

# OSHIIP News

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

*Thank You* 

## Presenting Our 2014 Volunteers Award Winners!

We say it time and time again: OSHIIP would accomplish nothing without you, our program's dedicated volunteers. We strive to thank you regularly for your hard work and commitment to helping people in need. Now is the time of year we recognize a few select program volunteers whose excellent service earned nominations by their peers. The 2014 OSHIIP Volunteer Award winners are...



**Team of the Year:**  
**Union County Senior Services**

*Thank You!!*



**Rookie of the Year:**  
**Lori Bach** *Gracias!!*



**Volunteer of the Year:**  
**Lorna Curtis**



**Partner of the Year:**  
**SERS**



**Coordinator of the Year:**  
**Terri Gursky**



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**Mary Taylor**  
Lt. Governor /  
Director



**ODI**  
Ohio Department  
of Insurance

## *Presenting Our 2014 Volunteers Award Winners...Cont'd.*

**Volunteer of the Year:** Lorna Curtis – Lake County – OSHIIP Volunteer since 2007: Lorna is a “true” volunteer, volunteering thru the Lake County Council on Aging. “Lorna goes above and beyond working with consumers in Lake County to ensure they have the most accurate information. Lorna takes pride in the OSHIIP program and not only helps consumers within the Council on Aging, but all throughout Lake County. She volunteers several days a week providing one-on-one counseling, in addition to attending many Checkup Events in Lake County during Open Enrollment. She truly enjoys helping people save money.” Thank you Lorna for all you do for OSHIIP!

**Coordinator of the Year:** Terri Gursky – Stark County – OSHIIP Volunteer since 2003: Terri works at Mercy Hospital thru the Senior Friends Office in Canton. “Terri deeply believes in what she is doing and through her commitment passes that onto the others, especially the volunteers. She is always available, takes time with each person whether on phone or in person to thoroughly explain all and makes sure they understand it. Her enthusiasm and ability to make people feel comfortable, has a knack whether one-on-one or in a large group setting. She is extremely knowledgeable, a good trainer and mentor, and encouraging to the volunteers.” Way to go Terri!

**Rookie of the Year:** Lori Bach – Fayette County – OSHIIP volunteer since February 2014: Lori works at the Fayette County Commission on Aging in Washington Courthouse. “Lori was a quick study during training and picked up the information right away. She wasted no time jumping in and helping Cheryl Stockwell (Fayette county Coordinator) manage their caseload in Fayette County. She counseled before she even finished the training. Lori greets everyone with a smile, makes clients feel comfortable and has a wonderful sense of humor.” Welcome aboard Lori!

**Team of the Year:** Union County Senior Services- OSHIIP site after 10 years. “The UCSS team enters all their reports themselves, and always has high numbers (1,300+ in 2014). They work really well together, and make sure that OSHIIP volunteering is a priority for all new staff members. They offer so many services for their residents, and even schedule hour and a half appointments, just to make sure that there is enough time to get all their questions answered. Plus they have a great attitude and are a lot of fun, which the seniors love.” Congratulations UCSS and Thank you!

**Partner of the Year:** SERS: Partners are such a valuable resource to OSHIIP’s success, and last year we decided to award the first ever Partner of the Year to OPERS. This year we want to recognize our partner of 2014, the School Employee Retirement System. SERS employees contributed over 17,000 Client Contact Forms in 2014. Our staff trained their staff, and in 2015, SERS promoted OSHIIP’s Welcome to Medicare events and SERS staff are attending many events to help their members as they enter retirement. Thank you to all of our partners and thank you to SERS!

*Thank You!!*

## Welcome to Medicare Events

### **Ashland Co. • Ashland • May 4**

Samaritan on Main  
663 E Main St, Ashland, 44805  
*RSVP to 419-207-6874*

### **Clermont Co. • Cincinnati • May 5**

Union Township Civic Center  
4350 Aicholtz Rd, Cincinnati, 45245  
*RSVP to 513-947-7333*

### **Union Co. • Marysville • May 5**

Union County Senior Services  
18000 Ohio 4, Marysville, 43040

### **Washington Co. • Marietta • May 11**

O'Neill Center  
333 Fourth St, Marietta, 45750

### **Stark Co. • Canton • May 13**

Mercy Hospital - Mercy Hall Auditorium  
1320 Mercy Dr NW, Canton, 44708  
*RSVP to 1-800-223-8662*  
*Please park in hospital garage.*

### **Clark Co. • Springfield • May 14**

United Senior Services - Auditorium  
101 S Fountain Ave, Springfield, 45502

### **Montgomery Co. • May 26**

**Centerville • May 26**  
Dayton Jewish Community Center  
525 Versailles Dr, Centerville, 45459

### **Van Wert Co. • Van Wert • May 27**

Van Wert County Council on Aging  
220 Fox Rd, VanWert, 45891



## Welcome to Medicare Webinars

Join us for one of four Welcome to Medicare Webinars! All webinars are open to the public and begin at 6:00pm. There is no phone number to call, you will use your computer speakers for audio.

Choose the date(s) you wish to attend by clicking on the link(s) below to register.

- [June 15, 2015](#)
- [September 14, 2015](#)
- [December 14, 2015](#)

## May is Older American Month: "Well Beyond 60!"



Did you know that what you do to and for yourself throughout your lifespan has a greater impact on your well-being than genetics? You may think that you are too old to make meaningful changes to your health, but there is ALWAYS something you can do to be healthier, avoid injury, keep chronic conditions in check and live "Well Beyond 60!"

Each year, Ohio and the nation recognize May as Older Americans Month to celebrate our elders as vital members of society who continue to grow, thrive and contribute. The Ohio Department of Aging chose the theme "Well

Beyond 60!" for this year's celebration to raise awareness of the many ways older adults can and are living longer, healthier and more active lives.

Did you know that three out of four adults over the age of 60 have some type of chronic health condition, such as diabetes, arthritis, high blood pressure or lung disease? In fact, the National Council on Aging says that the odds of having two or more of these conditions increases significantly with age. Evidence shows that adults who take an active role in managing their health and health care report better health outcomes and more satisfaction with life.

Falls are also a big issue for older Ohioans. One in three Golden Buckeyes will fall this year. For some, a single fall could result in a life-altering injury. However, falls are not a normal part of aging and most falls can be prevented with minor changes to your home, health and habits.

There are more than 2.3 million Ohioans over the age of 60, and another two million baby boomers, living in our state today. Comprising more than 40 percent of our population, these individuals have much to contribute by sharing their knowledge and experiences, mentoring younger generations, learning new skills and remaining in or returning to the workforce. Plus, older adults who stay active through volunteering and other activities see improved physical and mental health, according to the Corporation for National and Community Service.

Older adults have made countless contributions and sacrifices to ensure a better life for future generations. Since 1963, communities across the country have shown their gratitude by celebrating Older Americans Month each May. This celebration recognizes older Americans for their contributions and demonstrates our nation's commitment to helping them stay healthy and active.

Visit the Ohio Department of Aging's website ([www.aging.ohio.gov](http://www.aging.ohio.gov)) for more resources to help you or a loved one live "Well Beyond 60!" including STEADY U Ohio, HEALTHY U Ohio and related programs.

## News You Can Use



**News you Can Use**  
 Medicare Savings  
 Programs and Extra  
 Help



**OSHIIP**  
 Answers to your  
 Medicare questions

### Medicare Savings Programs

**Medicare Savings Programs (MSPs)** pay your Medicare premiums if you have a limited income. Premiums are what you pay each month for Medicare.

<b>Qualified Medicare Beneficiary (QMB):</b>	Pays for Medicare Part A (\$407) and B (\$104.90) premiums, deductibles, and coinsurances or copays. If you have QMB, you will have no coinsurance or copayment for Medicare-covered services you get from providers who participate in Medicare or Medicaid or are in your Medicare Advantage Plan's network.
<b>Specified Low-income Medicare Beneficiary (SLMB):</b>	Pays for monthly Part B premium.
<b>Qualifying Individual (QI) Program</b>	Pays for monthly Part B premium.

### MSPs and Extra Help

Extra Help is a federal program that can pay some of the costs of your drugs when you have the Medicare drug benefit (Part D). It is also sometimes referred to as the Low-Income Subsidy (LIS). You automatically get Extra Help if your MSP application is approved. Your local State Health Insurance Assistance Program (SHIP) can also enroll you in Extra Help. If you specify on your Extra Help application that you want to have your information transferred to your state, that application should also be considered as an MSP application by your state.

### What to know when you are eligible for a MSP

- MSP enrollment eliminates any penalties for late enrollment into Medicare Part B
- Even if you only have Medicare Part A, you can still apply for a MSP
- The MSP will allow you to enroll in Part B even when it is not the General Enrollment Period (January 1 to March 31 every year)
- You should apply even if your income and assets seem to be above the limit. Some income and assets may not count toward the limit
- If you feel your application for a MSP is wrongly denied, ask for a fair hearing to appeal the decision. Instructions for requesting a fair hearing will be on your denial notice.

### MSP Enrollment and Extra Help Enrollment

OSHIIP can determine your eligibility and help you enroll. Call 1-800-686-1578.

## News You Can Use...Cont'd



### Extra Help Program Income and Asset Limits 2015



**OSHIP**  
Answers to your  
Medicare questions

#### If you have Medicare and Medicaid and/or a Medicare Savings Program

You are enrolled in...	And your income is...	Then you get...	Your 2015 copays are...
Medicaid or QMB	<b>Up to \$1001</b> (\$1,348 for couples) per month in 2015	<b>Full Extra Help</b> \$0 premium and deductible	\$1.20 generic copay \$3.60 brand-name copay No copay after \$4,700.00 in total drug costs
SLMB or QI	<b>Above \$1001</b> (\$1,348 for couples) per month in 2015	<b>Full Extra Help</b> \$0 premium and deductible	\$2.65 generic copay \$6.60 brand-name copay No copay after \$4,700.00 in total drug costs

#### If you have Medicare only

And your income is...	And your assets are...	Then you can get...	Your 2015 copays are...
<b>Up to \$1,324</b> (\$1,792 for couples) per month in 2015	<b>Up to \$8,780</b> (\$13,930 for couples) in 2015	<b>Full Extra Help</b> \$0 premium and deductible	\$2.65 generic copay \$6.60 brand-name copay No copay after \$4,700.00 in total drug costs
<b>Below \$1,471</b> (\$1,991 for couples) per month in 2015  <b>And</b> your income and/or assets are above Full Extra Help limits	<b>Up to \$13,640</b> (\$27,250 for couples) in 2015  <b>And</b> your income and/or assets are above Full Extra Help limits	<b>Partial Extra Help</b> Premium depends on your income, \$66 deductible, or the plan's standard deductible, whichever is cheaper	15% coinsurance or the plan's copay, whichever is less After \$4,700.00 in total drug costs, you pay \$2.65/generic and \$6.60 brand-name or 5% of the drug cost, whichever is greater

**Note:** Income limits are based on the Federal Poverty Level (FPL), which is subject to change every year.

## The OSHIIP Road Show: Volunteers Welcome!

Here's our list of public OSHIIP events you can attend. Attendance is voluntary and there's no need to register in advance. Just let the designated OSHIIP representative know you're there to lend a hand.

### Medicare 101

#### **Tuscarawas Co.**

**May 12 • 2:00 p.m.**

Seton at Dover  
501 S James St  
Dover 44622

#### **Brown Co.**

**May 13 • 10:00 a.m.**

Brown County Senior Nutrition Site  
505 N Main St  
Georgetown 45121

#### **Adams Co.**

**May 13 • 2:30 p.m.**

Adams County Senior Nutrition Site  
111 W Main St  
West Union 45694

#### **Allen Co.**

**May 14 • 3:30 p.m.**

Allen County Council on Aging  
215 N Central Ave  
Lima 45801

*For more information call 419-228-5135*

#### **Ottawa Co.**

**May 21 • 11:30 a.m.**

Magruder Hospital  
615 Fulton St  
Port Clinton 43452

#### **Geauga Co.**

**May 21 • 6:30 p.m.**

Chardon Library  
110 East Park St  
Chardon 44024

### New to Medicare

#### **Delaware Co.**

**May 13 • 10:00 a.m. & May 27 • 6:00 p.m.**

SourcePoint  
800 Cheshire Rd  
Delaware 43015

*To register call 740-203-2382*

### Medicare 101 for PERI\*

#### **Ashland Co.**

**May 7 • 10:00 a.m.**

Buellers - Mill Restaurant  
1055 Sugarbush Dr  
Ashland 44805

#### **Scioto Co.**

**May 7 • 11:00 a.m.**

New Boston Community Center  
3980 Rhodes Ave  
New Boston 45662

#### **Ottawa Co.**

**May 11 • 12:00 p.m.**

Ottawa County Senior Resources  
8200 OH-163  
Oak Harbor 43449

#### **Licking Co.**

**May 21 • 1:30 p.m.**

LCAP - Heritage Hall  
1058 E Main St  
Newark 43055

*\*P.E.R.I. is Public Employee Retirees, Inc., the political action association for OPERS retirees.*



**ODI**  
Ohio Department  
of Insurance



**OSHIIP**  
Answers to your  
Medicare questions



## Volunteer Trainings for 2015

### Refresher Training

#### **Fairfield Co. • May 6**

9 a.m. - 12 noon & 1 p.m. - 4 p.m.  
Fairfield Medical Center - Accounting Room  
1111 E Main St  
Lancaster 43130

#### **Huron Co. • July 14**

9 a.m. - 12 noon  
Fisher Titus Medical Center  
272 Benedict Ave  
Norwalk 44857

#### **Lake Co. • July 21**

10 a.m. - 1 p.m.  
Lake County Council on Aging  
8520 East Ave  
Mentor 44060

#### **Medina Co. • July 23**

9 a.m. - 12 p.m.  
Soprema Senior Center  
617 School Dr  
Wadsworth 44281

#### **Franklin Co. • August 6**

1 p.m. - 4 p.m.  
Wexner Heritage Village  
1111 E Main S1151 College Ave  
Columbus 43209

#### **Stark Co. • August 19**

10 a.m. - 1 p.m.  
Mercy Medical Center  
1320 Mercy Dr NW  
Canton 44708

#### **Cuyahoga Co. • August 20**

9 a.m. - 12 p.m.  
Cleveland Heights Senior Center  
1 Monticello Blvd  
Cleveland Heights 44118

### Complete Training

#### **Lucas Co. • Starts June 2**

June 2, 9, 16, 23 (9 a.m. - 3 p.m.)  
& July 28 (10 a.m. - 12 noon)  
Area Agency on Aging of NW Ohio  
2155 Arlington Ave., Toledo 43609

#### **Clinton Co. • Starts June 2**

June 2, 9, 16, 30 (9 a.m. - 3 p.m.)  
& July 28 (10 a.m. - 12 noon)  
Clinton County Senior Center  
717 N Nelson Ave., Wilmington 45117

#### **Franklin Co. • Starts June 4**

June 4, 11, 18, 25 (9 a.m. - 3 p.m.)  
& Aug. 6 (10 a.m. - 12 noon)  
Wexner Heritage Village  
1151 College Ave., Columbus 43209

#### **Lake Co. • Starts June 9**

June 9, 16, 23, 30 (9 a.m. - 3 p.m.)  
& August 4 (10 a.m. - 12 noon)  
Lake County Council on Aging  
8520 East Ave., Mentor 44060



*Register for all face-to-face training at:*

<http://www.insurance.ohio.gov/Consumer/OSHIIIP/SitePages/training.aspx>

*For a complete listing of all new volunteer trainings:*

[http://insurance.ohio.gov/Consumer/OSHIIIP/Documents/complete\\_training\\_flyer.pdf](http://insurance.ohio.gov/Consumer/OSHIIIP/Documents/complete_training_flyer.pdf)

*Register for an OSHIIIP Volunteer Refresher Training Webinar:*

*To attend, call 1-877-820-7831 and enter passcode 896960*

## New Crew



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

**Delaware Co.**

Elaine Miller

**Stark Co.**

Kristine Tennant

**Fairfield Co.**

Marci Bowers

**Belmont Co.**

Brandy Stephens

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## Webinar training

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

**Call 1-877-820-7831 • Enter passcode 896960**

### Medicare and Federal Employee Health Benefits

Thursday, May 14

10 a.m. session: <https://attendee.gotowebinar.com/register/7232820947487026945>

2 p.m. session: <https://attendee.gotowebinar.com/register/1771795182900361218>

### Social Security Updates

Tuesday June 23 and Thursday June 25

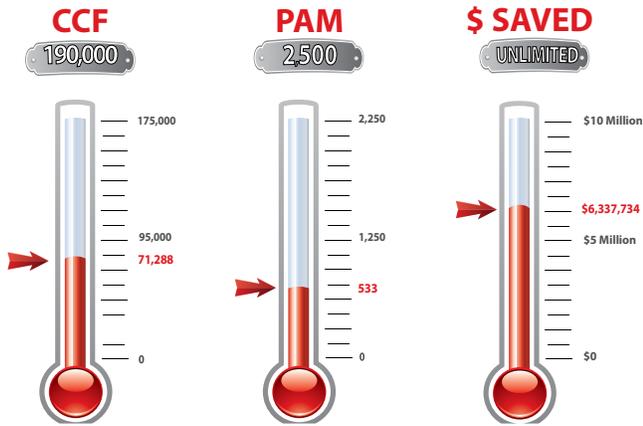
June 23rd 2 p.m.: <https://attendee.gotowebinar.com/register/4263392985486821122>

June 25th 10 a.m.: <https://attendee.gotowebinar.com/register/6857678576596427010>

⇒ More webinar links may appear in OSHIIP's Weekly Email. Check it out. [Read our recent posts.](#)

**Our progress as of May 2015!!**

**OSHIIP 2015 GOALS**



**OSHIIP**

Answers to your Medicare questions

**1-888-686-VOLS (686-8657)**



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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