

OSHIIP News

SEPTEMBER
2012

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

OSHIIP Volunteer Advisory Board in session

Your 2012-2013 OSHIIP Volunteer Advisory Board (OVAB) is ready for another productive year. This eighth OVAB term features five returning members and three new members. Our mission is to enhance volunteer efficiency and productivity. OVAB uses its collective professional expertise, regional knowledge, and volunteer experience to help direct volunteer education, recruitment and retention; special interest beneficiary outreach; and the technological enhancement of both beneficiaries and volunteers regarding Medicare.

OSHIIP Outreach Specialist Becky Hayward administers OVAB. Contact Becky at rebecca.hayward@insurance.ohio.gov or 1-888-686-8657 (option 2) to learn more.

New members

Debbie Zwicker of Fairfield County is a new OVAB member who joined OSHIIP in 2005 because she enjoys working with seniors. Debbie is part of the Fairfield Medical Center team and is currently the Fairfield County Coordinator. She works as a financial representative for Fairfield Medical Center. When not working, Debbie enjoys long walks, going to the movies and spending time with her family and granddaughter. She hopes her time on OVAB will help volunteers know their role and the responsibility of helping seniors. "Seniors rely on us. Many seniors really have no idea what coverage they have or need. They value and trust our opinion," says Debbie.



Your 2012-2013 OVAB

Clockwise from top left: T.E. Baines (Butler), Ron Koncal (Franklin), Terri Gursky (Stark), Linda Bishop (Muskingum), Debbie Zwicker (Fairfield), Becky Plank (Ashland), Jill Shafer (Huron), Jackie Simpson (Lucas) and Becky Hayward (OSHIIP).

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Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

MedSup solicitation in Ohio

News You Can Use

Ohio Administrative Code (OAC) Section 3901-8-09, *Solicitation and Sale of Medicare Supplement Accident and Health Policies*, replaced OAC section 3901-1-35 and was amended to clarify the change, effective June 22, 2012. In brief, here's what agents and brokers are prohibited from doing when selling MedSup.

NEW: Specified unsolicited contact with Medicare-eligible persons (U.S. Mail is an exception) is prohibited. Insurance entities having business relationships with Medicare-eligible persons may continue the relationships.

This means: Agents and companies may mail you information even if you've never done business with them. They cannot use other forms of contact like the phone or email unless you already do business with them.

ALSO NEW: All marketing materials must carry a statement that disclaims any relationship with the federal government.

This means: Any marketing materials must clearly state the company is not affiliated with or endorsed by Medicare or the U.S. government.

The remainder of the new rule is taken from the old rule and prohibits:

- Any representation by an agent or broker that such person is a "counselor," "advisor," or similar designation for any association or group of Medicare-eligible persons, which obscures the individual's actual role as an insurance agent or broker.
- Any act to induce an applicant or prospective applicant to sign a form, application, or document in blank.
- Any inaccurate or misleading description of the benefits provided by either Medicare itself or the MedSup policy being offered for sale.
- Any implication that the agent, broker or insurance company has authority from the federal government to discuss, modify, or review the applicant's or prospective

applicant's current insurance; or that the agent, broker or insurance company has access to official government records regarding the person's current insurance.

- Use of any title, initials, or trade name giving the impression that an individual agent or broker is affiliated with or sponsored by the federal government.
- Misrepresentation or incomplete comparison by an agent, broker or insurance company to induce a Medicare-eligible person to purchase, amend, lapse, forfeit, change, or surrender insurance.
- Failure to state, verbally and in writing, any of the following:
 - That the person making the solicitation is an insurance agent or broker.
 - That the solicitation is being made on behalf of an insurance company or companies, which must be identified.
 - That the prospective applicant can contact the Ohio Department of Insurance to confirm the agent is licensed.
 - That the broker or agent can be contacted at both an address and phone number provided.
 - That the insurance company can be contacted at the address and phone number provided.
 - That premiums can be paid directly to the insurance company.

⇒ Read the entire rule at <http://codes.ohio.gov/oac/3901-8-09>

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

2nd Quarter: Franklin & Lucas exceed 1,000 CCFs!

County	April	May	June	2nd Q	County	April	May	June	2nd Q
Adams	20	35	52	107	Licking	19	49	36	104
Allen	77	107	74	258	Logan	4	3	4	11
Ashland	66	53	75	194	Lorain	21	17	81	119
Ashtabula	1	1	-	2	Lucas	246	384	417	1,047
Athens	20	3	11	34	Madison	-	9	9	18
Auglaize	5	5	3	13	Mahoning	27	61	39	127
Belmont	7	1	6	14	Marion	12	4	14	30
Butler	26	42	66	134	Medina	24	18	15	57
Champaign	17	8	2	27	Mercer	9	8	7	24
Clark	41	61	53	155	Monroe	-	1	-	1
Clinton	10	25	29	64	Montgomery	76	119	155	350
Columbiana	17	16	13	46	Morgan	3	5	6	14
Coshocton	7	4	17	28	Muskingum	185	222	178	585
Crawford	-	7	7	14	Ottawa	22	46	50	118
Cuyahoga	125	99	218	442	Perry	20	8	15	43
Defiance	6	9	12	27	Pike	2	17	60	79
Delaware	33	84	39	156	Portage	-	-	27	27
Erie	11	22	60	93	Preble	13	7	6	26
Fairfield	229	287	320	836	Putnam	38	43	74	155
Fayette	37	9	5	51	Richland	1	3	1	5
Franklin	373	403	330	1,106	Ross	22	22	5	49
Fulton	17	12	20	49	Sandusky	72	70	52	194
Gallia	11	58	17	86	Scioto	9	28	21	58
Geauga	-	13	8	21	Seneca	-	-	25	25
Greene	325	248	94	667	Shelby	15	18	11	44
Hamilton	63	144	142	349	Stark	231	196	267	694
Hancock	57	56	49	162	Summit	37	26	28	91
Hardin	15	11	12	38	Trumbull	90	15	37	142
Harrison	7	3	9	19	Tuscarawas	15	14	12	41
Henry	1	2	2	5	Union	21	18	19	58
Highland	-	5	-	5	Warren	46	21	13	80
Huron	42	21	24	87	Washington	16	3	4	23
Jackson	-	-	3	3	Wayne	11	17	23	51
Lake	31	32	29	92	Williams	26	14	27	67
					Wood	2	3	4	9

Program totals reported:

April	May	June	Total 2nd Quarter
3,032	3,375	3,543	9,950

Totals adjusted for Franklin Co. to remove OSHIIP staff.

Chart shows reported counseling activity only. Please report every session.

Reporting is easy... go to shipnpr.shiptalk.org or send in a completed client contact form.

Join OSHIIP at a Medicare Check-Up event near you!

Medicare's Annual Open Enrollment Period is Oct. 15 - Dec. 7, and OSHIIP has scheduled our fall Medicare Check-Up events. The next page lists Ohio counties with the date(s) OSHIIP will hold events. You'll find a detailed list of Medicare Check-Up events at: www.insurance.ohio.gov/Consumer/OSHIIP/Documents/MedicareCheckUp.pdf.

OSHIIP conducts at least one event in every county. Volunteers are encouraged to attend; any help you can provide is much appreciated. Volunteers can help direct the crowd, distribute materials, counsel individuals – even run comparisons and complete enrollments at certain events. Attending a Medicare Check-Up event also counts toward your recertification for 2013. If you plan to attend, please email Becky Hayward with the information, including what you are willing to do at the event: rebecca.hayward@insurance.ohio.gov

In addition, OSHIIP has a flyer for every Check-Up event. Contact Ron Pokorny for a supply of flyers to help distribute in your community: ron.pokorny@insurance.ohio.gov

Remember: You can count distributing flyers by completing a Public and Media (PAM) Form. Every person you talk with about these events can count as separate Client Contact Form (CCF). It's that easy! Thank you for all you do for OSHIIP!



OSHIIP is now on facebook! Be sure to "like" us!
www.facebook.com/oshiip

Medicare Check-Up Days 2012

Here's our complete list of Medicare Check-Up Days for 2012. 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. 5	Guernsey Co. • Nov. 9	Morrow Co. • Sept. 11
Allen Co. • Oct. 11	Hamilton Co. • Nov. 9	Muskingum Co. • Oct. 11
Ashland Co. • Oct. 16	Hancock Co. • Oct. 1	Noble Co. • Aug. 31
Ashtabula Co. • Oct. 12	Hardin Co. • Oct. 4	Ottawa Co. • Oct. 15
Athens Co. • Oct. 4	Harrison Co. • Nov. 13	Paulding Co. • Oct. 5
Auglaize Co. • Oct. 2 & 5	Henry Co. • Oct. 10	Perry Co. • Oct. 10
Belmont Co. • Oct. 2	Highland Co. • Oct. 1 & 18	Pickaway Co. • Nov. 15
Brown Co. • Nov. 7	Hocking Co. • Nov. 29	Pike Co. • Oct. 22
Butler Co. • Nov. 8	Holmes Co. • Nov. 9	Preble Co. • Nov. 14
Carroll Co. • Oct. 25	Huron Co. • Oct. 25	Portage Co. • Sept. 17
Champaign Co. • Nov. 1	Jackson Co. • Nov. 26	Putnam Co. • Oct. 18
Clark Co. • Oct. 15	Jefferson Co. • Oct. 17	Richland Co. • Nov. 6
Clermont Co. • Nov. 15	Knox Co. Co. • Sept. 21	Ross Co. • Sept. 5, Nov. 16
Clinton Co. • Oct. 12	Lake Co. • Many events: Oct. 10, 15, 16, 19, 24, 25 & 29	Sandusky Co. • Sept. 20 & 25
Columbiana Co. • Nov. 7	Lawrence Co. • Nov. 27	Scioto Co. • Dec. 3
Coshocton Co. • Oct. 12	Licking Co. • Oct. 19	Seneca Co. • Sept. 17
Crawford Co. • Sept. 13	Logan Co. • Nov. 5	Shelby Co. • Sept. 26, Oct. 17
Cuyahoga Co. • Many events: Sept. 25 & 27, Oct. 9 & 16, Nov. 6	Lorain Co. • Oct. 3	Stark Co. • Oct. 30
Darke Co. • Nov. 16	Lucas Co. • Oct. 24	Summit Co. • Nov. 28
Defiance Co. • Oct. 3	Madison Co. • Sept. 24	Trumbull Co. • Oct. 25
Delaware Co. • Oct. 4, Nov. 19	Mahoning Co. • Oct. 29	Tuscarawas Co. • Nov. 14
Erie Co. • Sept. 28	Marion Co. • Oct. 23	Union Co. • Oct. 11
Fairfield Co. • Sept. 28, Oct. 26	Medina Co. • Nov. 2	Van Wert Co. • Oct. 23
Fayette Co. • Oct. 29	Meigs Co. • Oct. 23	Vinton Co. • Dec. 4
Franklin Co. • Oct. 31	Mercer Co. • Oct. 10	Warren Co. • Oct. 30
Fulton Co. • Nov. 13	Miami Co. • Nov. 20	Washington Co. • Oct. 15
Gallia Co. • Oct. 17	Monroe Co. • Oct. 5	Wayne Co. • Nov. 2
Geauga Co. • Oct. 17	Montgomery Co. • Oct. 19, Nov. 13	Williams Co. • Oct. 22
Greene Co. • Oct. 24	Morgan Co. • Oct. 22	Wood Co. • Sept. 27
		Wyandot Co. • Nov. 14

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

OVAB continued

Jackie Simpson of Lucas County is also a new member of the 2012-2013 OVAB. Jackie is Volunteer Coordinator for the Retired Senior Volunteer Program (RSVP) through the Area Office on Aging of Northwestern Ohio in Toledo. She works closely with OSHIIP Lucas County Coordinator Sally Davies to handle OSHIIP referrals, speaking events and health fairs. Before her stint at AoAA of NW Ohio, Jackie spent many years with the girl scouts. "I'm looking forward to learning how the organization works and hearing from other areas on what they do with OSHIIP and problem solving," Jackie says of her new role on OVAB. Jackie has been a volunteer with our program since 2004. She lives in Swanton with her husband, and has five grown daughters and seven grandchildren.

Jill Schafer of Huron County is our third new member of OVAB for this term. Jill became an OSHIIP volunteer in 2009 because it was a natural fit for her. "I started helping people with Medicare Part D (prescription drug coverage) in 2006, and have been helping them ever since," she says. "OSHIIP is providing the support I need to help these clients." Jill is a Registered Nurse and Community Relations Coordinator at Fisher-Titus Medical Center. Under this title she wears numerous hats: Jill runs the Health Ministry Program, is a key member in the hospital's Community Benefit activities, and administers the facility's prescription assistance program. Jill and her husband have three kids.

Returning members

Five OVAB members are returning for a second term: **Becky Plank** (Ashland County); **Linda Bishop** (Muskingum County); **Terri Gursky** (Stark County); **T.E. Baines, aka TEB**, (Butler County); and **Ron Koncal** (Franklin County). *Thanks, OVAB, for all you do!*

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!

Medicare 101

Franklin Co. - Worthington

Sept. 7, 11:45 a.m.
United Methodist Church
600 N. High St.

Montgomery Co. - Huber Hts.

Sept. 26, 1 p.m.
Huber Hts. Senior Center
6428 Chambersburg Rd.

Mahoning Co. - Youngstown

Sept. 27, 1 p.m.
Anton's
4698 Belmont Ave.

1-on-1 Counseling

Adams Co. — West Union

Sept. 14, 11 a.m.
Glendale Apartments
310 Rice Ave.

Stark Co. - Canton

Sept. 26
Two events
9 - 11 a.m. & 1 - 3 p.m.
Stark Co. District Library
Plain Community Branch
1803 Schneider Ave. NE

New to Medicare

Delaware Co. - Delaware

Sept. 12, 10 a.m.
Delaware Council for
Older Adults
800 Cheshire Rd.

Medicare Update

Stark Co. - Alliance

Two events:
(1) Sept. 13, 6 p.m.
(2) Sept. 19, 1 p.m.
Alliance Sr. Center
602 W. Vine St.

Scheduled training sessions for 2012

Refresher training

Greene Co. — Xenia

Sept. 5; 9 a.m. - 12 noon
Greene Co. Council on Aging
140-A Rogers St.

Stark Co. — Canton

Sept. 11; 1 p.m. - 4 p.m.
Mercy Medical Center — Mercy Hall
1320 Mercy Dr. NW

Fayette Co. — Washington Courthouse

Sept. 12; 1:30 p.m. - 4:30 p.m.
Fayette Co. Commission on Aging
1179 S. Elm St.

Lake Co. — Mentor

Sept. 12; 10 a.m. - 1 p.m.
Lake Co. Council on Aging
8520 East Ave.

Allen Co. — Lima

Sept. 13; 9 a.m. - 12 noon
Allen Co. Council on Aging
215 N. Central Ave.

Union Co. — Marysville

Sept. 25; 9 a.m. - 12 noon
Union Co. Sr. Services
8000 St. Rt. 4, # D-128

Refresher training

Shelby Co. — Sidney

Sept. 26; 9 a.m. - 12 noon
Shelby Co. Sr. Center
304 South West Ave.

Butler Co. — Hamilton

Sept. 27; 9 a.m. - 12 noon
Partners in Prime
140 Ross Ave.

Lucas Co. — Toledo

Oct. 2; 9 a.m. - 12 noon
Area Agency on Aging of NW Ohio
2155 Arlington Ave.

Complete training

Harrison Co. — Cadiz

Sept. 4, 6, 11, 13; 9 a.m. - 3 p.m.
Carriage Inn of Cadiz
308 W. Warren St.

Trumbull Co. — Niles

Sept. 5, 12, 19, 26; 9 a.m. - 3 p.m.
Sheperd of the Valley
15100 McKinley Ave.

Register online for sessions listed above:

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.

Medicare Plan Finder Updates

Tuesday, Sept. 25; 10 a.m. and 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/701928536>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/170647801>

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

Did you know?

A Medicare beneficiary can be charged a “facility fee” for a doctor visit that occurs in a hospital-owned building. Called “provider-based billing,” it allows hospitals that own physician practices — and outpatient clinics that meet certain federal requirements — to bill separately for the facility and physician services. Doctors’ offices owned by physicians and freestanding clinics are not permitted to charge a facility fee. Medicare will not pay this fee; it is the beneficiary’s responsibility. If you don’t know whether the facility can charge a fee, be sure to ask!

How to contact OSHIP:

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



OSHIP
Answers to your
Medicare questions



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication has been created or produced by Ohio with financial assistance, in whole or in part, through a grant from the Centers for Medicare & Medicaid Services, the Federal Medicare agency.



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