

# OSHIIP News

APRIL  
2013

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

## *You spoke. We listened.*

Thanks to yet another great suggestion from our volunteers, here's the start of a new **OSHIIP News** section. Everyone likes putting a face with a name, and knowing a bit about the person is even better! We all got together for the photo below to introduce a new monthly segment that will focus on the individual members of our staff. Look for it next issue.



- *Front row (L-R): Becky Sells, Noori Butt, Dawn Freeman, Thien Bui, Brad Szabo.*
- *Second row: Peggy McDaniel, Kendra Thompson, Pat Angeleno, Diana Lane, Charlene Newlin, Becky Hayward, Dawn Mastin-Lammkin.*
- *Back row: Jordan Kegler, Randy Roehll, Jennifer Ayers, Chris Reeg, Alicia Huddleston, Chrissy Moeller, Justin Poole, Dave Painter, Ron Pokorny.*



**Mary Taylor**  
Lt. Governor /  
Director



**ODI**  
Ohio Department  
of Insurance

## 2014 Plan Parameters

### News You Can Use

In 2014, beneficiaries will get more protection, value and care in the Medicare services they receive through proposed policies released in March by the Centers for Medicare & Medicaid Services (CMS).

The policies improve payment accuracy for Medicare Advantage (MA) and Medicare prescription drug plans (PDPs) for 2014, without shifting costs to beneficiaries. Plans will be required to spend at least 85 percent of revenue on clinical services, prescription drugs, quality improvements and/or direct benefits to beneficiaries in the form of reduced premiums.

Costs of the defined standard drug plan will be lower in 2014 than they are in 2013. The allowed deductible will fall from \$325 in 2013 to \$310 next year. In 2014, discounts for people who enter the donut hole will equal 52.5 percent on covered brand name drugs and 28 percent on covered generic drugs. See the chart at the bottom of this page for

a comparison of other Medicare drug plan costs for this year and next.

For 2014, CMS is also requiring Part D plan pharmacies to obtain enrollee consent prior to each delivery, unless the enrollee personally requests the refill. This proposal is in response to complaints from beneficiaries who have received and been charged for unnecessary and unwanted prescriptions because of “auto-ship” services.

Since 2010, MA premiums have fallen by 10 percent, and enrollment is expected to increase by an estimated 28 percent through 2013.

In 2014, MA plan premiums cannot increase more than \$30 per month per member. MA plans must also maintain existing out-of-pocket maximum amounts and can be transferred if a beneficiary moves to a similar plan in the same company in the year.

#### *Part D benefit parameters for 2014*

<b>Part D Benefit Parameters</b>	<b><u>2013</u></b>	<b><u>2014</u></b>
<b>Defined Standard Benefit</b>		
Deductible .....	<b>\$325</b>	<b>\$310</b>
Initial Coverage Limit .....	<b>\$2,970</b>	<b>\$2,850</b>
<i>(Total drug costs after deductible before hitting coverage gap)</i>		
Out-of-Pocket Threshold .....	<b>\$4,750</b>	<b>\$4,550</b>
<i>(Total amount beneficiary pays before hitting catastrophic phase)</i>		
Minimum Cost-sharing .....	<b>\$2.65</b>	<b>\$2.55</b>
<i>(Generic/Preferred Multi-Source Drugs in the Catastrophic Phase)</i>		
Minimum Cost-sharing .....	<b>\$6.60</b>	<b>\$6.35</b>
<i>(Other Drugs in the Catastrophic Phase)</i>		

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

## Volunteer Feature

# *Erie County's Bill Biehl educated kids, now counseling people on Medicare*

There's a good chance that people who have lived in Sandusky for some years know Bill Biehl. Employed by Sandusky City Schools for a total of 35 years, Bill served for 21 years as principal of Madison Elementary.

Since the end of July 2012, he's turned his attention to helping people learn about Medicare and the Medicare options available to them in Erie County. Retired from the school district, Bill is a true volunteer for our program.

Bill got started in OSHIIP by responding to a call for volunteers from Serving our Seniors in Sandusky.

"It's something I wanted to try," he said. "I have empathy for the folks who come in.

"Each person's case is different than the last, each with its own little nuances."

When Bill wants help with his own understanding of technical information, he seeks out Erie County volunteer Patti Stineman.

"Without Patti's support, I don't know if I could do Medicare counseling," Bill said.

Sandusky's Serving Our Seniors does a fine job getting the word out to the area's consumers about the agency's services. The resulting referrals and requests for consumer assistance are directed to Patti, who then assigns them to Erie County volunteers.

The first few times Bill counseled clients, Patti was there to help. "OSHIIP's training is great," he said. "But the real learning happens when you actually sit down with a client.

"In Erie County, Patti is the organizer. She's my counselor," he said.

Bill has reported 86 client contacts since he started volunteering for OSHIIP. The four (4) public and media events he's reported reached 487 people. "Counseling has allowed me to meet so many different and interesting people," he said.



***Bill Biehl meets interesting folks when counseling for OSHIIP***

One client had become disabled in the 2001 World Trade Center attack. After speaking on the phone a few times, Bill traveled to the man's home to meet him in person. "This man is so inspirational for me," he said.

Earlier this year, Bill met two women who had joined a Medicare Advantage (MA) plan during the 2012 Annual Enrollment Period (AEP) — but still owned MedSup policies.

He called on OSHIIP Hotline Analyst Pat Angeleno. The

appeal Pat initiated helped the women drop the Advantage plan, even though the MA disenrollment period had passed. "Pat is a miracle worker," said Bill.

After just a short time counseling, Bill knows the gratification that comes with it. "People are always very grateful for the help," he said, although "many people aren't aware of the great services OSHIIP provides to the public.

"Counseling keeps your mind sharp," he continued. "But I never feel over-confident — that's for sure!"

Thank you, Bill, Patti, and the Sandusky office of Serving Our Seniors for counseling with care! Where would OSHIIP be without you?

# OSHIIP Volunteers: Who You Gonna Call?

Use this *Volunteer Guide to Who's Who in OSHIIP* whenever you need to reach the home office.

## Volunteer Guide to Who's Who in OSHIIP

Your handy list of people at the OSHIIP office

- Who does what
- Email and phone contacts



**OSHIIP**  
Answers to your  
Medicare questions

**Do you want  
to use the  
Volunteer  
Hotline?**

**Option 1: Order publications**

**Option 2: Register for training  
or update your contact information**

**Option 3: Speak with a live person (weekdays only, 7:30 a.m. - 5 p.m.)**

**1-888-686-8657**

<b>What else do you want to do?</b>	<b>Contact person</b>	<b>Email address</b>	<b>Direct phone</b>
Apply to volunteer	Becky Hayward	rebecca.hayward@insurance.ohio.gov	614 / 728-1043
Schedule training			1-888-686-8657
Check your status			(option 2)
Schedule a speaker			
Update your information			
Get a Unique ID	Becky Sells	becky.sells@insurance.ohio.gov	614 / 644-3376
Replace your certificate			
Add an OSHIIP site			
Reimbursement for mileage / overnight stays			
Talk to a Trainer	Christine Moeller	christine.moeller@insurance.ohio.gov	614 / 644-2692
	Kendra Thompson	kendra.thompson@insurance.ohio.gov	614 / 644-3291
	David Painter	david.painter@insurance.ohio.gov	614 / 752-0718
	Alicia Huddleston	alicia.huddleston@insurance.ohio.gov	614 / 387-1812
Order publications	Ron Pokorny	ron.pokorny@insurance.ohio.gov	614 / 728-1287
Order forms			1-888-686-8657 (option 1)

**Program Director**  
Suggestions / Comments

Chris Reeg

christina.reeg@insurance.ohio.gov

614 / 644-3464



**ODI**  
Ohio Department  
of Insurance

Mary Taylor  
Lt. Governor / Director

*The Ohio Senior Health Insurance Information Program*

*Ohio Department of Insurance*

*50 W. Town St. — 3rd floor*

*Columbus, OH 43215*

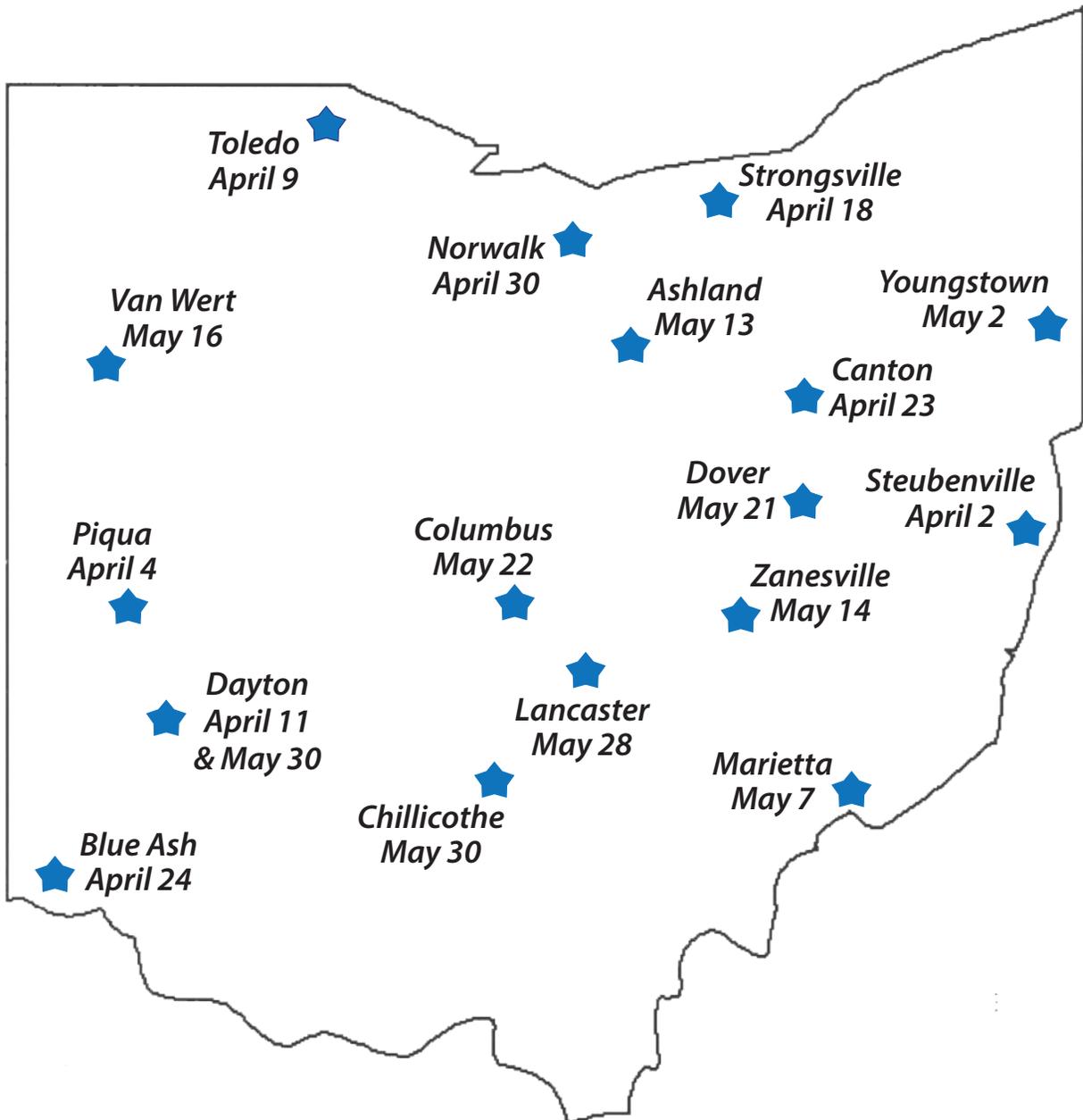
*Volunteer Hotline: 1-888-686-8657*

*email: oshiipmail@insurance.ohio.gov*

Updated January 2013

## Welcome to Medicare 2013

OSHIIP sponsors Welcome to Medicare events in selected Ohio counties to help new beneficiaries understand their rights, responsibilities, and health care options. OSHIIP mails postcards to people who turn age 65 in 2013 to invite these new Medicare beneficiaries to attend. Your attendance at a local session fulfills part of your annual recertification requirements. Be sure to invite any of your clients who may benefit from the program. See our Road Show list on page 6 for details.



## ***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**

**Jefferson Co. - Steubenville**  
April 2, 6 p.m.  
Trinity Medical Center West  
Auditorium  
4000 Johnson Rd.

**Miami Co. - Piqua**  
April 4, 6 p.m.  
A Learning Place  
201 R.M. Davis Prkwy.

**Lucas Co. - Toledo**  
April 9, 6 p.m.  
Sylvania Senior Center  
7140 Sylvania Ave.

**Montgomery Co. - Vandalia**  
April 11, 6 p.m.  
Vandalia Senior Center  
21 Tionda Dr. South  
*(Please note: a second event  
will be May 30 in Dayton)*

**Cuyahoga Co. - Strongsville**  
April 18, 6 p.m.  
Ehrnfelt Senior Center  
18100 Royalton Rd.

**Stark Co. - Canton**  
April 23, 6 p.m.  
Mercy Medical Center  
Mercy Hall  
1320 Mercy Dr. NW

**Hamilton Co. - Blue Ash**  
April 24, 6 p.m.  
Sycamore Senior Center  
4455 Carver Woods Dr.

**Huron Co. - Norwalk**  
April 30, 6 p.m.  
Fisher-Titus Medical Center  
272 Benedict Ave.

#### **Health Fair**

**Cuyahoga Co. - Garfield Hts.**  
April 2, 10 a.m. - 2 p.m.  
Marymount Hospital  
12300 McCracken Rd.

**Pike Co. - Waverly**  
April 3, 9 a.m. - 12 noon  
Bristol Village  
111 Wendy Ln.

**Cuyahoga Co. - Mayfield Hts.**  
*Florence Cellar Conference*  
April 12, 8 a.m. - 5 p.m.  
Executive Caterers at  
Landerhaven  
6111 Landerhaven Dr.

**Summit Co. - Copley**  
*Active Senior Health Fair*  
April 25, 10 a.m. - 12 noon  
Copley Community Center  
1280 Sunset Dr.

**Ashtabula Co. - Andover**  
*Health & Safety Fair*  
April 27, 10 a.m. - 1 p.m.  
Andover Christian Church  
150 Stillman Ave.

**Clark Co. - Springfield**  
*Springfield Towers Health Fair*  
April 29, 11 a.m. - 1 p.m.  
Springfield Towers  
363 E. High St.

#### **Caregiver Luncheon**

**Carroll Co. - Sherrodsville**  
April 18, 11 a.m. - 1 p.m.  
Atwood Lodge  
2650 Lodge Rd. SW

#### **Medicare 101**

**Franklin Co. - Columbus**  
April 10, 5:30 p.m. - 7 p.m.  
Central Ohio Area Agency  
on Aging  
174 E. Long St.

**Cuyahoga Co. - Cleveland**  
April 11, 12 noon - 1 p.m.  
Erievue Tower Galleria  
1301 E. 9th St.

**Marion Co. - Marion**  
April 12, 2 p.m. - 3 p.m.  
Marion Towers  
400 Delaware Ave.

**Stark Co. - Canton**  
April 16, 9 a.m. - 11 a.m.  
Mercy Hall Amphitheatre  
1320 Mercy Dr. NW

**Cuyahoga Co. - Cleveland**  
May 2, 10 a.m. - 12 noon  
Eighth District Court of  
Appeals — Old Courthouse  
1 Lakeside Ave

**Montgomery Co. - Dayton**  
May 15, 10 a.m. - 11 a.m.  
Community Action  
Partnership  
719 S. Main St.

#### **Medicare Overview / Reading the New MSN**

**Cuyahoga Co. - Bedford**  
April 29, 3 p.m. - 5 p.m.  
St. John Funeral Home  
923 Broadway

# Scheduled training sessions for 2013

## Refresher training

### **Warren Co. — Lebanon**

April 9; 9 a.m. - 12 noon  
Warren Co. Community Services  
570 N. St. Rte. 741, Room 218

### **Lucas Co. — Toledo**

April 16; 1 p.m. - 4 p.m.  
Area Agency on Aging of NW Ohio  
2155 Arlington Ave.

### **Cuyahoga Co. — Cleveland Heights**

June 13; 9 a.m. - 12 noon  
Cleveland Heights Sr. Center  
One Monticello Blvd.

### **Belmont Co. — Barnesville**

June 20; 9 a.m. - 12 noon  
Barnesville Senior Center  
229 E. Main St.

### **Medina Co. — Wadsworth**

July 9; 9 a.m. - 12 noon  
Soprena Senior Center  
617 School Dr.

## Complete training

### **Cuyahoga Co. — North Royalton**

April 9, 16, 23, 30; 9 a.m. - 3 p.m.  
North Royalton Office on Aging  
13500 Ridge Rd.

### **Hamilton Co. — Cincinnati**

May 7, 14, 21, 28; 9 a.m. - 3 p.m.  
SW Council on Aging Warren Room  
175 Tri-County Prkwy.

### **Lake Co. — Mentor**

June 4, 11, 18 & 25; 9 a.m. - 3 p.m.  
Lake Co. Council on Aging  
8520 East Ave.

### **Lucas Co. — Toledo**

June 6, 12, 19 & 26; 9 a.m. - 3 p.m.  
Area Agency on Aging of NW Ohio  
2155 Arlington Ave.

### **Montgomery Co. — Vandalia**

July 9, 16, 23 & 30; 9 a.m. - 3 p.m.  
Vandalia Senior Cenetr  
21 Tionda Dr.

To attend an OSHIIP training session shown above, register online:

[https://secured.insurance.ohio.gov/ConsumerApps/OSHIIP\\_Train\\_Reg/training\\_reg.aspx](https://secured.insurance.ohio.gov/ConsumerApps/OSHIIP_Train_Reg/training_reg.aspx)

## Webinar training

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

### **DMEPOS Competitive Bidding Round 2**

Thursday, April 25: 10 a.m. and 2 p.m.

#### **Reserve your seat now!**

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/457131200>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/398821241>

### **Part D Medication Therapy Management Program and needymeds.org**

Thursday, May 23: 10 a.m. and 2 p.m.

#### **Reserve your seat now!**

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/166177073>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/912451456>

To attend, please  
call 1-877-820-7831  
passcode: 896960

## Counting client savings

Please report savings you find for clients throughout the year:

- If you run a plan comparison and find a more cost effective plan, count the difference
- If you sign someone up for Extra Help (LIS), count the average annual savings: \$4,000
- If you sign someone up for a Medicare Savings Program, that's at least \$1,260 in annual savings; more, depending on the level of assistance
- If you help with an appeal, let us know how much you saved the patient.

To help you report, click here for our EZ CCF:

[http://insurance.ohio.gov/Contact/EZ\\_CCF.doc](http://insurance.ohio.gov/Contact/EZ_CCF.doc)



**OSHIP**  
Answers to your  
Medicare questions

### How to contact OSHIP:

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



LOCAL HELP FOR PEOPLE WITH MEDICARE

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Ohio Department  
of Insurance

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Mary Taylor  
Lt. Governor / Director