

# OSHIIP News

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

## Medicare Plan Finder Updates

Medicare regularly updates its Plan Finder tool at [www.medicare.gov](http://www.medicare.gov). Use this page as a heads-up to many of the new features, scheduled to go live July 19.

- Update View Drug Benefit Summary page to describe Tier 1 through Tier 5 drug types
- Add *Print My Drug List* to Drug Entry page
- “De-clutter” Plan Results page to give a cleaner view of information
- Add *Offer both health and drug coverage* to Medicare Health Plans with Drug Coverage
- Remove *Drug coverage* and *Drug restrictions* from Medicare Health Plans without Drug Coverage
- Add *Medication Therapy Management (MTM) Program* identification for plans offering the program
- Link to plan-specific MTM eligibility data on Plan Compare page & Plan Details page
- Identify Non-renewing Plans to alert user before enrolling; add pop-up message about non-renewing plans; add note about non-renewing plans to Plan Compare page & Plan Details page
- Add pop-up messages on Special Needs Plans (SNP), Low Performing and Non-renewing Plans (*Why Can't I Enroll Online?*)
- Add Part B premium amount to Original Medicare on Plan Results page
- Change *Out of Network* to *Point of Service* for HMO Point of Service (POS) plans on Health Plan Benefits tab
- Move *Overall Plan Ratings* toward top of Sort Options on Results page

➡ **Our September webinar will focus on this year's updates to Medicare's Plan Finder. Webinar details soon!**



**Mary Taylor**  
Lt. Governor /  
Director



**ODI**  
Ohio Department  
of Insurance

## Who Pays First?

### News You Can Use

Here are a few of the most common situations that must follow federal Coordination of Benefits rules when people with Medicare also have other health coverage. For more, review Medicare's *Who Pays First* booklet at <http://www.medicare.gov/Publications/Pubs/pdf/02179.pdf>.

<i>If you</i>	<i>Situation</i>	<i>Pays first</i>	<i>Pays second</i>
Are covered by Medicare and Medicaid	Entitled to Medicare and Medicaid	Medicare	Medicaid, but only after other coverage (such as employer group health plans) has paid
Are 65 or older and covered by a group health plan because you or your spouse still works	The employer has 20 or more employees	Group health plan	Medicare
	The employer has less than 20 employees <sup>1</sup>	Medicare	Group health plan
Have a retirement group health plan after you retire and are 65 or older	Entitled to Medicare	Medicare <sup>2</sup>	Retiree coverage <sup>2</sup>
Are disabled and covered by a large group health plan from your work, or from a working family member	The employer has 100 or more employees	Large group health plan	Medicare
	The employer has less than 100 employees	Medicare	Group health plan
Have End-Stage Renal Disease <sup>3</sup> (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant) and group health plan coverage (includes retirement plans)	First 30 months of eligibility or entitlement to Medicare	Group health plan	Medicare
	After 30 months of eligibility or entitlement to Medicare	Medicare	Group health plan

<sup>1</sup> If your employer participates in a plan that is sponsored by two or more employers, the rules are slightly different.

<sup>2</sup> If you have a Medicare Advantage retirement plan, it pays first; no other plan pays second.

<sup>3</sup> If you originally got Medicare due to your age or a disability other than ESRD, and Medicare was your primary payer, it still pays first when you become eligible due to ESRD.

<i>If you</i>	<i>Situation</i>	<i>Pays first</i>	<i>Pays second</i>
Have ESRD and COBRA coverage	First 30 months of eligibility or entitlement to Medicare	COBRA	Medicare
	After 30 months	Medicare	COBRA
Are 65 or older, or disabled, and covered by Medicare and COBRA coverage	Entitled to Medicare	Medicare	COBRA
Have been in an accident where no-fault or liability coverage is involved	Entitled to Medicare	No-fault or liability insurance for services related to accident claim	Medicare
Are covered under workers' compensation because of a job-related illness or injury	Entitled to Medicare	Workers' compensation for services related to workers' compensation claim	Usually doesn't apply, but Medicare may make a conditional payment
Are a veteran and have Veterans' benefits	Entitled to Medicare and Veterans' benefits	Medicare pays for Medicare-covered services Veterans Affairs pays for VA-authorized services Generally, Medicare and VA can't pay for the same service	Usually doesn't apply
Are covered under TRICARE	Entitled to Medicare and TRICARE	Medicare pays for Medicare-covered services TRICARE pays for services from a military hospital or any other federal provider	TRICARE may pay second
Have black lung disease and are covered under the Federal Black Lung Benefits Program	Entitled to Medicare and the Federal Black Lung Benefits Program	The Federal Black Lung Benefits Program for services related to black lung	Medicare

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

## Volunteer Feature

# *Great service and word-of-mouth bring more clients to volunteer Shirley Robson*

The friendly voice answering phone calls to the Hardin County Council on Aging's Information & Referral service belongs to Shirley Robson, a valued OSHIIP volunteer since 1998.

Shirley is "honored" to appear as this month's featured volunteer. She has nothing but praise for OSHIIP.

"I think the world of the trainers and the entire staff," she said.

A lifelong resident of Hardin County, Shirley's worked at the Council on Aging for 23 years.

She's been married 52 years and has three daughters and seven grandchildren. An animal lover too, Shirley takes care of two poodles and five cats!

From September 2011 through the middle of June, Shirley reported about 70 Client Contact Forms through her position at the Aging Council. That's an impressive number for most anyone; more notable when one considers Hardin County's size.

Shirley thrives on repeat business and word-of-mouth for new clients. Loyal clients often tell their friends about her kindness. New and repeat clients trust Shirley for her knowledge of Medicare and easy way.

When she meets with a client, Shirley spends the amount of time necessary to help that person. She assesses needs, works with the client, and follows through.

Many times Shirley's clients need help with billing errors relating to coverage from Medicare or Medicaid. One such case she solved began as Medicare's denial of coverage for a flu shot. Shirley used her computer to research, then phoned the billing company. Her 30-minute call fixed the error.

"My client was very happy," she said.

Shirley's normal office duties can range from helping with Medicaid applications to completing paperwork brought in by OSHIIP County Coordinator Kathy Cook, a Licensed Social Worker who also works out of the Council of Aging.

Shirl Taylor, the Council's Executive Director, praised our featured volunteer.

"When Shirley is handling things, I know everything is taken care of," said Shirl.

OSHIIP depends on the Council on Aging to host refresher training sessions and other program events like Medicare Check-Up. The facility is a popular place locally as well.

Including information & referral, the council provides seven different services (such as transportation, homemaker and outreach) to residents age 60 and older. The council also publishes a newsletter every other month to inform the 2,000 residents on its mailing list of facility doings.

Shirley, thank you for your dedication to our program. And thanks to a great OSHIIP site, the Hardin County Council on Aging.



*Hardin County clients  
rely on Shirley Robson*

# New Crew



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

## Adams Co.

Megan Basford  
Tracy Kinney  
Kathleen R. Young

## Clark Co.

Linda Fleeger

## Delaware Co.

Christine Brown

## Fayette Co.

Len Roberts

## Franklin Co.

Dowana Escudero  
Marie Freeman  
David Larsen  
Rosalie Lowery  
Linda Neumann  
Meredith Overmyer  
Jennifer Robinson  
Estelle Scott  
Beverly Tabb  
Kaleigh Ziegler

## Licking Co.

Candy Reischman

## Madison Co.

Sarah Helmuth

## Muskingum Co.

Jodi George  
Lynnette M. Simon

## Pike Co.

Nancy Gulley  
Jeremy Smith  
Lisa Tackett

## Ross Co.

Cindy Goodman

## Scioto Co.

Mary Book  
Alice Weaver



**Demetrius Hall**

## Meet Our Interns

We introduce the 2012 OSHIIP intern team. They're helping us by entering Client Contact Forms, handling Part D comparison calls & assembling educational materials.



**Noori Butt**



**Thien Bui**



**Brad Szabo**



**Dawn Freeman**

## *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!

### *Welcome to Medicare*

#### **Washington Co. — Marietta**

Monday, July 2; 6 p.m.  
O'Neill Senior Center  
333 4th St.

#### **Mahoning Co. — Youngstown**

Tuesday, July 10; 6 p.m.  
Youngstown Senior Center  
1110 5th Ave.

#### **Muskingum Co. — Zanesville**

Monday, July 16; 6 p.m.  
Muskingum Co. Center for Seniors  
200 Sunrise Center Dr.  
*R.S.V.P. to attend: 740 / 454-9761*

#### **Lorain Co. — Sheffield Village**

Wednesday, July 25; 6 p.m.  
Wesleyan Meadows  
5400 Meadow Lane Ct.

### *Health Fair*

#### **Cuyahoga Co. — Solon**

Sunday, July 8; 1 p.m. - 5 p.m.  
Congregation Kol Cadash  
6545 SOM Center Rd.

#### **Seneca Co. — Tiffin**

Wednesday, July 18; 10 a.m. - 1 p.m.  
Somerset Reception Center  
382 S. Huron St.

### *Medicare 101*

#### **Clinton Co. — Wilmington**

Friday, July 6; 3:15 p.m. - 4:15 p.m.  
Municipal Building  
69 N. South St.

#### **Allen Co. — Lima**

Friday, July 13; 1 p.m. - 3 p.m.  
Loch Haven Apartments  
1640 Allentown Rd.

#### **Franklin Co. — Columbus**

Thursday, July 19; 10 a.m. - 12 noon  
Gillie Senior Center  
2100 Morse Rd.

### *1-on-1 Counseling*

#### **Stark Co. — Uniontown**

Wednesday, July 25; 9 a.m. - 3 p.m.  
Mercy Health Center of Lake  
11932 King Church Ave. NW

### *New to Medicare*

#### **Delaware Co. — Delaware**

Wednesday, July 11; 10 a.m. - 12 noon  
Delaware Council for Older Adults  
800 Cheshire Rd.

## *OVAB Semi-Annual Face-to-Face Meeting*

Members of the 2012-2013 OSHIIP Volunteer Advisory Board (OVAB)  
will meet at the State Library of Ohio in Columbus  
on Friday, July 27, from 9:30 a.m. - 2 p.m.

Want to learn about OVAB? Call Becky Hayward, **1-888-686-8657 (option 2)**  
or email [rebecca.hayward@insurance.ohio.gov](mailto:rebecca.hayward@insurance.ohio.gov)

## Scheduled training sessions for 2012

### Refresher training

#### **Medina Co. — Wadsworth**

Tuesday, July 10; 9 a.m. - 12 noon  
Center for Older Adults, 138 High St.

#### **Lorain Co. — Elyria**

Wednesday, July 11; 9 a.m. - 12 noon  
Amherst Senior Services, 7530 Oberlin Rd.

#### **Hamilton Co. — Cincinnati**

Thursday, July 12; 9 a.m. - 12 noon  
SW Ohio Council on Aging, 175 Tri-County Pkwy.

#### **Ross Co. — Chillicothe**

Friday, July 13; 9 a.m. - 12 noon  
Ross Co. Senior Citizens, 1824 Western Ave.

#### **Huron Co. — Norwalk**

Tuesday, July 17; 9 a.m. - 12 noon  
Fisher-Titus Center, 272 Benedict Ave.

#### **Mercer Co. — Celina**

Wednesday, July 18; 9 a.m. - 12 noon  
Mercer Co. Council on Aging, 217 Riley St.

#### **Summit Co. — Uniontown**

Wednesday, July 18; 1 p.m. - 4 p.m.  
AAA #10B, 1550 Corporate Woods Pkwy.

#### **Muskingum Co. — Zanesville**

Thursday, July 19; 9 a.m. - 12 noon  
Genesis Healthplex, 2800 Maple Ave.

### Refresher training

#### **Champaign Co. — Urbana**

Thursday, July 19; 9 a.m. - 12 noon  
Champaign Co. Sr. Center, 701 S. Walnut St.

#### **Cuyahoga Co. — Fairview Park**

Tuesday, July 24; 9 a.m. - 12 noon  
Fairview Park Sr. Center, 20769 Lorain Rd.

#### **Montgomery Co. — Vandalia**

Thursday, July 26; 9 a.m. - 12 noon  
Vandalia Sr. Center, 21 Tionda Dr. South

#### **Portage Co. — Streetsboro**

Wednesday August 1; 10:30 a.m. - 1:30 p.m.  
Streetsboro Public Library, 8990 Kirby Ln.

### Complete training

#### **Erie Co. — Sandusky**

July 12, 19, 26, Aug. 2; 10 a.m. - 4 p.m.  
Erie Co. Srvc. Center, 2900 Columbus Ave.

#### **Franklin Co. — Columbus**

July 12, 19, 26, Aug. 2; 9 a.m. - 3 p.m.  
State Library of Ohio, 274 E. 1st Ave.

#### **Shelby Co. — Sidney**

July 17, 24, 31, Aug. 7; 9 a.m. - 3 p.m.  
Shelby Co. Sr. Center, 304 South West Ave.

#### **Montgomery Co. — Vandalia**

August 1, 8, 15, 22; 9 a.m. - 3 p.m.  
Vandalia Justice Center, 245 J.E. Bohanan Dr.

Register online for sessions listed above:

[https://secured.insurance.ohio.gov/ConsumerApps/OSHIP\\_Train\\_Reg/training\\_reg.aspx](https://secured.insurance.ohio.gov/ConsumerApps/OSHIP_Train_Reg/training_reg.aspx)

### Webinar training

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

#### **Basics of Medicare Part A & Part B**

Thursday, July 26; 10 a.m. and 2 p.m.

#### **Reserve your seat now!**

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/641105392>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/759846840>

To attend, please  
call 1-877-820-7831  
passcode: 896960

## *New initiative from CMS*

On May 30, the Centers for Medicare & Medicaid Services (CMS) announced the Partnership to Improve Dementia Care, an initiative designed to ensure appropriate care and use of antipsychotic medications for nursing home patients. The partnership includes federal and state entities, nursing homes and other providers, advocacy groups and caregivers. The goal is to reduce antipsychotic drugs use in nursing homes by 15 percent by the end of this year.



**OSHIP**  
Answers to your  
Medicare questions

### *How to contact OSHIP:*

- 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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