

JULY
2015

OSHIIP News

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

50th Anniversary of Medicare



On July 30, 1965, President Lyndon B. Johnson signed legislation to establish Medicare for the elderly and Medicaid for low-income adults, children, pregnant women, and people with disabilities. Though Medicare and Medicaid started as basic health coverage programs for Americans, the programs have evolved over the years to provide more Americans with improved access to quality and affordable health care coverage. These programs have transformed the delivery of health care in the United States.

To commemorate this anniversary, CMS will engage in conversations with beneficiaries, providers, and health experts. The public is invited to participate in this celebration by sharing stories of how Medicare and Medicaid have made a difference.

Stories can be shared at <http://www.medicare.gov/anniversary/share-your-story.html>



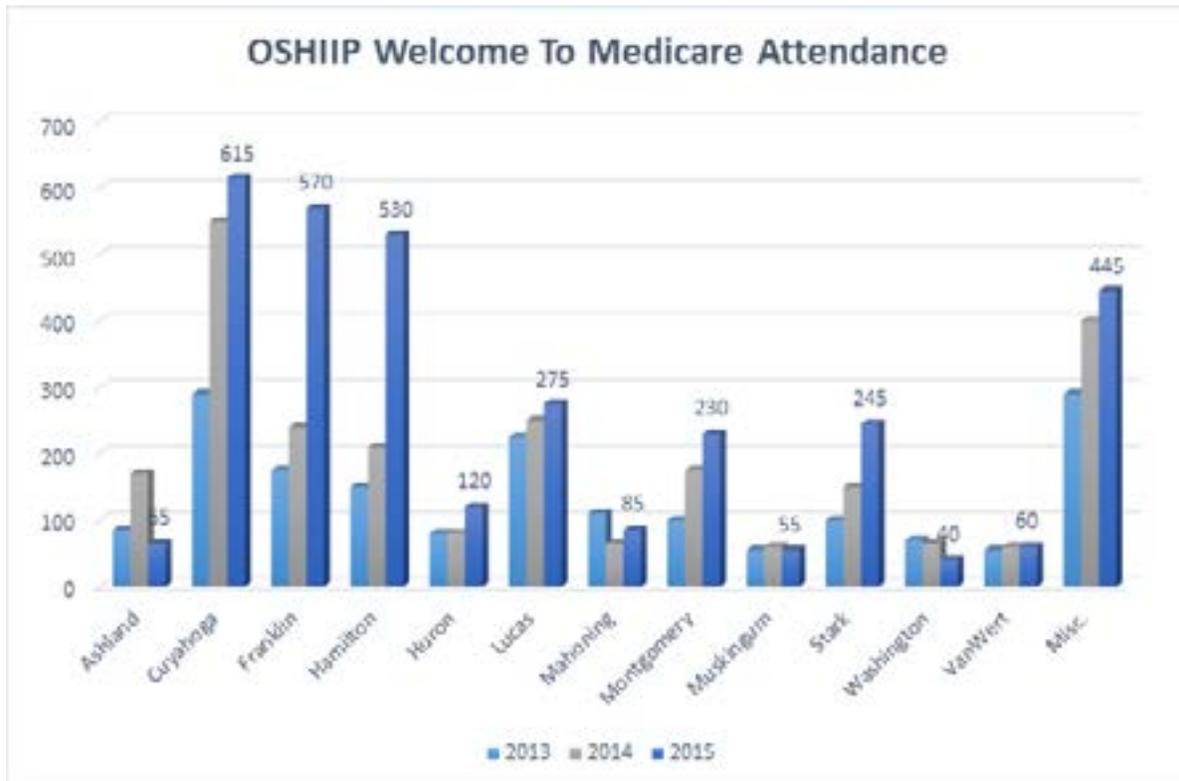
Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

2015 Welcome to Medicare

OSHIIP concluded another successful year of Welcome to Medicare presentations around the state. 2015 brought a 35% increase in attendance over our 2014 campaign (see graph below). Most counties saw significant growth. OSHIIP will use this data as we plan for the 2016 campaign. Thank you to all OSHIIP volunteers for your continued dedication!



Welcome to Medicare Webinars

Join us for one of two 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.

- September 14, 2015
- December 14, 2015

News You Can Use



New to Medicare



OSHIIP
Answers to your
Medicare questions

Medicare Coverage Options

There are two ways to receive your Medicare benefits: Original Medicare or a Medicare Advantage Plan. Original Medicare, sometimes called traditional Medicare, includes Part A (hospital) and Part B (medical) coverage. If you want Medicare drug coverage (Part D) with Original Medicare, you will need to actively choose and join a stand-alone Medicare private drug plan (PDP). You can also receive your Medicare coverage through a Medicare Advantage Plan. Medicare Advantage Plans must cover all Original Medicare services, but each Medicare Advantage Plan can charge different out-of-pocket costs and have different restrictions.

Decisions About Part B Enrollment

You should only consider delaying Medicare Part B if: 1) you have health coverage from your or your spouse's current work and 2) the employer coverage pays before Medicare. Having coverage from a current employer allows you to enroll in Medicare Part B at a later date without penalties or coverage gaps. Plans from large employers (20 or more employees for 65+ and 100 or more for under 65 and disabled) pay before Medicare. Plans from small employers (fewer than 20 employees for 65+, and fewer than 100 employees for under 65 and disabled) pay after Medicare pays. If you fail to enroll in Part B, your small employer coverage may pay little to none of your care costs.

Questions to ask when you have another type of insurance coverage

Whether you are enrolling in Medicare or delaying enrollment, it is important that you ask the right questions. OSHIIP provides guidance in this process. In addition to contacting OSHIIP, contact the Social Security Administration by visiting your local Social Security office, call the National Social Security Hotline at 800-772-1213 or go to www.ssa.gov.

Here are some sample questions to ask if you are considering delaying Part B.

- Will my current insurance coverage allow me to delay Medicare Part B?
- When should I enroll in Medicare if I am delaying now?
- How will delaying enrollment now affect my Medicare premium later?
- What information and documents will I need to provide to Social Security when I do enroll?

The following page discusses important enrollment periods to remember.

Call OSHIIP: 1-800-686-1578

News You Can Use...Cont'd



Medicare Enrollment Periods



	Part A	Part B	Medicare Advantage	Part D
Initial Enrollment Period (IEP)	This is the first time you become eligible for Medicare. It is a seven month period that includes three months before you turn 65, the month you turn 65, and three months after you turn 65. It also occurs after you have been receiving Social Security Disability Insurance (SSDI) for 24 months.			
General Enrollment Period (GEP)	January 1-March 31, annually (coverage will begin July 1). This enrollment period can be used if you declined Part B and would like to enroll or cancelled your Part B coverage and would like to re-enroll.		If you enroll in Medicare during the General Enrollment Period, you can enroll in a Medicare Advantage Plan or Medicare Part D Plan April—June (coverage will start July 1).	
Special Enrollment Period (SEP)	Can be used if you did not enroll in Medicare Part B when you were first eligible because you were covered by your own or your spouse's employer group health plan. To enroll in Medicare Part B without paying a late penalty, enroll while you have coverage and up to eight months from the date your employer's coverage ends.		Varies depending on the reason for the SEP.	
Fall Open Enrollment Period (OEP)	You can switch back to Original Medicare during this time.		October 15-December 7, annually.	
Medicare Advantage Disenrollment Period (MADP)	You can switch back to Original Medicare during this time.		January 1-February 14 annually. Allows you to switch to Original Medicare with or without a stand-alone prescription drug plan. Changes made during this period will become effective the first of the following month.	

Volunteer Feature

Ottawa County – No Wrong Door for Seniors

For 10 years, Ottawa County Senior Resources is the organization helping seniors in Ottawa County, and it was a natural fit to have Senior Resources Clerk Kim Sedlak be an OSHIIP volunteer. However, it wasn't easy and actually came about accidentally! The office has only two full-time staff members, Executive Coordinator Dianne Mortensen, and Kim, and 20 part time employees. Kim and Dianne never had the chance to get away for the 22-hour OSHIIP volunteer training. Last year, Kim had to take the My Care Ohio Online training and ended up taking the full OSHIIP training online, and OSHIIP finally got her involved!

Kim wears many hats at Senior Resources, but her main duty during her 8 year tenure is running the home-delivered meals program. "I think the best thing about my job is that I do so many different things," says Kim. "There isn't just one thing." While interviewing Kim, she was up and down numerous times dealing with issues and answering calls. Just that morning she took a call from a woman who had issues from the weekend flooding. Kim spent the next 30 minutes finding local services to help her. "We want to be the first call for seniors for resources in Ottawa County. It is really a 'There is No Wrong Door' approach," says Kim.

Now the office has the help of newly retired and former Ashland County OSHIIP volunteer Marilyn Harshman, who retired to the area

and plans on helping counsel during open enrollment.

Marilyn spent 27 years at Samaritan Hospital in Ashland, retiring at the end of 2014. She has been an OSHIIP volunteer since 2006. "Senior citizens are so passionate and have so much wisdom and offer many life lessons," says Marilyn. "People in the area know me and know I can help them with their Medicare. I hope to provide a valuable service to Ottawa County during Open Enrollment."

Senior Resources is represented on the Health Care Advocacy Committee of the Ottawa County Task Force on Aging. This committee is responsible for the development of the Senior Health Insurance 101 Seminars geared toward seniors and/or caregivers

(see the OSHIIP Road show for the July events). Senior Resources also helps promote the Ottawa County Check-up day at Magruder hospital in Port Clinton - another great Ottawa County partner with OSHIIP volunteers Mary Dunn and Kim Rider.

What a great resource for Ottawa County Medicare beneficiaries in Kim Sedlak and Marilyn Harshman. OSHIIP is also fortunate to have such a great partner in Ottawa County Senior Resources! Thank you for all you do for OSHIIP and Ottawa County!



*Marilyn Harshman
and Kim Sedlak*

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.

Medicare 101

Ottawa Co.

July 15 • 10:00 a.m.

Grace Evangelical Lutheran Church
19225 W Witty Rd
Elmore 43416

Geauga Co.

July 15 • 6:30 p.m.

Middlefield Library
16167 E High St
Middlefield 44062

Presentation by Geauga Co Dept on Aging

Allen Co.

July 16 • 3:30 p.m.

Allen County Council on Aging
215 N Central Ave
Lima 45801

Presentation by Allen Co Council on Aging

Ottawa Co.

July 28 • 1:00 p.m.

Riverview
8180 W State Rt 163
Oak Harbor 43452

Ottawa Co.

July 30 • 5:30 p.m.

Edgewood Manor
1330 S Fulton St
Port Clinton 43452

1-on-1 Counseling

Cuyahoga Co.

July 8 • 9:30 a.m. - 2:00 p.m.

North Ridgeville Senior Center
7327 Avon Belden Rd
North Ridgeville 44039

Call 440-353-0856 for an appointment

Tuscarawas Co.

July 16 • 10:00 a.m. - 3:00 p.m.

Mercy Health Center of Tuscarawas Co.
1031 W High Ave
New Philadelphia 44663

Carroll Co.

July 23 • 10:00 a.m. - 3:00 p.m.

Friendship Center
100 Kensington Rd NE
Carrollton 44615

*presentation at 10:00 am, with counseling
to follow*

New to Medicare

Delaware Co.

July 8 • 10:00 a.m. &

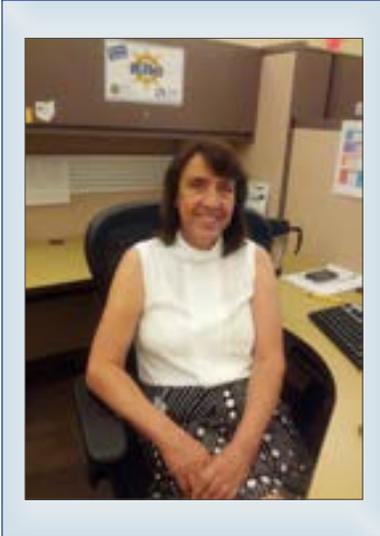
July 22 • 6:00 p.m.

SourcePoint
800 Cheshire Rd
Delaware 43015



OSHIIP
Answers to your
Medicare questions

New Staff Spotlight



OSHIIP is excited to introduce our new Program Administrative Professional Kiki Heimrich.

Kiki is a life-long resident of Central Ohio, living in the Grandview-area. She is a graduate of Columbus State with an Associate's Degree in Secretarial Science. She started her professional career in the insurance industry as a Client Service Manager for a small life insurance agency. Most recently she worked with prescription service at Express Scripts. This will be great experience for when she assists on the OSHIIP hotline!

Kiki's Interests include weekend time at a local CSA (community sponsored agriculture) garden. When the work is done and the weather permits, Kiki can be found riding the scenic roads of Ohio by motorcycle. The National Road and the Lincoln Highway are local favorites due to their long, storied history and lack of high-speed traffic. The ultimate goal is to ride the illustrious Route 66 through the Southwest.

Kiki will be the go-to person for publications orders. She will also handle the OSHIIP fiscal paper work and other programmatic responsibilities. To reach Kiki, her email is christine.heimrich@insurance.ohio.gov.

Welcome Aboard Kiki!

New Crew



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

Allen Co.
Jed Gerold

Marion Co.
Jaimie Beck

Delaware Co.
Robert Van Cooney

Montgomery Co.
Kathleen Mettler

Erie Co.
Mary Grachek

Trumbull Co.
Jennifer Tilley

Volunteer Trainings for 2015

Refresher Training

Huron Co. • July 14

9 a.m. - 12 p.m.
Fisher Titus Medical Center
272 Benedict Ave
Norwalk 44857

Lake Co. • July 21

10 a.m. - 1 p.m.
Lake County Council on Aging
8520 East Ave
Mentor 44060

Medina Co. • July 23

9 a.m. - 12 p.m.
Soprema Senior Center
617 School Dr
Wadsworth 44281

Franklin Co. • August 6

9 a.m. - 1 p.m. and 1 p.m. - 4 p.m.
Wexner Heritage Village
1111 E Main S1151 College Ave
Columbus 43209

Stark Co. • August 19

10 a.m. - 1 p.m.
Mercy Medical Center
1320 Mercy Dr NW
Canton 44708

Cuyahoga Co. • August 20

9 a.m. - 12 p.m.
Cleveland Heights Senior Center
1 Monticello Blvd
Cleveland Heights 44118

Delaware Co. • August 20

9 a.m. - 12 p.m.
Delaware Council for Older Adults
800 Cheshire Rd
Delaware 43015

Refresher Training

Clark Co. • August 25

9 a.m. - 12 p.m.
Courtyard Springfield Downtown
100 S Fountain Ave
Springfield 45502

Scioto Co. • August 26

9 a.m. - 12 p.m.
Potter's House Ministry
5409 Winchester Ave
Portsmouth 45662

Montgomery Co. • August 28

9 a.m. - 12 p.m.
Vandalia Senior Center
21 Tionda Dr
Vandalia 45377

Complete Training

Montgomery Co. • Starts July 7

July 7, 14, 21, 28 (9 a.m. - 3 p.m.)
& August 25 (1 p.m. - 3 p.m.)
Grace Brethren Village
1010 Taywood Rd, Englewood 45322

Cuyahoga Co. • Starts August 11

August 11, 18, 25, & September 1 (9 a.m. - 3 p.m.)
& September 29 (10 a.m. - 12 p.m.)
Rocky River Senior Center
21014 Hilliard Blvd, Rocky River 44116

Franklin Co. • Starts September 1

September 1, 8, 15, 22 (9 a.m. - 3 p.m.)
& October 27 (9 a.m. - 12 p.m.)
State Library of Ohio
274 E 1st Ave, Columbus 43201

Register for all face-to-face training at:
<http://www.insurance.ohio.gov/Consumer/OSHIP/SitePages/training.aspx>

For a complete listing of all new volunteer trainings:
http://insurance.ohio.gov/Consumer/OSHIP/Documents/complete_training_flyer.pdf



How to contact OSHIIP:

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

Webinar training

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

Call 1-877-820-7831 • Enter passcode 896960

Part B Provider Outreach and Education

Patsy Schwenk, CGS, Provider Relations Senior Analyst

Thursday July 23

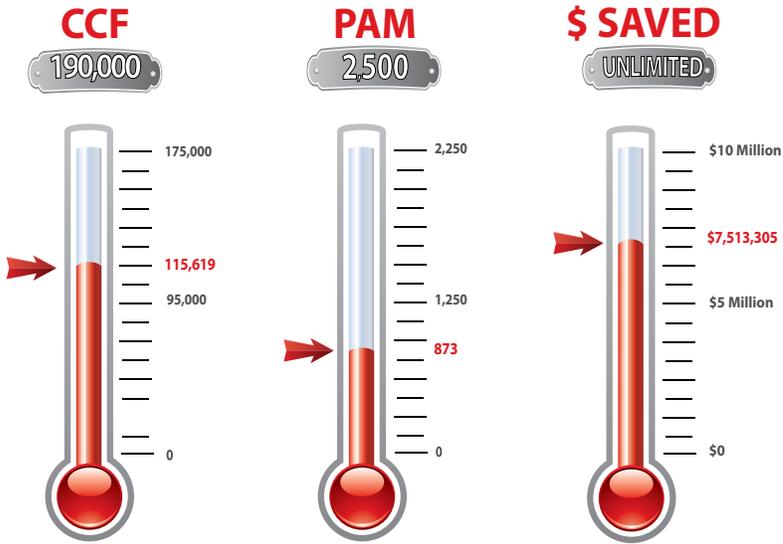
10 a.m.: <https://attendee.gotowebinar.com/register/4228219609444467714>

2 p.m.: <https://attendee.gotowebinar.com/register/5675367127109431809>

➡ More webinar links may appear in OSHIIP's Weekly Email. Check it out. [Read our recent posts.](#)

Our progress as of July 2015!!

OSHIIP 2015 GOALS



OSHIIP
Answers to your Medicare questions

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



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