

OSHIIP News

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

Medicare Open Enrollment Begins This Month!

Medicare's annual open enrollment period is right around the corner, Oct. 15 through Dec. 7 and OSHIIP has begun hosting Medicare Check-Up Days throughout the state to help Ohioans understand their most suitable coverage options. Any plan elections made during open enrollment go into effect Jan. 1, 2016.

Encourage your clients to make qualitative decisions about their healthcare needs by considering the four "C's":

Coverage: Do their plans cover all their medications and at what tier?

Cost: is their plan the most cost effective for 2016, and are they aware of all possible out-of-pocket costs?

Convenience: Are their providers and pharmacies in-network or preferred?

Customer Service: Is their plan responsive when they have a question? What is the plan's star rating as displayed in the Medicare Plan Finder?

Keep in mind, each person's situation is uniquely different and should be handled accordingly. As an OSHIIP volunteer, remember to provide objective answers, allowing clients to make their own choices.

Additionally, this is a great time of year to screen your clients to determine if they qualify for Medicare Savings Programs and 'Extra Help' to pay for prescription drugs.

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Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

Year-End Medicare Mailings

News You Can Use

Mail date	Sender	Mailing/color	Main message	Consumer action
October	Plans	Plan marketing materials	Information on 2016 plan options; starts Oct.	Use the info to compare 2016 plans.
October	Plans	Notice of Plan Non-Renewal	Plan is leaving Medicare; plan members must be notified by Oct. 2.	You must look for new coverage for 2016.
October	CMS	Change in Extra Help Co-pay Notice (# 11199 ORANGE)	Informs people they still qualify for Extra Help but their copayment levels change as of Jan. 1.	Keep the notice. No action needed unless you believe an error has occurred.
Late October	CMS	Consistent Poor Performer Notice (#11627)	Informs people they're enrolled in a plan that is identified as a consistent poor performer; encourages them to explore options.	Compare your plan options during open enrollment (Oct. 15 - Dec. 7). Call OSHIIP or visit www.medicare.gov .
Late October	CMS	Reassignment Notice - Plan Termination (# 11208 BLUE) Reassignment Notice - Premium Increase (# 11209 BLUE)	Informs people their current drug plan is leaving Medicare and they'll be reassigned to a new plan as of Jan. 1, unless they join a new plan on their own by Dec. 31. Informs auto-enrolees their current drug plan premium is increasing above the LIS amount; they'll be reassigned to a new plan as of Jan. 1, unless they join a new plan on their own by Dec. 31.	Compare your plan options during open enrollment (Oct. 15 - Dec. 7). Call OSHIIP or visit www.medicare.gov .
Late October/ Early November	CMS	MA Reassignment Notice (# 11443 BLUE)	Informs people with Extra Help their Medicare Advantage (MA) plan is leaving Medicare; they'll be reassigned to a new plan, unless they join a new plan on their own by Dec. 31.	Compare your plan options during open enrollment (Oct. 15 - Dec. 7). Call OSHIIP or visit www.medicare.gov .
Early November	CMS	LIS Choosers Notice (# 11267 TAN)	Informs people with Extra Help who chose a Medicare drug plan on their own that the plan's premium is increasing; they'll have to pay a part of the premium in 2016, unless they join a plan with a lower premium.	Look for a new plan for 2016 with a premium under the low-income subsidy benchmark. The notice includes a list of local plans with no premium liability.

News You Can Use

Remember, Medicare plans can change each year

Important Medicare dates

September & October—Review & compare

Review: Your plan may change. Review any notices from your plan about changes for next year.

Compare: Starting in October, use Medicare's tools to find a plan that meets your needs.

October 15—Open Enrollment begins

This is the one time of year when ALL people with Medicare can make changes to their health and prescription drug plans for the next year.

Decide: October 15 is the first day you can change your Medicare coverage for next year.

December 7—Open Enrollment ends

In most cases, December 7 is the last day you can change your Medicare coverage for next year. The plan has to get your enrollment request (application) by December 7.

January 1—Coverage begins

Your new coverage begins if you switched to a new plan. If you stay with the same plan, any changes to coverage, benefits, or costs for the new year will begin on January 1.

Making changes to your coverage after January 1

Between January 1–February 14, if you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you'll have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

Medicare.gov

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

Do you need Extra Help paying for Medicare prescription drug coverage?

If you have limited income and resources, you may qualify for "Extra Help" to pay your prescription drug costs. Visit socialsecurity.gov/i1020 to apply online. Or, call Social Security at 1-800-772-1213 and ask for form SSA-i1020. TTY users should call 1-800-325-0778.

CENTERS FOR MEDICARE & MEDICAID SERVICES

CMS Product No. 11220
Revised September 2014



Have you done your

Yearly Medicare Plan Review?

Medicare
Open Enrollment
October 15–December 7



Medicare is stronger than ever with better choices and lower costs to you.

- Expanded Medicare benefits under the Affordable Care Act continue to be available—things like free preventive benefits, cancer screenings, and yearly "Wellness" visits.
- You can save money if you're in the "donut hole" with big discounts on brand-name prescription drugs.

Each year, there are new health plan and prescription drug coverage choices. You should review your current health and prescription drug coverage each fall, and make sure your plan's still right for you.

What you need to know about the Marketplace

The Health Insurance Marketplace, a key part of the Affordable Care Act, is a way for individuals, families, and employees of small businesses to get health coverage.

Medicare isn't part of the Marketplace, so you don't need to do anything. The Marketplace doesn't affect your Medicare choices, and your benefits haven't changed. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan (like an HMO or PPO), you have the same benefits and security you've always had. You don't have to make any changes.

Note: The Marketplace doesn't offer Medicare Supplement Insurance (Medigap) policies or Part D drug plans.

Is your plan still right for you?

Medicare can show you plans in your area that may:

- ✓ Cost less
- ✓ Cover your drugs
- ✓ Let you go to the providers you want, like your doctor or pharmacy

You can also get:

- ✓ An estimate of your out-of-pocket costs
- ✓ Quality and customer service ratings from current plan members

Decide which plan will meet your needs for next year. If you want to change plans, call the plan you want to join. Medicare can also help you enroll—online, in person, at an event in your community, or on the phone. If you're satisfied that your current coverage will meet your needs for next year, you don't need to do anything.

Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you're already in a Medicare Advantage Plan, you can use Open Enrollment to switch back to Original Medicare.

4 ways to get the help you need

1. Visit Medicare.gov/find-a-plan to use the Medicare Plan Finder.
2. Look at your most recent "Medicare & You" handbook to see a listing of plans in your area. You should also review any information you get from your current plan, including the "Annual Notice of Change" letter.
3. Call 1-800-MEDICARE (1-800-633-4227), and say "Agent." TTY users should call 1-877-486-2048. Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language.
4. Get free personalized health insurance counseling by calling your State Health Insurance Assistance Program (SHIP). To get the phone number, visit Medicare.gov/contacts, or call 1-800-MEDICARE.



News You Can Use...Cont'd



Medicare Open Enrollment

What Will You Find During Medicare Open Enrollment?

October 15 - December 7

Your health needs change from year to year. And, your health plan may change the benefits and costs each year too. That's why it's important to review your Medicare choices each fall. Compare your current plan to new options and see if you can lower some costs or to find a plan that better suit your needs. Open Enrollment is the one time of year when ALL people with Medicare can see what new benefits Medicare has to offer and make changes to their coverage.

Whether you have Original Medicare or a Medicare Advantage plan, you'll still have the same benefits and security you have now:

- Certain preventive benefits – including cancer screenings – are available at no cost to you when provided by qualified and participating health professionals. The annual wellness visit lets you sit down with your doctor and discuss your health care needs and the best ways to stay healthy.
- Medicare will notify you about plan performance and use its online Plan Finder to encourage enrollment in quality plans.
- In 2015, if you reach the “donut hole” in Medicare’s prescription drug benefit, you’ll get a 55% discount on covered brand name drugs and see increased savings on generic drugs.

It's worth it to take the time to review and compare, but you don't have to do it alone. Medicare is available to help.

- Visit Medicare.gov/find-a-plan to compare your current coverage with all of the options that are available in your area, and enroll in a new plan if you decide to make a change.
- Call 1-800-MEDICARE (1-800-633-4227) 24-hours a day/7 days a week to find out more about your coverage options. TTY users should call 1-877-486-2048.
- Review the *Medicare & You 2015* handbook. It's mailed to people with Medicare in September.
- If you have limited income and resources, you may be able to get Extra Help paying your prescription drug coverage costs. For more information, visit socialsecurity.gov/i1020 or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.
- Get one-on-one help from your State Health Insurance Assistance Program (SHIP). Visit Medicare.gov/contacts or call 1-800-MEDICARE to get the phone number.

This message is brought to you by the U.S. Department of Health & Human Services.

Jolyn Pugh is committed to informing Fairfield County about OSHIIP.

Jolyn Pugh's passion for volunteerism and her enjoyment of helping people led her to join OSHIIP in May 2015. A Fairfield County resident, Pugh is the director of aging services for Meals on Wheels. She understands the importance of OSHIIP and what it means for her clients and others. "I am looking forward to serving our clients in an efficient manner, to help get them the answers they need to make the best decision for their healthcare," said Pugh.



When she is not diligently working at Meals on Wheels, she is busy, helping run two 5013c non-profit organizations, Our Town and the Berne Township Baseball Association (BTBA). Our Town focuses on bringing new recreational activities to Sugar Grove. Last year, the organization built a park, remodeled two baseball diamonds and raised \$20,000. She also is an active volunteer for habitat humanity. BTBA promotes sportsmanship and positive self-esteem while teaching baseball/softball fundamentals in the community of Sugar Grove, Ohio.

Pugh is always willing to lend a helping hand. In fact, a meeting and opportunity arose last August when Jolyn and her family became a host family to 16-year-old student from Japan for an entire year. "We had a great time with him here," said Pugh. He played basketball and baseball at the high school and definitely kept us busy."

Originally, from Jackson, Ohio she attended Marshall University in West Virginia, where she majored in psychology and political science. Jolyn resides in Sugarcreek Ohio with her husband and two children.

Thank you Jolyn, OSHIIP excels because of you and volunteers like you who care about the program's mission to assist people covered by Medicare.

Medicare Check-Up Dates

Adams Co • Oct 13
Allen Co • Oct 13
Ashland Co • Oct 23
Athens Co • Oct 5, Nov 4
Auglaize Co • Oct 16
Brown Co • Oct 8 (two events)
Carroll Co • Nov 19
Champaign Co • Oct 20, Nov 13
Clark Co • Oct 6
Clermont Co • Oct 13, 14, 27
Clinton Co • Oct 30
Columbiana Co • Oct 28
Coshocton Co • Oct 23, Nov 20, Dec 4
Cuyahoga Co • Oct 7, 15, 21, 22, Oct 28, 30, Nov 5, 6, 12, 17, 24
Darke Co • Nov 10
Delaware Co • Oct 7, Nov 2, 23
Fairfield Co • Oct 19
Fayette Co • Oct 22
Franklin Co • Oct 6, 15, Nov 12, 13
Fulton Co • Oct 20
Geauga Co • Oct 27
Greene Co • Oct 21
Guernsey Co • Nov 5
Hamilton Co • Oct 15, Oct 22, Dec 3
Hardin Co • Oct 5
Harrison Co • Oct 7
Highland Co • Oct 20
Hocking Co • Oct 23
Huron Co • Oct 21
Jackson Co • Nov 9
Lake Co • Oct 16, 20, 21, 22, 29, Nov 6, 9, 10, 17
Lawrence Co • Nov 5
Licking Co • Oct 16
Logan Co • Nov 3
Lorain Co • Oct 6, Nov 10, 18, 19
Lucas Co • Oct 28
Mahoning Co • Nov 2
Marion Co • Oct 29
Medina Co • Nov 13
Meigs Co • Oct 20
Mercer Co • Oct 22
Miami Co • Nov 9
Monroe Co • Oct 2
Montgomery Co • Oct 30, Nov 6, 17
Morgan Co • Oct 29
Muskingum Co • Oct 16, Nov 12, Dec 2
Ottawa Co • Oct 19
Perry Co • Nov 5
Pickaway Co • Nov 4, 19
Pike Co • Nov 10
Portage Co • Oct 9
Preble Co • Oct 5
Putnam Co • Nov 24
Richland Co • Nov 4
Ross Co • Oct 14
Sandusky Co • Oct 15 (two events)
Scioto Co • Oct 1, 21
Seneca Co • Oct 1
Shelby Co • Oct 22
Stark Co • Oct 7, 27
Summit Co • Oct 26
Trumbull Co • Oct 6, Nov 17
Tuscarawas Co • Oct 19
Van Wert Co • Oct 13, Nov 18
Warren Co • Oct 26

Washington Co • Nov 16
Wayne Co • Oct 15, Nov 18
Williams Co • Nov 5
Wyandot Co • Nov 19

As volunteers, your attendance at a Medicare Check-Up event can count towards your volunteer training recertification requirement for 2015. Please just let the OSHIIP community liaison know you are in attendance.

For a detailed listing of all Medicare check-up dates
[**CLICK HERE**](#)

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 for PERI*

Hancock Co.

October 7 • 11 a.m.

Hancock Senior Center
339 E. Melrose
Findlay OH 45840

Geagua Co.

October 28 • 12 p.m.

St. Mary's Church
401 North St.
Chardon, OH 44024

*(Presentation by Adam Van Boxel of Geagua County
Department on Aging)*

Medicare 101

Muskingum Co.

October 5 • 10 a.m.

Muskingum Senior Center
200 Sunrise Center
Zanesville, Ohio 43701

Butler Co.

October 8 • 10 a.m.

West Chester Activity Center
7900 Cox Rd
West Chester, OH 45069

October 8 • 1 p.m.

West Chester Hospital
7700 University Dr
West Chester, OH 45069

Delaware Co.

October 8 • 4 p.m.

Willow Brook at Delaware Run
100 Delaware Crossing
Deleware, OH 43015

Medicare 101 cont'd

Stark Co.

October 13 • 1 p.m. & 6 p.m.

Aultman North Canton Medical Group
6046 Whipple Ave NW
North Canton, OH 44720

Montgomery Co.

October 14 • 1 p.m.

Huber Heights Senior Center
6428 Chambersburg Road
Huber Heights, OH 45424

October 29 • 1 p.m.

St. Leonard
81000 Clio Road
Centerville, OH 45424

New to Medicare

Franklin Co.

October 7 • 6:30 p.m.

Upper Arlington Library
2800 Tremont Rd
Upper Arlington, OH 43015

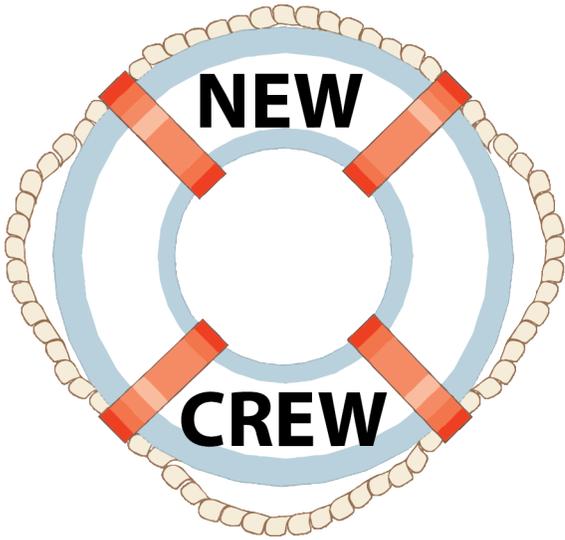
Delaware Co.

October 14 • 10 a.m. &

October 28• 6 p.m.

SourcePoint
800 Cheshire Rd
Delaware 43015

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



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

[Ashland Co.](#)
Marilyn Hobson

[Trumbull Co.](#)
Jennifer Lyszaz

[Cuyahoga Co.](#)
Tiffany Steele
Rose Prisko
Surjit Singh
Katie Gedeon
Loretta Stiles
Gloria Wilson
TaWanda McCoy

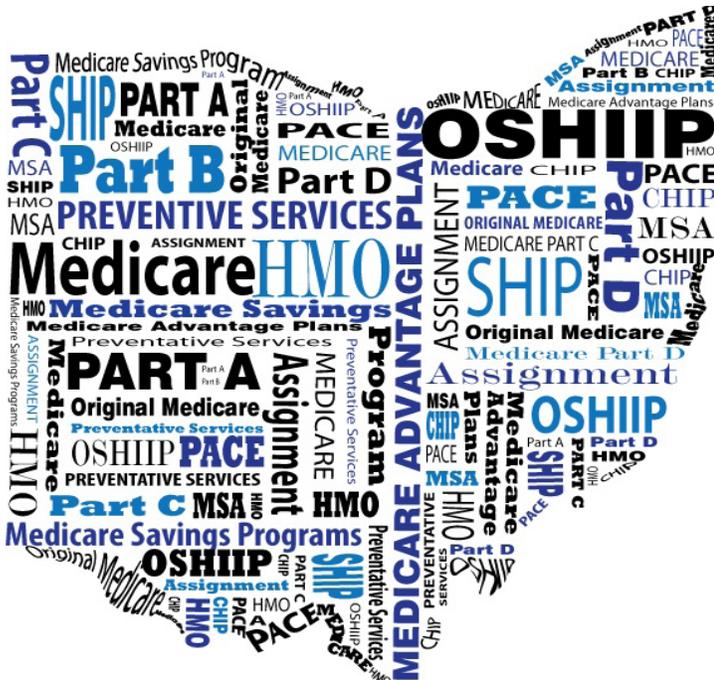
[Franklin Co.](#)
Shade' Ojibe

[Lake Co.](#)
Gina Lynch

[Montgomery Co.](#)
Debbie Marchi

How to contact OSHIIP:

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



Volunteer Trainings for 2015

Refresher Training

Fayette Co. • October 22

8 a.m. - 11 a.m.

Fayette County Commission on
Aging

1179 S. Elm St.

Washington Courthouse, OH
43160

Franklin Co. • October 27

9 a.m. - 12 a.m.

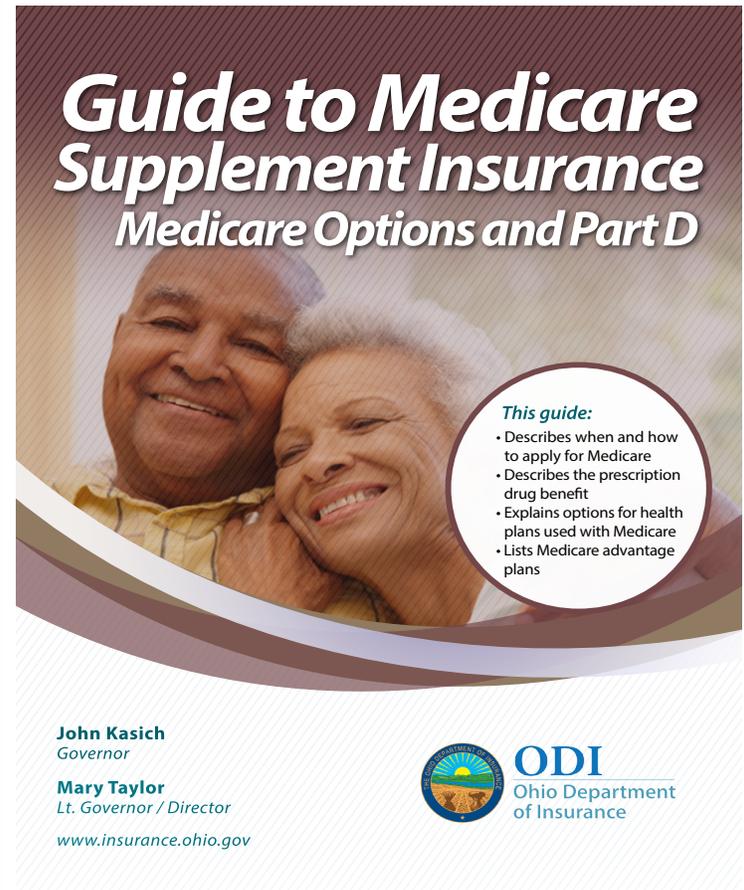
State Library of Ohio

274 E. 1st Ave

Columbus, OH 43201

Register for all face-to-face trainings here : [Click Here](#)

Need help explaining Supplemental Insurance? Don't forget to refer clients to this guide. Click [here](#) or on the image for more details.



Guide to Medicare Supplement Insurance

Medicare Options and Part D

This guide:

- Describes when and how to apply for Medicare
- Describes the prescription drug benefit
- Explains options for health plans used with Medicare
- Lists Medicare advantage plans

John Kasich
Governor

Mary Taylor
Lt. Governor / Director

www.insurance.ohio.gov



ODI
Ohio Department
of Insurance



Welcome to Medicare Webinars

Join us for the final 'Welcome to Medicare' Webinar for 2015 ! 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.

Click the link below to register.

- [December 14, 2015](#)

Webinar training

OSHIIP hosts webinars each month. Choose a convenient session and receive great information. You will need a computer and phone to participate.

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

Wednesday October 14

Medicare Plan Finder Review

To register for this webinar, click the link below:

10am: <https://attendee.gotowebinar.com/register/7359030592925920769>

2pm: <https://attendee.gotowebinar.com/register/7516918263651363073>

Tuesday November 10

Predatory Sales

To register for this webinar, click the link below:

10am: <https://attendee.gotowebinar.com/register/4064521022730663170>

2pm: <https://attendee.gotowebinar.com/register/5463739729029115138>

Thursday December 10 and 17

2015 OSHIIP refresher round-up

To register for this webinar, click the link below:

Dec 10, 10am: <https://attendee.gotowebinar.com/register/716719222385589761>

Dec 10, 2pm: <https://attendee.gotowebinar.com/register/8502258804086065665>

Dec 17, 10am: <https://attendee.gotowebinar.com/register/8385514858472070913>

Dec 17, 2pm: <https://attendee.gotowebinar.com/register/4282814762774746369>

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

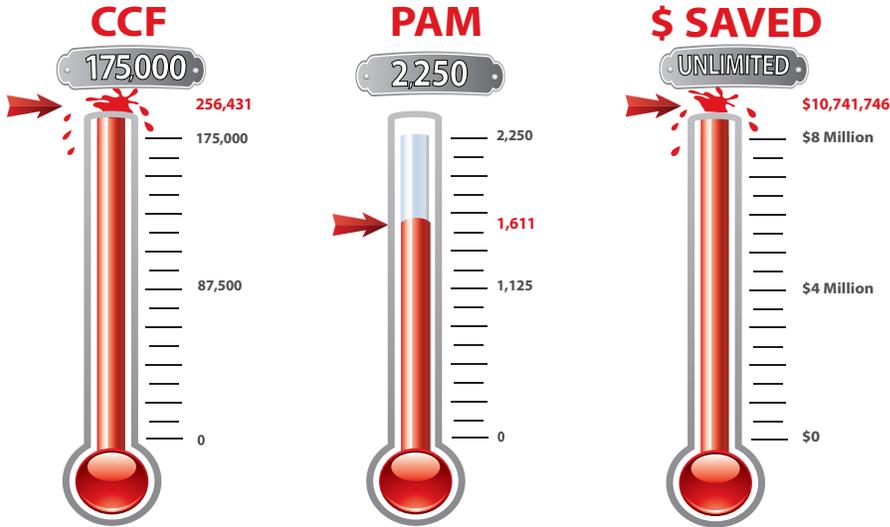
Our progress as of October 2015!!

OSHIIP 2015 Goals



OSHIIP
Answers to your Medicare questions

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



FOR PEOPLE WITH MEDICARE

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