

OSHIIP News

APRIL
2012

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

Happy 20th Anniversary OSHIIP

The arrival of April 2012 means our program has been serving people covered by Medicare for 20 years. We're celebrating with a new look to your volunteer newsletter. And we're hosting an anniversary event April 18 in Columbus; we hope you can join us. OSHIIP couldn't exist without you.

*RSVP to Becky Sells at
becky.sells@insurance.ohio.gov*



ODI
Ohio Department
of Insurance



Mary Taylor
Lt. Governor /
Director

Inside: Top volunteer reporters of 2011, page 3

Tips for Calculating Part D Costs

News You Can Use

Here are some important tips that can help you understand how the Medicare Plan Finder calculates prescription costs.

Tip 1 The Initial Coverage Level (ICL) is based on the total drug cost.

Tip 2 Calculations begin with the least expensive drug, and end with the most expensive.

Tip 3 When a drug cost causes people to meet the ICL, they pay only the full copayment.

Tip 4 If a prescription costs more than the balance of the initial coverage limit, people pay the lesser of the balance of the ICL and the cost share, or the total drug cost. For example, if the total drug cost is \$20, and the deductible balance and copayment total \$25, the person pays \$20.

Tip 5 Some plans offer at least some coverage during the gap, and these plans may have a different copayment and coinsurance amount during the coverage gap than during the ICL. For example, a plan may charge a \$5 copayment during the ICL, but charge a \$15 copayment for the same drug during the gap coverage period.

Tip 6 People are responsible for 100% of the cost of non-formulary drugs. This amount doesn't count toward the deductible, coverage limit, total out-of-pocket costs, or catastrophic coverage.

Tip 7 The plan finder doesn't use the lowest cost pharmacy in the area to provide a cost estimate if a pharmacy

isn't selected. For the most accurate estimate, people must select a pharmacy (or two) when prompted.

Tip 8 If the pharmacy isn't in the plan's network, the plan finder calculates using the total drug cost.

Tip 9 The plan finder calculates cost based on the number of pills. For a correct estimate, people must enter the number of pills taken over the course of 30 days. Even if people use mail order or get 90-day supplies of pills from a retail pharmacy, if they take one pill per day, they should enter a quantity of 30 per month.

Special note: Low-Income Subsidy (LIS) calculations

In 2012, full benefit, dual-eligible people ("full duals") should pay no more than \$2.60 for a generic drug, and \$6.50 for a brand name drug. People who receive partial help should pay no more than 15% of the cost for a drug on the plan's formulary, until the out-of-pocket limit is reached. A Medicare prescription drug plan can't charge a person receiving any level of help more than people who don't get help.

This means that if a plan offers \$0 generics during the ICL for people not receiving help, the plan must also offer \$0 generics in the ICL to all people receiving help. In these cases, the Plan Finder displays a "pre-initial coverage period" and a "post-initial coverage period" column to show the copayments during different coverage levels.

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

OSHIIP proudly presents...

Top Volunteer Reporters of 2011

Top 10

<i>Name</i>	<i>Total Reports</i>
Debra Zwicker	1,149
Linda Bishop	718
Diane Cawood	640
Andrew Haggard	609
Diana Faulhaber	593
Terri Gursky	583
Thomas Hoch	553
Elizabeth Sullivan	546
Harry Wall	542
Debbie Zador	484

The Best of the Rest

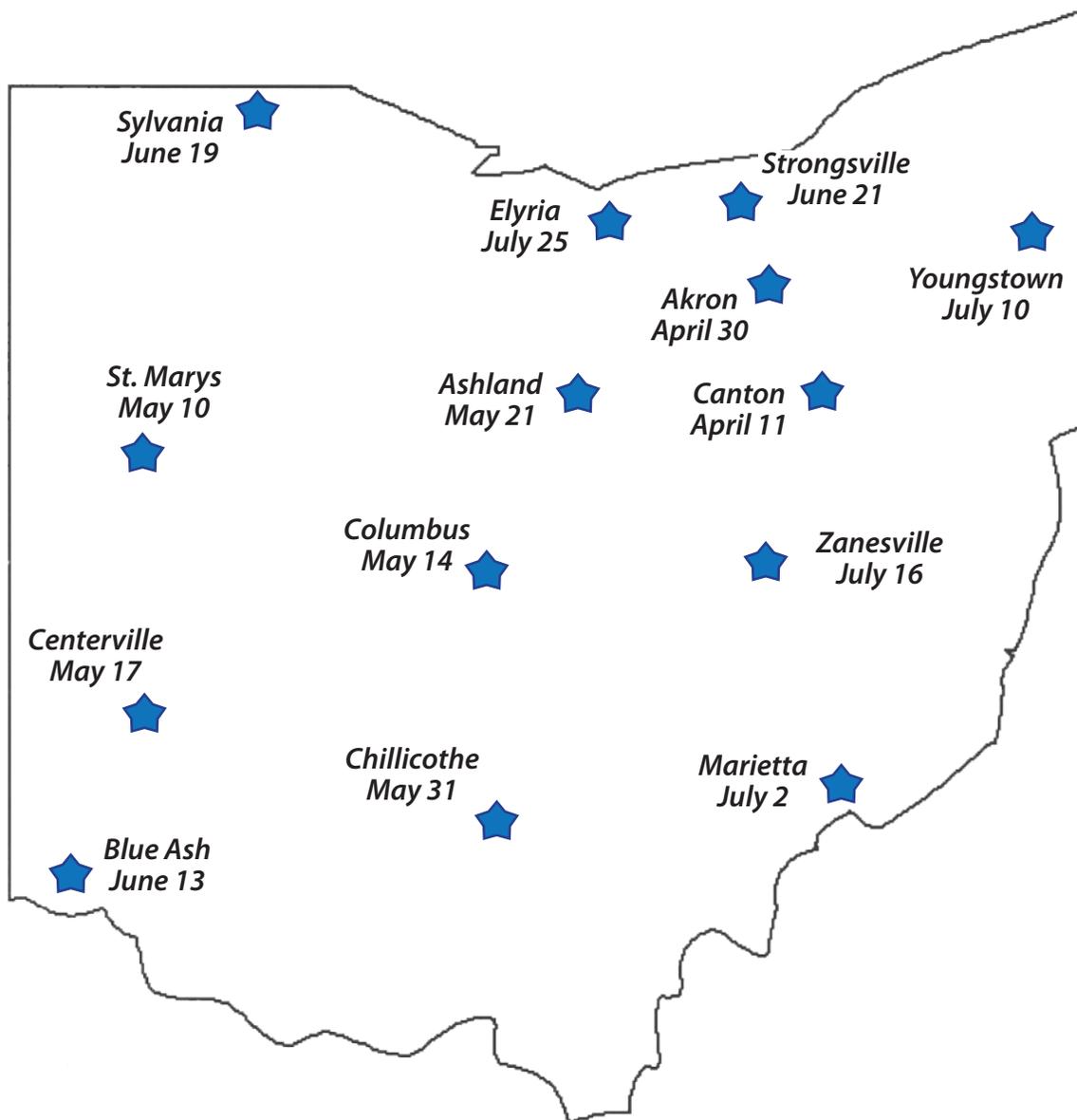
These OSHIIP Volunteers filed at least 100 reports in 2011:

Joyce Aldridge	Claudia Dent	Joyce Lewis	Jan Roloff
Kathy Ardrey	Judith Doute	Rita Lyons	Roberta Rolon
Alyea Barajas	Linda Duckworth	Tammie Mattis	Marsha Rose
Alice Barnes Curth	Cathy Ferguson	Carla Mayfield	Jill Schafer
Helen Beatty	Cynthia Fitch	Alan Meisterman	Katherine Schmelzer
Judy Beckett	Joan Garner	Gloria Miller	Carol Schmitkons
Roberta Benach	Bernadette Gliha	Nan Miller	Amy Schossler
Connie Blum	Janet Guthrie	Susan Millward	Trish Shinn
Geanie Bollenbacher	Julie Hablitzel	Jane Moog	Vivian Shumaker
Barbara Bond	Marilyn Harshman	Marie Moore	Jackie Simpson
Kristy Bowman	Stephanie Helton	Caroline Mullin	Liz Slattery
JoAnna Brace	Bernita Herr	Shannon Nussbaum	Barb Smith
Erika Brown	Cassie Herschler	Annette Overmyer	Molly Smith
Karen Burkhardt	Dianne Howard	Carolan Pallo	John Stevenson
Gerald Burton	Judy Jacomet	Tasha Petersen	Barbara Stivison
Vickie Carraher	Judy Kahle	Kathy Petrella	Cheryl Stockwell
Susan Childs	Beth Kamer	Charlotte Pieples	Kristen Taylor
Michelle Clark	Sara Karg	Donna Powali	Susan Thomas
Amy Crawford	Janet Keim	Emilie Ratterman	Tim Tyler
Lorna Curtiss	Della Koester	Jackie Reed	Adam Van Boxel
Sally Davies	Ronald Koncal	Patty Ricker	James Wagner
Tara Day			Cheryle Walter Sparks

To every OSHIIP Volunteer: Thank you for all you do!

Welcome to Medicare 2012

OSHIIP sponsors Welcome to Medicare events in selected Ohio counties to help new beneficiaries understand their rights, responsibilities, and health care options. And this year, Welcome to Medicare is bigger and better than ever! 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. See the top of the next page for details.



Attending a Welcome to Medicare event helps you recertify

Welcome to Medicare 2012 List of Events

Events start at 6 p.m. unless noted

Auglaize Co.

St. Marys, May 10
Auglaize Co. Council on Aging
610 Indiana Ave.

Ashland Co.

Ashland, May 21
Samaritan on Main
663 East Main St.

Cuyahoga Co.

Strongsville, June 21
Ehrnfelt Senior Center
18100 Royalton Rd.

Erie Co.

Sandusky • May 2
Erie Co. Services Center
Building - 3rd Floor
2900 Columbus Ave.

Franklin Co.

Columbus • May 14
OSU Fawcett Center
2400 Olentangy River Rd.

Hamilton Co.

Blue Ash • June 13
Sycamore Senior Center
4455 Carver Woods Dr.

Lorain Co.

Elyria • July 25
Wesleyan Village
807 West Ave.

Lucas Co.

Sylvania, June 19
Sylvania Senior Center
7140 Sylvania Ave.

Mahoning Co.

Youngstown, July 10
Youngstown Senior Center
1110 5th Ave.

Montgomery Co.

Centerville, May 17
Center for Jewish
Culture and Education
525 Versailles Dr.

Muskingum Co.

Zanesville • July 16
Muskingum Co.
Center for Seniors
200 Sunrise Center Dr.
R.S.V.P. to attend:
740 / 454-9761

Ross Co.

Chillicothe • May 31
Adena Medical PACCAR Center
446 Hospital Rd.

Stark Co.

Canton • April 11
Mercy Medical Center
Mercy Hall Auditorium
(behind the parking garage)
1320 Mercy Dr. NW
R.S.V.P. to attend:
1-800-223-8662

Summit Co.

Starts at 6:30 p.m.*

Akron • April 30
Akron-Summit County
Public Library
60 S. High St.

* To avoid paying for parking,
please validate your ticket at the
library security desk if you park in
the attached garage before 6 p.m.

Washington Co.

Marietta • July 2
O'Neill Senior Center
333 4th St.

Test your knowledge on "Alphabet Soup"

Acronyms can help make reading easier. They also facilitate speaking to those who are familiar with them. They are often used by government agencies and are quite common in the world of Medicare. Check out our list below and find out how many of these acronyms you already know.

CMS: _____

MSP: _____

SSA: _____

QIO: _____

MSN: _____

SNF: _____

DME: _____

ABN: _____

AEP: _____

PDP: _____

LIS: _____

SNP: _____

Answers on next page →

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!

Welcome to Medicare

Delaware Co. — Delaware

Weds., April 11; 10 a.m.
Council for Older Adults
800 Cheshire Rd.

Stark Co. — Canton

Weds., April 11; 6 p.m.
Mercy Medical Center
1320 Mercy Dr. NW

Summit Co. — Akron

Mon., April 30; 6:30 p.m.
Akron-Summit Co. Public Library
60 S. High St.

OSHIIP 20th Anniversary

Franklin Co. — Columbus

Weds., April 18; 9 a.m. - 4 p.m.
OSU Fawcett Center
2400 Olentangy River Rd.

RSVP to Becky Sells at

becky.sells@insurance.ohio.gov

Health Fair

Pike Co. — Waverly

Weds., April 4; 9 a.m. - noon
Bristol Village, Glenn Center

Medicare 101

Lucas Co. — Toledo

Tues., April 3; 1 p.m. - 3 p.m.
Pelham Manor
2700 Pelham Rd.

Montgomery Co. — Dayton

Tues., April 10; 1 p.m. - 3 p.m.
Westwood Library
3207 Hoover Ave.

Cuyahoga Co. — Cleveland Heights

Weds., April 11; 11:30 a.m. - 1:30 p.m.
Cedar Wood Plaza
12504 Cedar Rd.

Montgomery Co. — West Carrollton

Thurs., April 19; 2 p.m. - 4 p.m.
West Carrollton Branch
300 E. Central Ave.

Answers to "Alphabet Soup" quiz

- CMS = Centers for Medicare & Medicaid Services
- SSA = Social Security Administration
- MSN = Medicare Summary Notice
- DME = Durable Medical Equipment
- AEP = Annual Election Period
- LIS = Low Income Subsidy
- MSP = Medicare Savings Program
- QIO = Quality Improvement Organization
- SNF = Skilled Nursing Facility
- ABN = Advance Beneficiary Notice
- PDP = Prescription Drug Plan
- SNP = Special Needs Program

Scheduled training sessions for 2012

Refresher training

Lucas Co. — Toledo

Thursday, April 19; 9 a.m. - noon
AAA of NW Ohio, 2155 Arlington Ave.

Lawrence Co. — South Point

Thursday, April 26; 9 a.m. - noon
Southern Branch Library, 317 Solida Rd.

Franklin Co. — Columbus

Wednesday, May 30; 9 a.m. - noon
State Library of Ohio, 274 E. First Ave.

Clark Co. — Springfield

Tuesday, June 19; 9 a.m. - noon
Marriott Courtyard, 100 S. Fountain Ave.

Harrison Co. — Cadiz

Tuesday, June 19; 9 a.m. - noon
Carriage Inn of Cadiz, 308 W. Warren St.

Adams Co. — West Union

Monday, June 25; 9 a.m. - noon
Carriage Inn of Cadiz, 210 N. Wilson Dr.

Medina Co. — Wadsworth

Tuesday, July 10; 9 a.m. - noon
Center for Older Adults, 138 High St.

Lorain Co. — Elyria

Wednesday, July 11; 9 a.m. - noon
Amherst Senior Services, 7530 Oberlin Rd.

Refresher training

Ross Co. — Chillicothe

Friday, July 13; 9 a.m. - noon
Ross Co. Senior Citizens, 1824 Western Ave.

Hamilton Co. — Cincinnati

Thursday, July 12; 9 a.m. - noon
SW Ohio Council on Aging, 175 Tri-County Pkwy.

Huron Co. — Norwalk

Tuesday, July 17; 9 a.m. - noon
Fisher-Titus Center, 272 Benedict Ave.

Complete training

Scioto Co. — Portsmouth

April 3, 10, 17, 24; 9 a.m. - 3 p.m.
Area Agency on Aging #7, 1644 11th St.

Hamilton Co. — Cincinnati

May 2, 9, 16, 23; 9 a.m. - 3 p.m.
SW Council on Aging, 175 Tri-County Pkwy.

Lucas Co. — Toledo

May 30, June 1, 13, 20; 9 a.m. - 3 p.m.
AAA NW Ohio, 2155 Arlington Ave.

Stark Co. — Canton

June 12, 19, 26, July 10; 9 a.m. - 3 p.m.
Mercy Medical Center, 1320 Mercy Dr. NW

Erie Co. — Sandusky

July 12, 19, 26, Aug. 2; 10 a.m. - 4 p.m.
Erie Co. Srvc. Center; 2900 Columbus 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.

Ohio Public Employee Retirement System (OPERS)

Tuesday, April 24; 10 a.m. and 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/615411800>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/447448480>

MedSup insurers for people under age 65 leaving Ohio

The two companies that most recently reported premium amounts for Ohioans who are under age 65 and on Medicare will no longer offer the coverage. Liberty National Life notified the Ohio Department of Insurance it will not sell any new policies as of March 21, 2012. United American will stop selling new policies effective March 31.

People with existing under-65 Medicare supplement plans from these companies will not be affected.



OSHIIP
Answers to your
Medicare questions

How to contact OSHIIP:

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



LOCAL HELP FOR PEOPLE WITH MEDICARE

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ODI
Ohio Department
of Insurance

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