.
Feb. 12 • 5:30 p.m.
Central Ohio Area
Agency on Aging
174 E. Long St.
Columbus 43215

Health Fair

Lucas Co.
Feb. 13
10 a.m. - 12 noon
Pelham Manor
2700 Pelham Rd.
Toledo 43606

OPERS Retiree Seminar

Richland Co.
2 sessions
Feb. 5 • 10 a.m. & 3 p.m.
Der Dutchman
720 St. Rt. 97 West
Belleville 44813

Jefferson Co.
2 sessions
Feb. 12 • 10 a.m. & 3 p.m.
Best Western University Inn
1401 University Blvd.
Steubenville 43952

Medicare 101

Warren Co.
Feb. 11 • 1:30 p.m.
St. Mary's Church
115 S. Main St.
Franklin 45005

Washington Co.
Feb. 27 • 11 a.m.
Belpre Senior Center
1614 Washington Blvd.
Belpre 45714

STRS LTC Talk

Franklin Co.
Feb. 6 • 2:30 p.m.
STRS Building
275 E. Broad St.
Columbus 43215

Montgomery Co.
Feb. 13 • 2:30 p.m.
The Mandaly
2700 E. River Rd.
Dayton 45439

Volunteer trainings 2014

Full training

Washington Co. • Starts March 4

March 4, 11, 18, 25 & April 22

9 a.m. - 3 p.m.

Area Agency on Aging 8

1400 Pike St.

Marietta 45750

Hamilton Co. • Starts May 6

May 6, 13, 20, 27 & June 27

9 a.m. - 3 p.m.

Mayerson JCC

8485 Ridge Rd.

Cincinnati 45236

Refresher training

Lucas Co. • April 10

9 a.m. - 12 noon

Area Office on Aging NW Ohio

2155 Arlington Ave.

Toledo 43609

Fairfield Co. • May 13 (2 sessions)

9 a.m. - 12 noon **or** 1 pm - 3 pm

Fairfield Medical Center

1111 E. Main St.

Lancaster 43130

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.

MyCare Ohio with Deanna Clifford, Ohio Department of Aging

Reserve your seat now!

Wednesday, February 5: 2 p.m.

<https://www1.gotomeeting.com/register/176977576>

Thursday, February 6: 10 a.m.

<https://www1.gotomeeting.com/register/208951224>

Call 1-877-820-7831
Passcode: 896960

Social Security Update - Thursday, March 6, 10 a.m. & 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/689858265>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/161245528>

Welcome to Medicare — *Open to the public; Invite your clients*

Reserve your seat now!

Monday, March 24: 6 p.m.

To join this session:

<https://www1.gotomeeting.com/register/587006040>

Our progress as of Jan. 31, 2014



CCFs & PAMs based on Grant Year: 4/1/13 - 3/31/14



LOCAL HELP FOR PEOPLE WITH MEDICARE

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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



ODI
Ohio Department
of Insurance

John R. Kasich
Governor

Mary Taylor
Lt. Governor / Director