

# OSHIIP News

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

OSHIIP Challenge:

## ***150,000 Client Contacts by March 31***

Last spring, we issued a challenge for OSHIIP volunteers and staff to report 100,000 client contacts by the end of the grant year. You came through in a big way: OSHIIP ended our grant year with a reported 111,012 Client Contacts!

This year we're issuing the challenge during the annual enrollment period (AEP). That's because we've upped the ante! Our goal for this grant year is to report 150,000 client contacts.

As you may know, OSHIIP continues to shatter all Ohio reporting records! We've increased client contact reporting by 66% and our public and media events by 7%.

Of course, our program could never have done this without you and those like you — OSHIIP's dedicated volunteers.

Since this federal grant year started April 1, we've reported a whopping 75,000 client contacts! We're half-way to meeting this challenge with five full months to go... including the rest of the AEP. Our grant year doesn't end until March 31, 2014.

We need each volunteer and staff member to continue reporting every counseling session, no matter how big or small. Use the convenient links below to access our forms. Submit a Client Contact Form for absolutely every person you talk to and we'll keep you posted on our progress through our weekly emails. Thank you!

To print or save the EZ CCF, go to:

[http://insurance.ohio.gov/Consumer/OSHIIP/Documents/EZ\\_CCF.doc](http://insurance.ohio.gov/Consumer/OSHIIP/Documents/EZ_CCF.doc)

To print or save the EZ PAM, go to:

[http://insurance.ohio.gov/Consumer/OSHIIP/Documents/EZ\\_PAM.doc](http://insurance.ohio.gov/Consumer/OSHIIP/Documents/EZ_PAM.doc)



**Mary Taylor**  
Lt. Governor /  
Director



**ODI**  
Ohio Department  
of Insurance

## Preventive vs. Diagnostic Services

### *News You Can Use*

*Preventive services* are health care services meant to prevent illness or detect a medical condition at an early stage, that is, before you show symptoms of the condition.

Examples of preventive services include breast cancer screenings, colon cancer screenings and heart disease screenings.

*Diagnostic services* are services used to treat or address medical symptoms or conditions you already have.

Diagnostic services may include the treatment of cancer, heart disease, or a medical condition that was previously diagnosed by your doctor.

Medicare coverage of health care services differs depending on whether the care is preventive or diagnostic. Medicare covers many preventive services free of charge.

If a service is considered to be diagnostic, Medicare may cover the service. Charges such as a coinsurance or copayment for the service will most likely apply. For example, charges may apply if your doctor needs to investigate or treat a new or existing health problem during your Annual Wellness Visit.

Similarly, if you get a preventive colonoscopy screening and your doctor removes a polyp during the screening, Medicare will consider the polyp removal

to be a diagnostic service. Therefore, the colonoscopy will no longer count as a preventive service under Medicare rules, and costs may apply.

Keep in mind that while many preventive services are covered under Medicare for free, additional treatment given during or after the preventive service may come with a fee.

For example, charges may apply if your health care provider meets with you to discuss other health care needs before or after you receive a Medicare-covered preventive service. Charges may also apply if your health care provider detects a problem and provides additional services or treatments.

Medicare covers preventive and diagnostic services whether you have Original Medicare or a Medicare Advantage plan, as long as you meet certain rules and requirements.

Original Medicare is the traditional Medicare program administered directly through the federal government. Medicare Advantage plans are offered through private insurance companies.

Medicare provides a 32-page document, ***Your Guide to Medicare's Preventive Services*** with a lot of helpful information. Click the link below for the web-based version of Medicare's guide.

<http://www.medicare.gov/Pubs/pdf/10110.pdf>

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

## Volunteer Feature

# *NW Ohio AAA brought Janice Flahiff to OSHIIP*

Early in 2012, Janice Flahiff of Lucas County was searching for a volunteer opportunity. Her search led her to call the Area Office on Aging of NW Ohio (AOoA) in Toledo.

It was a most fortunate phone call for our program. OSHIIP County Coordinator Sally Davies and Volunteer Jackie Simpson are both employed by the AOoA. They told Janice about OSHIIP and a local training session for new volunteers, scheduled for that spring.

What resulted is a happy situation. Janice now spends 6-8 hours weekly doing volunteer work at the AOoA. Lately she's been screening Extra Help applications and running plan comparisons.

Volunteering is almost second nature to Janice. She received a large taste of volunteerism early in life when she joined the Peace Corps in 1980 and travelled to Africa.

Today her volunteer roles include not only OSHIIP, but also the work done by PaxChristi, an organization affiliated with her church.

"PaxChristi is a Catholic organization that takes on peace and justice issues," she said.

Janice tied OSHIIP and the church together a few weeks ago by publicizing in the church bulletin the services our program offers beneficiaries during Medicare's annual open enrollment period.

By profession, Janice is a Medical Librarian. She served the University of Toledo in that role for some years and likens the position to OSHIIP counseling.

"They're very similar," Janice said. "It's finding information for people but not telling them what to do."

Helping clients keeps Janice going. It's very clear from speaking with her: Janice gets real joy and satisfaction from the process.

"Talking about the drug plans, people may say 'I can't afford this.' But when they see plan results they say 'I **can** afford this and it will save me money!' You can see their relief."

Janice knows there are others who need assistance beyond the powers of OSHIIP. She offers what she can: talking with them and making any possible referral.

"Just having someone to talk to could be the best part of that person's day," she said.

More and more, Janice finds herself telling people about Medicare in her free time. Her passion for helping our clients understand their health care options seemingly has no bounds.

She recently found a part-time copy editing job for a small health publisher, and it's a perfect fit in both experience and scheduling.

"Being a medical librarian and my association with OSHIIP helped me get this position," Janice said. The publisher considers her schedule at the Agency on Aging before assigning hours.

Janice and her husband Carl live in Toledo. All evidence says she is an up-and-coming volunteer for our program!

Thank you Janice! And thanks to the AOoA of NW Ohio. Your support of OSHIIP is second-to-none!



*Janice Flahiff's  
volunteering started  
with the Peace Corps*

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## Medicare Part D stand-alone prescription drug plans for 2014

People who get their health benefits from a Medicare supplement policy or a non-managed care Medicare Advantage plan with no drug coverage may enroll in a stand-alone prescription drug plan. New customers can call the phone numbers shown; if you need to contact a plan you're already in, check your membership card for a customer service phone number.

Company Name Company Phone	Part D Plan Names Offered by the Company	\$0 Prem. w/LIS?	Monthly Premium	Annual Deduct.	Type of Additional Coverage in the Gap
Aetna Medicare 1-800-832-2640	Aetna CVS PDP Aetna Medicare Rx Premier	•	\$27.60 \$115.40	\$310 \$0	No gap coverage Few generics
Anthem BC / BS 1-800-261-8667	Blue MedicareRx Standard Blue MedicareRx Plus Blue MedicareRx Premier	•	\$24.80 \$62.00 \$94.50	\$310 \$0 \$0	No gap coverage Some generics Some generics, some brands
CIGNA Medicare Rx 1-800-735-1459	Medicare Rx Secure Medicare Rx Secure-Xtra Medicare Rx Secure-Max		\$41.40 \$69.00 \$119.10	\$310 \$0 \$0	No gap coverage No gap coverage Many generics, some brands
Cigna-HealthSpring 1-888-625-5531	HealthSpring Reg-14		\$44.10	\$310	No gap coverage
EnvisionRx Plus 1-866-250-2005	EnvisionRxPlus Silver	•	\$30.60	\$310	No gap coverage
Express Scripts 1-866-477-5704	Medicare Value Medicare Choice		\$46.30 \$66.70	\$310 \$0	No gap coverage No gap coverage
First Health Part D 1-855-893-4696	First Health Value Plus First Health Essentials First Health Premier Plus		\$43.00 \$53.10 \$95.90	\$0 \$310 \$0	No gap coverage No gap coverage Some generics, some brands
HealthMarkets 1-888-625-5531	HealthMarkets Value Rx	•	\$26.80	\$310	No gap coverage

Company Name Company Phone	Part D Plan Names Offered by the Company	\$0 Prem. w/LIS?	Monthly Premium	Annual Deduct.	Type of Coverage in the Gap
Humana 1-800-706-0872	Humana Walmart Rx		\$12.60	\$310	No gap coverage
	Humana Preferred Rx	•	\$22.80	\$310	No gap coverage
	Humana Enhanced		\$54.10	\$0	Few brands
Meridian 1-855-647-0075	Advantage-Plus Meridian	•	\$26.40	\$310	No gap coverage
SecureAdvantage 1-877-847-7915	SecureAdvantage Option 1		\$31.00	\$310	No gap coverage
	SecureAdvantage Option 2		\$69.30	\$0	Many generics
Stonebridge 1-877-527-1958	Transamerica Classic		\$43.90	\$310	No gap coverage
	Transamerica Choice		\$52.80	\$0	No gap coverage
Symphonix 1-855-355-2280	Symphonix Rite Aid Value	•	\$26.80	\$310	No gap coverage
United American 1-877-723-1662	United American Select	•	\$29.20	\$310	No gap coverage
	United American Enhanced		\$65.90	\$80	No gap coverage
UnitedHealthcare 1-866-679-3282	AARP MedicareRx Saver Plus	•	\$20.50	\$310	No gap coverage
	AARP MedicareRx Preferred		\$38.60	\$0	No gap coverage
	AARP MedicareRx Enhanced		\$90.70	\$0	Some generics, some brands
WellCare 1-888-293-5151	WellCare Classic	•	\$15.90	\$0	No gap coverage
	WellCare Extra		\$53.00	\$0	No gap coverage

**Please note: [www.medicare.gov](http://www.medicare.gov) is the source for this information**

## The OSHIIP Road Show: Volunteers Welcome!

### Caregiver Luncheon

**Holmes Co. • Sugarcreek  
AAA8 Caregiver Series**  
Nov. 1; 11 a.m. - 1 p.m.  
The Carlisle Inn Banquet Rm.  
1357 Old Rd. 39

**Muskingum Co. • Zanesville  
AAA8 Caregiver Series**  
Nov. 20; 11 a.m. - 1 p.m.  
The Welcome Center  
205 N. 5th St.

**Guernsey Co. • Cambridge  
AAA8 Caregiver Series**  
Nov. 25; 11 a.m. - 1 p.m.  
Pritchard-Laughlin Sr. Cntr.  
7033 Glenn Highway

### Medicare 101

**Columbiana Co. • E. Palestine**  
Nov. 5; 11 a.m.  
Covington Skilled Nursing  
and Rehab  
100 Covington Dr.

**Shelby Co. • Sidney**  
Nov. 7; 1 p.m.  
Dorothy Love Retirement  
3003 W. Cisco Rd.

### Medicare 101

**Stark Co. • Canton**  
Nov. 12; 11 a.m.  
Mercy Medical Center  
Mercy Hall Ampitheatre  
1320 Mercy Dr. NW

**Lorain Co. • Wellington**  
Nov. 13; 12 noon  
New Life Assembly Church  
108 West St.

**Franklin Co. • Upper Arlington**  
Nov. 14; 2 p.m. & 6 p.m.  
UA Lutheran Church  
2300 Lytham Rd.

**Lorain Co. • Oberlin**  
Nov. 14; 12:30 p.m.  
Kendal at Oberlin  
600 Kendal Dr.

**Lucas Co. • Sylvania**  
Nov. 14; 12:30 p.m.  
Sunset Village  
9640 Sylvania-Metamora Rd.

**Ottawa Co. • Lakeside-  
Marblehead**  
Nov. 15; 10 a.m.  
Otterbein North Shore  
9400 North Shore Blvd.

### Medicare 101

**Wood Co. • Pemberville**  
Nov. 15; 2 p.m.  
Otterbein Portage Valley  
20311 Pemberville Rd.

**Huron Co. • Norwalk**  
Nov. 19; 11 a.m.  
Luther Oaks  
36 Executive Dr.

**Marion Co. • Marion**  
Nov. 20; 1:30 p.m.  
Marion Co. Council on Aging  
125 Executive Dr.

### Welcome to Medicare

**Delaware Co. • Delaware**  
Nov. 13; 10 a.m.  
Council for Older Adults  
800 Cheshire Rd.

### Medicare Counseling

**Franklin Co. • Upper Arlington**  
Nov. 22; 9 a.m.- 3 p.m.  
Upper Arlington Sr. Center  
1945 Ridegview Rd.  
*Appointment required.*  
*Call 614/583-5326.*

## staff spotlight



**Peggy McDaniel**

### Peggy McDaniel, Hotline Analyst 2

I worked for 20 years in health care administration within the hospital, home health and nursing home arena. I became involved in OSHIIP as a volunteer in 1993 and joined as a full-time employee on the consumer hotline in 2008. In June 2011, I received a promotion to Hotline Analyst 2.

OSHIIP staff and volunteers are great to work with on Medicare issues, and I'm grateful for such a wonderful team. Being from an Air Force family, I particularly enjoy helping our clients who are veterans of the armed forces. All of our clients appreciate our help with their insurance questions.

I graduated from St. Mary's College (Notre Dame, Indiana) with a degree in business and psychology. I've been awarded the Extraordinary Mile Award from the ADAMH Board as a volunteer guardian and still volunteer with the Council for Older Adults of Delaware County. I live in Dublin, Ohio, like spending time with family and friends and enjoy travel, golf and skiing.

## Medicare Check-Up Days 2013

Event times and locations at

<http://www.insurance.ohio.gov/Consumer/OSHIP/Documents/MedicareCheckUp.pdf>

Adams Co. • Nov. 6	Gallia Co. • Dec. 5	Lawrence Co. • Nov. 26	Pickaway Co. • Nov. 12
Brown Co. • Nov. 7	Hardin Co. • Nov. 6	Logan Co. • Nov. 4	Preble Co. • Nov. 12
Butler Co. • Nov. 8	Harrison Co. • Nov. 6	Lorain Co. • Nov. 14	Richland Co. • Nov. 13
Carroll Co. • Nov. 21	Highland Co. • Nov. 22	Mahoning Co. • Nov. 15	Ross Co. • Nov. 15
Clark Co. • Nov. 14	Hocking Co. • Dec. 6	Marion Co. • Dec. 3	Shelby Co. • Nov. 21
Clermont Co. • Nov. 7	Holmes Co. • Nov. 1	Medina Co. • Nov. 1	Summit Co. • Nov. 20
Coshocton Co. • Nov. 22	Jackson Co. • Nov. 18	Meigs Co. • Nov. 12	Trumbull Co. • Dec. 2
Cuyahoga Co. • Nov. 19	Jefferson Co. • Nov. 13	Miami Co. • Nov. 8	Vinton Co. • Dec. 3
Darke Co. • Nov. 18	Lake Co. • Nov. 6, 7, 12 & 14	Montgomery Co. • Nov. 19	Williams Co. • Nov. 5
Delaware Co. • Nov. 4 & 25		Morgan Co. • Nov. 20	Wyandot Co. • Nov. 21

### Webinar training

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

#### **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>

Call 1-877-820-7831  
Passcode: 896960

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

**Choose from four session times**

**Reserve your seat now!**

Tuesday, Dec. 10: 10 a.m.

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

Tuesday, Dec. 10: 2 p.m.

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

Thursday, Dec. 19: 10 a.m.

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

Thursday, Dec. 19: 2 p.m.

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

***\$10 million saved this calendar year...  
and counting!***

The challenge issued on the front page urges you to submit a client contact form for every person you talk with about Medicare.

In addition, please always let us know when your counseling efforts save money for a client. If your client moves to a different plan for coverage next year, compare the client's 2014 out-of-pocket costs to the same costs if the client hadn't switched.

***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)



**OSHIIP**  
Answers to your  
Medicare questions



LOCAL HELP FOR PEOPLE WITH MEDICARE

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of Insurance

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Governor

Mary Taylor  
Lt. Governor / Director