SHIP Successes in Ohio

Ohio SHIP provides a network of free, unbiased, reliable, and personalized health benefits information.

Ohio SHIP:
- Help Medicare beneficiaries make choices among a vast array of options that include an average of more than 20 prescription drug plans, 130 Medicare Advantage plans, as well as a multitude of Medigap supplemental insurance policies, Medicare/Medicaid plans and other retirement plans.
- Provide assistance with Medicare low income programs including Extra Help, Medicare Savings programs, and pharmaceutical assistance. Ohio SHIP resolved complex casework involving billing problems, appeal rights, and enrollment issues for Ohio’s disabled and senior population.
- Client contacts have increased by 952% since 2010. In 2016, the Ohio SHIP had 351,106 client contacts. Increases have ranged from 45-90% a year.

Ohio SHIP provides community educational efforts and enrollment events.
- Ohio SHIP hosted more than one hundred enrollment events in 2016 and 2,808 outreach events to assist Medicare beneficiaries and their families in 2016.

Ohio SHIP provided assistance to beneficiaries in greatest need, including those with disabilities and those facing language and cultural barriers.
- In Ohio, 25% of SHIP contacts served beneficiaries with incomes below 150% of federal poverty level.
- In Ohio, 20% of SHIP contacts served beneficiaries with disabilities.
- In Ohio, 84% of SHIP contacts required in-depth counseling services.

Ohio SHIP provides critical resources and expertise to federal partners.
- The Social Security Administration, CMS, 1-800-Medicare, Medicare Advantage plans, Medicare Part D prescription drug plans, local and state agencies and Congressional representatives and staff refer beneficiaries to SHIP. They include SHIPs in their websites, publications and correspondence to beneficiaries as the source of assistance when individuals need one-on-one assistance.
- In Ohio, 30% client contacts were referred from federal partners.

Defunding SHIPs would harm Medicare beneficiaries in Ohio
- Defunding SHIPs would mean 2.2 million beneficiaries in Ohio would no longer have access to free, local, unbiased, personalized Medicare counseling services.
- Defunding SHIPs would increase out-of-pocket costs to Medicare beneficiaries in Ohio. In 2016, Ohio’s SHIP helped clients save over $28.8 million.
- Defunding SHIPs would mean elimination of resources to recruit, train and organize volunteers that are crucial to SHIPs’ reach and one-on-one efforts. In Ohio, volunteers gave 156,200 hours to serve beneficiaries through SHIP in 2015-2016. SHIP volunteers donated time valued over $3.6 million to helping Medicare beneficiaries (volunteer time valued at $23.07 per hour in 2014).

*Send your good news stories to Becky Hayward at: Rebecca.Hayward@insurance.ohio.gov
The Allen County Council on Aging has been an OSHIIP partner for 19 years – with veteran Judy Jacomet serving as coordinator. In 2016, the team of Gerald Burton, Pam Fitzgerald, Jacomet and newcomer Tammy Rodden had almost 650 counseling reports and held over 20 events – adding monthly Medicare talks in 2016.

L-R Judy Jacomet, Tammy Rodden, Gerald Burton, Pam Fitzgerald
What is Medicaid? Medicaid is a federal and state program that covers medical care for certain people who have limited income and assets. Income and asset limits vary from state to state and can be above federal limits. Each state offers Medicaid benefits for various groups of people who meet their state’s income limits, such as children and people with disabilities. People who are eligible for Medicare can also qualify for Medicaid so long as their income and assets are below their state’s limits.

How does Medicare and Medicaid work together? If your client qualifies for Medicare and Medicaid, the two programs will work together to cover their health care needs. People with Medicare and Medicaid are known as dual-eligible or duals. If your client is dual-eligible, Medicare will pay first for their health care services, and Medicaid pays second. In certain parts of Ohio, duals are enrolled in the My Care Ohio program. These duals get both their Medicare and Medicaid benefits through a managed health plan.

For services that both Medicare and Medicaid cover, you will usually not have out-of-pocket costs for those services. For example, Medicare and Medicaid both cover inpatient hospital care. If you get inpatient hospital care from a hospital that accepts Medicare and Medicaid, Medicare pays first and Medicaid pays second.

Medicaid can also provide coverage for items and services that Medicare does not cover, depending on the benefits in your state. In these cases, Medicaid will pay first for those services. For example, some state Medicaid programs cover dental services. If you live in one of those states, you could receive Medicaid-covered dental services as long as you see a Medicaid provider and follow the coverage rules in your state.

How to apply for Medicaid? A client should apply for Medicaid with their county Job and Family Services office. Direct your client to contact their local JFS or OSHIIP to find out how they can submit an application. In Ohio, they can submit their application online, through the mail, or at a designated location.

Medicaid also has residency and citizenship requirements. In general, if you are not a United States citizen, you must be a lawful resident or green card holder who has lived in the U.S. for five consecutive years. Note that not all states have this residency requirement.

States often require documentation to support the application, such as:
• Proof of age, like a birth certificate
• Proof of identify and citizenship or immigration status, like a passport or green card
• Proof of address, like a utility bill
• Proof of income and assets, like a pay stub and a bank statement

If a client is dual-eligible, they are likely enrolled in:
• Medicare Savings Program (MSP or MPAP). MSP is a state-run program that helps with your Medicare costs. Many people who have Medicaid are enrolled in the Qualified Medicare Beneficiary (QMB). QMB pays the monthly Medicare premiums and cost-sharing, such as deductibles and copayments. People with Medicaid should usually be automatically enrolled in an MSP.

• Extra Help. Extra Help is a federal program that helps with your prescription drug costs. Extra Help recipients pay a low or no premium for their Part D plan and have low copays for covered drugs. People with Medicaid are usually automatically enrolled in Extra Help.

• If you have a client on Medicaid and they do not think they are enrolled in these programs, contact OSHIIP at 1-800-686-1578.
New to Medicare
Delaware County
July 1 & 12, 10:00am
July 26, 6:00pm
SourcePoint
800 Cheshire Rd.
Delaware, Ohio 43015
To RSVP call: 740-363-6677

Hancock County
July 13, 2:00pm
50 North
339 E. Melrose Ave.
Findlay, Ohio 45840

Franklin County
July 19, 3:00pm
Central Ohio Area Agency on Aging
3776 S. High St.
Columbus, Ohio 43207
To RSVP call 1-800-589-7277

Washington County
July 19, 6:00pm
Belpre Senior Center
1614 Washington Blvd.
Belpre, Ohio 45714

Erie County
July 25, 6:00pm
Erie County Office Building
247 Columbus Ave.
Sandusky, Ohio 44870

Welcome to Medicare Webinar
Events
Access the complete list of events and webcasts here.

Medicare Options Seminar
Stark County
July 18, 9:00am - 11:00am
Mercy Medical Center
Mercy Hall Auditorium
1320 Mercy Dr., NW
Canton, OH 44708

Health Fair
Cuyahoga County
July 11, 9:00am - 3:00pm
Family Fun and Learning Day
Ohio Library for the Blind and Physically Disabled
17121 Lakeshore Blvd.
Cleveland, Ohio 44110

Columbiana County
July 27, 9am-12pm
Columbiana County Dept. of Job & Family Services
7989 Dickey Dr.
Lisbon, Ohio 44432

Medicare Options Seminar
Stark County
July 18, 9:00am - 11:00am
Mercy Medical Center
Mercy Hall Auditorium
1320 Mercy Dr., NW
Canton, OH 44708

One-on-One Counseling
Stark County
July 13, 9:00am - 3:00pm
Mercy Health Center of Tuscarawas County
1031 W. High Ave.
New Philadelphia, Ohio 44663

July 20, 9am-3:00pm
Mercy Health Center of Massillon
2935 Lincoln Way W.
Massillon, Ohio 44647

July 27, 9am-3:00pm
Mercy Health Center of Alliance
149 E. Simpson St.
Alliance, Ohio 44601

Medicare 101
Allen County
July 12, 3:30pm
Allen County Council on Aging, Inc.
215 N. Central Ave.
Lima, Ohio 45801

*Presentation by Allen County Council on Aging OSHIIP volunteers
2017 OSHIIP Volunteer Training Webinars
Attendance at a monthly OSHIIP training webinar counts toward your OSHIIP volunteer training recertification. Register for a training below. For audio call 1-877-820-7831, use passcode: 896960.

July 25: OSHIIP Webinar – Medicare Part A and Part B review
To register, click on a link below:
10 am.: https://attendee.gotowebinar.com/register/1532951587523708674
2 pm.: https://attendee.gotowebinar.com/register/2867611369085758210

Welcome to Medicare Webinar
This webinar is for those turning 65 and new to Medicare. There is no phone number to call, attendees will need to access their computer speakers for audio and can type in questions for the moderators to answer. Click this date to register: 7/24/2017, 4:00pm.

Save the Date! 2017 OSHIIP Regional Trainings
OSHIIP is hosting all-day regional trainings throughout Ohio for current OSHIIP volunteers. These trainings are more comprehensive than a refresher training and will count toward volunteer recertification. To remain an active OSHIIP volunteer, volunteers must attend at least one refresher training a year and report regularly. OSHIIP will invite Ohio Medicare Partners and other subject matter experts to attend. Please register in advance at: http://insurance.ohio.gov/OSHIIP. Click on Training Registration/Calendar and filter to the county to register for the training you want to attend. Or email Becky Hayward at rebecca.hayward@insurance.ohio.gov.

Clermont County: August 16, 9:30am – 2:00pm
Union Township Senior Center, 4350 Aicholtz Rd., Cincinnati

Stark County: August 23, 9:00am – 3:00pm
Mercy Medical Center, 1320 Mercy Dr. NW, Canton

Scioto County: August 30, 10am - 2:00pm
Potters House Ministry, 5409 Winchester Ave., Sciotoville

Muskingum County: August 31, 9:30am - 2:00pm
Muskingum County Center for Seniors, 160 N. Fourth St., Zanesville

Clark County: September 7, 9:00am – 2:00pm
United Senior Services, 125 W. Main St., Springfield

Lucas County: September 7, 9:00am - 3:00pm
Area Agency on Aging of NW Ohio, Inc., 2155 Arlington Ave., Toledo

*Lunch will be sponsored by Pro Seniors / Ohio SMP at all regional training events.*
2017 OSHIIP Volunteer Refresher Trainings

OSHIIP is hosting 3-hour refresher trainings for current OSHIIP volunteers. To remain an active OSHIIP volunteer, volunteers must attend at least one refresher training a year and report regularly. Please register in advance by clicking here. Be sure to select County first. Or send an email to Becky Hayward at Rebecca.Hayward@insurance.ohio.gov.

Huron County
July 18, 9:00am-12:00pm
Fisher Titus Hospital, 272 Benedict Ave, Norwalk.
(The training will be held in the Ghrist Room next to the cafeteria located in the main patient pavilion. Entrance is off of Shady Lane.)

Fairfield County
July 27, 9:00am-12:00pm and 1:00 pm - 4:00pm
Fairfield Medical Center Business Office, 1149 East Main St (Kroger Shopping Center), Lancaster.

Medina County
August 14, 10:30am -1:30pm
Medina County Office for Older Adults, 246 Northland Dr., Medina.

Delaware County
August 21, 12:00pm-3:00pm
SourcePoint, 800 Cheshire Ave., Delaware.

Lake County
August 22, 10:30am-1:30pm
Lake County Council on Aging, 8520 East Ave., Mentor.

Greene County
September 6, 9am-12pm
Greene County Council on Aging, 1195 West Second St., Xenia.

Sandusky County
September 13, 9:00am-12:00pm
ProMedica Memorial Hospital, 715 S. Taft Ave., Fremont.

Henry County
October 31, 9:00am-12:00pm
Henry County Senior Center, 130 E. Clinton St., Napoleon.

Welcome to the Newest OSHIIP Volunteers!

Bonnie Shutt – Coshocton County
Teresa Richards – Coshocton County
Toni Markley – Coshocton County
Daniel Elchelberger – Holmes County
Ed Clark – Allen County
Kassandra Lariviere – Franklin County
Our Goal Progress So Far!

**OSHIIP 2017 Goals**

**CCF**
- 300,000
- 150,000
- 90,185

**PAM**
- 250,000
- 175,000
- 45,645

**$ SAVED**
- Unlimited
- $15 Million
- $9.15 Million
- $7.5 Million
- $0

**Ohio Department of Insurance**

50 West Town Street
Suite 300
Columbus, Ohio 43215

John R. Kasich
Governor

Jillian Froment
Director