

OSHIIP News

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

AUGUST 2011

Meet your 2011-2012 OVAB

Your 2011-2012 OSHIIP Volunteer Advisory Board (OVAB) is ready for another productive year. This seventh OVAB term features two returning members and six new members. The OVAB mission is to enhance volunteer efficiency and productivity. OVAB uses its collective professional expertise, regional knowledge, and volunteer experience to help direct volunteer education, recruitment and retention; special interest beneficiary outreach; and the technological enhancement of both beneficiaries and volunteers regarding Medicare.

OSHIIP Outreach Specialist Becky Hayward administers OVAB. Contact Becky at rebecca.hayward@insurance.ohio.gov or (614) 728-1043 to learn more.

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OSHIIP Volunteer Advisory Board 2011-2012

**Front (L-R): Ron Koncal, Terri Gursky, T.E. Baines, Susan Millward
Back (L-R): Becky Hayward, Becky Plank, Linda Bishop,
Amy Farmer, Kristen Taylor**

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Meet your 2011-2012 OVAB

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OSHIIP Butler County Coordinator **T.E. Baines ("TEB")** is serving his first term on OVAB. TEB learned of OSHIIP when he attended a 2009 Welcome to Medicare event. He joined the program soon after because "I wanted to learn about Medicare for my own knowledge," TEB said. Before retiring, TEB wrote speeches and annual reports. Now he spends his free time with a good book or walking. He agreed to become a member of OVAB, TEB said, simply "to learn more."

Linda Bishop joined OSHIIP in 2002. Linda lives in Muskingum County, serves as County Coordinator for six southeast Ohio counties and is the reigning OSHIIP Coordinator of the Year. This is her first term on OVAB. At Genesis HealthCare System, Linda helps clients file medical claims with their secondary insurance carriers and enrolls beneficiaries for Part D and extra help. "I'll do anything to help my clients," Linda said.

New to our program is **Amy Farmer**. She completed her initial OSHIIP volunteer training in early 2011 and signed on as Darke County Coordinator almost immediately. Amy is Admissions Director for Heartland of Greenville. Helping her grandmother during last year's open enrollment and realizing "how confusing the process can be" prompted her to join OSHIIP. Reading, Zumba and keeping up with her two daughters keep Amy busy. Through OVAB she hopes to increase her Medicare knowledge and get new ideas to help beneficiaries.

Terri Gursky of Stark County is also in her first OVAB term. Terri is the Senior Friends Coordinator at Mercy Medical Center in Canton, where she organizes events, manages hospital volunteers, and conducts Medicare educational presentations and client evaluations. She also runs Mercy Medical's successful SHIP Mates program for OSHIIP. Other interests include gardening and travel. Terri has been an OSHIIP volunteer since 2003 and joined OVAB for the information sharing. "It's a wonderful way to learn," she said.

Franklin County's **Ron Koncal** became an OSHIIP volunteer in 2010, a "logical extension" of his volunteer work with the Ohio Senior Medicare Patrol (SMP). A retired banker, Ron wasn't sure his expertise would fit within OVAB's needs. But his background as a true volunteer is valuable to our program as a whole. On joining OVAB Ron said, "I don't expect to get anything. I hope I can give something."

Susan Millward is OSHIIP's Greene County Coordinator and has been an OSHIIP volunteer since 2006. This is Susan's second term on OVAB. She is a Benefits and Provider Specialist at the Greene County Council on Aging and is active in volunteer and mission programs at her church. Susan is also the caregiver for her dad. In her free time, she loves listening to music, reading and enjoying the sun. Through OVAB, Susan looks "forward to sharing information and support."

Ashland County Coordinator **Becky Plank** was helping people with Medicare before OSHIIP existed! Director of the Ashland County Cancer Association, Becky started volunteering in 1984 for OSHIIP's forerunner, the MMAP program through AARP. She's been an OSHIIP volunteer since the program's beginning. Before taking on her current position, Becky spent 22 years at the Ashland County Council on Aging, including 15 years as Director. She spends free time reading, baking and watching her grandchildren. A first-term member of OVAB, Becky is looking for "information to share in our area so people can get the services they need."

Kristen Taylor, Trumbull County Coordinator, is serving her second term on OVAB. Kristen joined OSHIIP in 2008 to help with her day-to-day job duties at Shepherd of the Valley in Niles, a CCRC facility. She is in charge of admissions and marketing for all levels of care, special clients, and customer service initiatives. Kristen volunteers for a variety of causes. She loves spending time with her family and the family dog, Matilda. On OVAB, Kristen wants to hear about "what works and what doesn't work in other counties. I like helping improve OSHIIP."

Volunteer Profile

A rookie in 2010, Beth Dicke performs like a veteran

Beth Dicke went to work at the Van Wert County Agency on Aging in June 2009 and joined OSHIIP as a volunteer counselor in early 2010.

Her position as Senior Services Resource Specialist at the Van Wert agency provides Beth many opportunities to meet clients and submit Client Contact Forms (CCFs) and earned her an OSHIIP 2010 “Rookie of the Year” nomination from her peers.

Beth is thorough when completing her CCFs, a practice she relies on for her own assistance.

“If I see a repeat client, I’ll refer to the person’s form,” Beth said. “Is this client facing a new issue or the same issue we talked about earlier?”

Beth was born in Newark, grew up in New Bremen, and lives in Celina (Mercer County). She has six children — including a set of twins “right in the middle” — and 11 grandchildren.

She credits neighboring agencies for the many clients she assists.

“Van Wert is a small community,” she said. “Our office gets referrals and makes

referrals to other agencies. I also get new clients by word of mouth from clients I’ve helped.”

Beth calls one of her first cases her toughest. A woman brought in a large stack of papers. Being new, Beth contacted OSHIIP and the Celina Senior Center for direction. Turns out Medicare and the secondary had paid but the client still owed some portion of the medical bills.

Today, Beth makes time for clients on their schedule.

“I try to take care of a person now... when the help is needed,” she

said. “Clients need a personal touch and everyone is different. I ask myself: how do I help this client?”

Overall, Beth enjoys the fact that each day of being an OSHIIP volunteer is different and challenging. And she loves meeting seniors.

“I learn so much from them,” she said.

Thank you, Beth, for sharing your story. And thanks to the Van Wert County Agency on Aging for helping provide OSHIIP services.



*Beth Dicke enjoys
the daily challenge*

Email rebecca.hayward@insurance.ohio.gov to suggest a volunteer for this feature

*News You Can Use***Health Insurance Open Enrollment for Ohioans Not on Medicare**

Ohio requires certain insurance carriers to offer health insurance on a first-come, first-served basis to people who apply. But insurers need only accept a number of applicants equal to a certain percentage of their total insured.

Ohio's open enrollment program allows a choice of "Basic" and "Standard" benefit plans. By law, participating carriers must provide these policy types. Applicants who meet the requirements can't be rejected, unless confined to a health care facility due to chronic illness or permanent injury.

Each applicant is deemed as either a Federally Eligible Individual (FEI) or a Non-Federally Eligible Individual (Non-FEI). FEI status guarantees no waiting periods for coverage and pre-existing conditions are covered from the first day.

To be considered an FEI, you must meet the following conditions:

1. You had health coverage for at least 18 months without a break in coverage greater than 63 days.
2. Your most recent health coverage was under an employer group health plan, governmental plan, or church plan.
3. You are not eligible for coverage under any of the following plans:
 - An employer group health plan
 - Medicare
 - Medicaid
4. You do not have any other health coverage.
5. Your most recent health coverage was not terminated because of nonpayment of premiums or fraud.

6. If you had been offered the option to continue coverage under COBRA or a state continuation plan, you both elected and exhausted the continuation coverage.

You may need to submit proof of previous creditable coverage.

If you qualify as an FEI, coverage is effective upon enrollment and without pre-existing condition exclusions.

If you do not qualify as an FEI, you may still be eligible as a non-FEI. There may be a waiting period (up to 90 days) for coverage to be effective, and pre-existing conditions might not be covered for as long as a year.

You're a Non-Federally Eligible Individual (Non-FEI) if:

1. You are not applying for coverage as an employee of an employer, member of an association, or member of any other employer group.
2. You do not have any other health coverage and are not eligible to be covered under any private or public health benefit plans including the following:
 - Medicare or MedSup
 - Medicaid
 - Any COBRA or state continuation coverage plan
 - Other health benefits arrangement

Check the Ohio Department of Insurance website for information on company contacts, premiums, and how to enroll.

Go to <http://www.insurance.ohio.gov/consumer/pages/obtaininghealthinsurancethroughopenenrollment.aspx>



The Captain's Corner

by Gretchen Lopez

Imagine gracious southern hospitality, great technical information by Centers for Medicare & Medicaid Services (CMS) staff, a new training tool called a “wafer,” informative updates on national initiatives, exchanging best practices with SHIP staff from across the country, productive dialogue among partners and stakeholders, and more than 330 attendees. Throw in sizzling temperatures and you’ll visualize the 17th Annual SHIP Directors’ Conference in Dallas the week of June 6.

OSHIIP Training Supervisor Chris Reeg and I attended this year’s conference and had the opportunity to learn about how other states’ SHIP programs operate. We also learned about CMS’ national initiatives and technical updates.

Here is an overview of the information we received:

- CEUs are now available for those who participate in CMS webinars.
- Updated CMS training modules include Affordable Care Act information and a new training module on fraud and abuse.
- CMS is experimenting with putting its training modules on a flash drive called a “wafer” — a device the size of a credit card that plugs into your computer and can be updated online.
- Some SHIPs are working with local mayors to spread the word about their services.
- The Washington SHIP developed an Annual Open Enrollment toolkit for their volunteers. (We’re looking into replicating a version for Ohio.)
- CMS is expanding outreach to diverse populations by printing publications in a variety of languages. Check out www.cms.hhs.gov.
- “Introduction to the Medicare Program” is a new publication designed for Medicare Fee-For-Service providers. Go to www.cms.gov/MLNGenInfo.

We’ll be sharing more of what we learned in upcoming issues of this newsletter, so stay tuned!

A handwritten signature in blue ink that reads "Gretchen".

Medicare Check-Up Days 2011

OSHIIP sponsors Medicare Check-Up Days in every Ohio county to help people considering a change in their Part D plan and/or Medicare health plan for next year.

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.

Hancock County — Findlay (2 events)

Thursday, Sept. 1; 1:30 p.m. & 7 p.m.
Hancock Co. Agency on Aging
339 E. Melrose Avenue

Noble County — Caldwell

Friday, Sept. 2; 10 a.m.
Noble Co. Fairgrounds (Community Center)
Fairgrounds Road

Clark County — Springfield

Tuesday Sept. 6; 10 a.m. - noon
United Senior Services of Clark Co.
101 S. Fountain Avenue

Morrow County — Mt. Gilead

Tuesday, Sept. 13; 1 p.m.
Seniors on Center
41 W. Center Street

Crawford County — Bucyrus

Wednesday, Sept. 14; 9 a.m.
Crawford Co. Council on Aging
200 E. Spring Street

Madison County — London

Wednesday, Sept. 14; 11:30 a.m.
Madison Co. Senior Center
280 W. High Street

Perry County — New Lexington

Thursday, Sept. 15; 12:30 p.m.
Perry Co. Senior Center
520 1st Street

Sandusky County — Bellevue

Thursday, Sept. 15; 11:30 a.m.
Bellevue Hospital
815 Northwest, Building B

Clermont County — Union Township

Friday, Sept. 16; 1 p.m.
Union Township Civic Center
4350 Aicholtz Road

✳ *Call (513) 947-7333 to register.*

Erie County — Sandusky

Thursday, Sept. 22; noon
Erie Co. Senior Center
620 E. Water Street

Auglaize County — St. Marys

Tuesday, Sept. 27; 1 p.m.
Auglaize Co. Council on Aging
610 Indiana Avenue

Fayette County — Washington Courthouse

Tuesday, Sept. 27; 10 a.m.
Fayette Co. Commission on Aging
1179 S. Elm Street

✳ *Presentation only. Counseling is scheduled for Nov. 2; for an appointment, call (740) 335-2159.*

Clinton County — Wilmington

Friday, Sept. 30; noon
Clinton Co. Senior Center
717 N. Nelson Avenue

✳ *Education follows monthly luncheon. Call (937) 382-7170 for lunch RSVP.*

Athens County — Athens

Monday, Oct. 3; 10 a.m.
United Seniors of Athens Co.
701 E. State Street

Hardin County — Kenton

Monday, Oct. 3; 10 a.m.
Hardin Co. Council on Aging
100 Memorial Drive

Muskingum County — Zanesville

Tuesday, Oct. 4; 10 a.m.
Muskingum Co. Center for Seniors
200 Sunrise Center

Union County — Marysville

Tuesday, Oct. 4; 9 a.m.
Union Co. Board of Elections
940 London Avenue

Defiance County — Defiance

Wednesday, Oct. 5; 10 a.m.
Glenn Park Senior Community
2429 William A. Diehl Court

✳ *Call (419) 782-3000 for RSVP.*

Scheduled refresher training sessions

Columbiana County — Columbiana

August 3; 1 - 3 p.m.

Columbiana County Senior Center
600 E. 4th Street

Harrison Co. — Cadiz

August 10; 9 a.m. - noon

Carriage Inn of Cadiz
308 West Warren Street

Henry Co. — Napoleon

September 14; 1 - 4 p.m.

Henry County Senior Center
130 E. Clinton Street

Fayette Co. — Washington CH

September 15; 9 a.m. - noon

Fayette Co. Commission on Aging
1179 South Elm Street

Lucas Co. — Toledo

Sept. 21; 9 a.m. - noon

Area Agency on Aging NW Ohio
2155 Arlington Avenue

Guernsey Co. — Cambridge

September 22; 9 a.m. - noon

Guernsey Co. Senior Center
1022 Carlisle Avenue

Fulton Co. — Wauseon

September 28; 10 a.m. - 1 p.m.

Fulton Co. Senior Center
230 Clinton Street

Franklin Co. — Columbus

Sept. 29; 9 a.m. - noon

State Library of Ohio
274 East First Avenue

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!

Medicare 101

Medina Co. — Medina

August 4; 2 - 3 p.m.
Western Reserve Masonic Community
4931 Nettleton Road

Vinton Co. — McArthur

August 9; 10 a.m. - noon
McArthur Park Apartments
640 McArthur Park Drive

Knox Co. — Mt. Vernon

August 10; 2 - 3 p.m.
Station Break Senior Center
501 Main Street

Cuyahoga Co. — Parma Heights

August 17; 2 - 4 p.m.
Greenbrier Retirement Center
6457 Pearl Road

Medicare 101

Wyandot Co. — Upper Sandusky

August 30; 1 - 3 p.m.
Wyandot Co. Council on Aging
127 S. Sandusky Avenue

On-site Medicare counseling

Stark Co. — Louisville

August 16; 10 a.m. - 3 p.m.
Louisville Public Library
700 Lincoln Avenue

Welcome to Medicare (start 6 p.m.)

Richland Co. • Mansfield • August 4

Area Agency on Aging Annex
780 Park Avenue West

Hancock Co. • Findlay • August 11

Hancock County Agency on Aging
339 East Melrose Avenue

CMS lifts sanctions on Aetna's Medicare plans

On June 13, 2011, the Centers for Medicare & Medicaid Services (CMS) notified Aetna that the insurer could again market its Medicare plans and enroll beneficiaries. Plans affected include Aetna's Medicare Advantage plans and prescription drug plans (PDPs). CMS imposed the sanctions April 5, 2010.

But note: due to ongoing CMS concerns, Aetna's prescription drug plans won't be included among the PDPs eligible for daily auto-enrollments or the annual reassignment of low-income beneficiaries, until at least March 1, 2012.

How to contact OSHIIP:

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



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