New Medicare Cards are Coming!

Cards will be mailed between April 2018 – April 2019

The Centers for Medicare & Medicaid Services (CMS) will remove Social Security numbers from Medicare cards and mail each person a new card. This will help to keep information more secure and help protect against identity fraud. Cardholders will receive a new Medicare number that is unique to them. The new card will not change coverage or benefits.

Here’s how you can get ready:

■ Make sure your mailing address is up-to-date. If your address needs to be corrected, contact Social Security at ssa.gov/myaccount or 1-800-772-1213. TTY users can call 1-800-325-0778.

■ Beware of anyone who contacts you about your new Medicare card. CMS will never ask you for personal or private information to receive your new Medicare number and card.

■ Mailing new cards will take time. Your card delivery may arrive at a different time period than your family, friends, or neighbors.

*CMS will host a webinar in September for partners and stakeholders. See Page 7 in this newsletter to register.

View Guard Your Card Video.
OSHIIP is pleased to announce the OVAB members for 2017-2018. The OVAB is the OSHIIP Volunteer Advisory Board. The purpose of OVAB is to assist OSHIIP in enhancing the efficiency and productivity of the statewide volunteer corps to serve Ohio Medicare beneficiaries. OSHIIP uses the OVAB’s collective professional expertise, regional knowledge and experience on matters such as: volunteer education, volunteer recruitment, volunteer retention, special interest beneficiary outreach and the technological enhancement of both beneficiaries and volunteers regarding Medicare and other important health issues relating to older Ohioans.

The OVAB meets monthly via phone and twice a year in Columbus. In August, the OVAB met at the Gahanna Library and heard from executive OPERS staff about their health insurance coverage and HRA issues.

Pictured R-L: Jean Stanton (Seneca County-2nd year), Terri Gursky (Stark County- 2nd year), Trena Chiles (Auglaize County-1st year), Becky Hayward(OSHIIP), Frank Hucks (Franklin County-2nd year), Kristy Bowman (Gallia County- 1st year), Sabrina Jewell (Butler County-1st year), Linda Bishop (Muskingum County-1st year) and Kathy Plant (Stark/Summit County – guest of Terri Gurksy).

If you are interested in learning more about the OVAB, or would like to be considered as a board member, please contact Becky Hayward at Rebecca.hayward@insurance.ohio.gov. Most members serve a two-year term.
News You Can Use

Medicare’s Open Enrollment Notices

Your clients can make changes to their Medicare coverage each year during Medicare’s Open Enrollment Period which runs October 15 to December 7. Around September, beneficiaries will start to receive notices with information about any changes to their coverage for the coming year. It is important that they read and understand the notices so they can decide if their coverage will continue to meet their needs or if changes are necessary.

Point 1: Know where to find general information about what Medicare covers.

If clients are enrolled in Medicare, they should receive the 2018 Medicare & You handbook in the mail sometime in September. If they do not receive the handbook, direct them to call 1-800-MEDICARE to request that a copy with information for their region be mailed to them.

The printed copy of Medicare & You also includes a list of private Medicare health and drug plans available in their area. These plans must cover the same benefits listed in the handbook for Original Medicare, but their costs and coverage rules will vary. If your client has Original Medicare, they can find out about Original Medicare benefits in the handbook. It is also available online at www.medicare.gov.

Point 2: Understand your Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).

If a beneficiary has a Part D prescription drug plan or a private Medicare health plan (known as a Medicare Advantage Plan), they should receive a notice called an Annual Notice of Change (ANOC) and an Evidence of Coverage (EOC). The Annual Notice of Change is typically mailed along with the plan’s yearly Evidence of Coverage (EOC) Notice. A plan’s EOC provides a more comprehensive explanation of its costs and coverage in the following year. Their plan should send them these notices by September 30. If they do not receive the notices, instruct them to contact their plan to request copies.

These notices list any changes for your plan in 2018. There are three things to look for:

1. **Costs:** Find out what clients can expect to pay for services in 2018. Deductibles, copayments, and drug costs can change each year. For example, even if their plan did not have a deductible in 2017, it could in 2018.

2. **Provider network:** Check to see if their doctors, hospitals, and other health care providers and pharmacies will still be in the plan’s network for 2018. Plan networks can change each year. If they see an out-of-network provider, your client’s plan may not cover any of the cost of their care.
3. **Covered drugs**: Look through the plan's formulary. It can change from year to year, meaning a drug may not be covered in 2018 even if it was covered in 2017. If a client is unhappy with any changes, or wants to see if there is a better option available in 2018, be sure to compare and review plans at www.medicare.gov or call OSHIIP at 1-800-686-1578.

**Point 3: Learn if there are any problems with their current plan.**

Plans leaving the Medicare program in the coming year send out a Plan Non-Renewal Notice in October to people enrolled in the plan. If a client receives this notice, they should take action to make sure they are covered in 2018. Your client can choose to enroll in a new Part D prescription drug plan or Medicare Advantage Plan during Medicare’s Open Enrollment Period, which runs from October 15 through December 7 every year.

If they receive a Plan Non-Renewal Notice, they can also enroll in a new plan up until the last day in February 2018; however, they will be disenrolled from their previous plan starting January 1. Therefore, if a client does not pick a new plan by then, they will likely experience a gap in coverage until they enroll in a new plan.

Medicare also sends a Consistent Poor Performance Notice to people enrolled in a plan that has received a low rating for three or more years in a row. A low rating is three stars or fewer out of five. Plans are rated on their quality and performance. The notice encourages beneficiaries to look at other plan options in their area.

**Take action:**

1. Inform your clients to review any notices they receive from Medicare or their plan. They should make note of any changes that will affect them in 2018. They may contact OSHIIP if they have any questions about these notices. OSHIIP counselors provide unbiased counseling to help them understand and assess their Medicare options.

2. If they are unhappy with plan changes, or if they want to see if there are better options, they can change their plan during Medicare’s Open Enrollment and new coverage will begin on January 1, 2018. Call OSHIIP at 1-800-686-1578.

3. Encourage clients to contact ProSeniors (Ohio SMP) at 1-800-488-6070, if they suspect plan marketing violations or enrollment fraud. For example, they should contact SMP if they receive a notice but are not sure if it is from their plan or not.
**Medicare Check Up Events**
For a complete list of all events go [here](#).

**Medicare 101**

**Allen County**
- September 20, 11:30am
- Delphos Senior Citizens Center
  - 301 E. Suthoff St.
  - Delphos, Ohio 45833
*Presentation by Allen County Council on Aging*

  - September 25, 5:30pm
  - Lima Public Library
  - 650 W. Market St.
  - Lima, Ohio 45801
*Presentation by Allen County Council on Aging*

**Coshocton County**
- September 15, 11am
- Coshocton Senior Center
  - 201 Browns Lane
  - Coshocton, Ohio 43812

**Cuyahoga County**
- September 20, 2pm
- Devon Oaks Assisted Living
  - 2345 Crocker Rd
  - Westlake, Ohio 44145

**Guernsey County**
- September 26, 11am
- Guernsey County Senior Citizens Center
  - 1022 Carlisle Ave.
  - Cambridge, Ohio 43725

**Lorain County**
- September 13, 2pm
- French Creek YMCA
  - 2010 Recreation Lane
  - Avon, Ohio 44011

  - September 15, 1pm
  - North Ridgeville Library
  - 35700 Bainbridge Rd.
  - North Ridgeville, Ohio 44039

**Medicare 101 Con’t**

**Medina County**
- September 7, 11am
- Brunswick Library
  - 3649 Center Rd.
  - Brunswick, Ohio 44121

**Mercer County**
- September 28, 12pm
- Briarwood Village
  - 100 Don Desch Dr.
  - Coldwater, Ohio 45828

**Muskingum County**
- September 21, 10:30am
- Muskingum County Center for Seniors
  - 160 N. Fourth St.
  - Zanesville, Ohio 43701

**Pickaway County**
- September 6, 6pm
- Pickaway Manor Assisted Living
  - 391 Clark Dr.
  - Circleville, Ohio 43113

**Stark County**
- September 12, 12pm
- Mercy Medical Center – Mercy Hall
  - 1320 Mercy Dr. NW
  - Canton, Ohio 44708
  *Lunch and Learn with SSA*

**Wayne County**
- September 14, 6:30pm
- West Salem Library
  - 99 E. Buckeye St.
  - West Salem, Ohio 44287

  - September 21, 1pm
  - Wooster Library
    - 220 W. Liberty St.
    - Wooster, Ohio 44691

  - September 21, 6:30pm
  - Rittman Library
    - 49 W. Ohio Ave.
    - Rittman, Ohio 44270
**Medicare Options Seminar**

**Stark County**  
September 19, 9am-11am  
Mercy Medical Center  
Mercy Hall Auditorium  
1320 Mercy Dr., NW  
Canton, Ohio 44708

**Huron County**  
September 6, 6pm  
Norwalk H.S.- Fisher Titus Learning Center  
350 Shady Lane Dr.  
Norwalk, Ohio 44857

**Delaware County**  
September 9 & 13, 10am  
September 27, 6pm  
SourcePoint  
800 Cheshire Rd.  
Delaware, Ohio 43015  
RSVP to SourcePoint at 740-363-6677

**Hancock County**  
September 14, 2pm  
50 North  
339 E. Melrose Ave.  
Findlay, Ohio 45840

**New to Medicare**

**OHIIP Roadshow Con’t**

In 2016, OSHIIP helped 351,455 Ohioans with Medicare issues.

**Welcome the Newest OSHIIP Volunteers!**

Lynn Wieland – Cuyahoga County  
Ashley Rossi – Columbiana County  
Timothy Kelley – Union County  
Darlene Turner – Licking County

OSHIIIP helped Ohioans make wise decisions and navigate a network of:

- 130 Medicare Advantage plans
- 43 Medigap Policies
- 22 Prescription Drug Plans

**IN 2016, OSHIIP SAVED OHIOANS MORE THAN $31 MILLION**

In 2016, OSHIIP Education and Enrollment Events Included:

- 1488 Medicare Education Events
- 2,809 outreach events
- Volunteers gave 156,200 hours to serve beneficiaries. Their donated time was valued at over $3.6 million

**HIGHLIGHTS**

- Federal grants along with State support provides over 22 million Ohio Medicare beneficiaries with access to free, unbiased, personalized Medicare counseling services.

- OSHIIP helps to reduce out-of-pocket cost to Medicare beneficiaries in Ohio.

Questions? Contact OSHIIP at 1-800-686-1578 or oshiipmail@insurance.ohio.gov

SHIIPs offer local, personalized counseling and assistance to people with Medicare and their families.
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.

September 13 & 20, 2017 Medicare’s Limited Income NET program (LI-NET)
To register, click on a link below:
  10 am.: https://attendee.gotowebinar.com/register/4768058944816704258
  2 pm.: https://attendee.gotowebinar.com/register/8781721688408382210

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: 9/19/2017, 4:00pm.

New! 2017 Medicare Check Up Webinars
This fall OSHIIP will host live Check-Up Webinars to help people with Medicare prepare for the Medicare Open Enrollment period and upcoming 2018 changes. Please join us or encourage your clients to register today! Click the date below to register: 9/19/2017 10:00 AM

CMS Webinar: New Medicare Cards
This webinar will provide an overview about the new Medicare card including:
• Why there will be a new card
• What to expect during the transition period
• How CMS is reaching out to providers and people with Medicare including a timeline for the new cards and key points to remember
To join the webinar, click the date: September 18, 2017 2:00 - 3:30 ET

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.

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.

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
Our Goal Progress So Far!

OSHIIP 2017 Goals

CCF 300,000

300,000

204,829

150,000

0

PAM 250,000

260,507

250,000

175,000

0

$ SAVED UNLIMITED

$15 Million

$11.75 Million

$10.28 Million

$0

ODI
Ohio Department of Insurance

50 West Town Street
Suite 300
Columbus, Ohio 43215

John R. Kasich
Governor

Jillian Froment
Director