AUGUST 2015

OSHIIP News

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

MEDICARE RIGHTS CENTER
Getting Medicare right

Medicare and Hospital Discharge Planning

OSHIIP
Answers to your Medicare questions

Hospital Discharge Planning

Discharge planning helps ensure that you and your caregivers have the information, resources, and care you need as you transition from the hospital to your home or other living arrangement. A discharge plan should consider two main elements: first, your need for further care after your hospital stay and second, the availability of such care.

Who qualifies for a discharge plan?

Hospitals are required to provide discharge plans to Medicare inpatients who were found to be at high risk of complications after leaving the hospital without discharge plans. Note that Medicare recommends but does not require hospitals to provide discharge planning for all hospital inpatients. Also, while Medicare encourages hospitals to provide abbreviated discharge plans to certain groups of hospital outpatients, Medicare does not require hospitals to provide these services to outpatients.

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Mary Taylor
Lt. Governor / Director

ODI
Ohio Department of Insurance

Medicare and Hospital Discharge Planning...Cont.

What is included in a discharge plan?

The discharge plan is an action plan that works toward your health care goals. A discharge plan is based on input from you, your caregivers, and the results of the hospital's evaluation of your discharge planning needs. As such, the plan should address:

- Your need for follow-up care, including additional medical care, and medications.
- The most appropriate care setting for you after hospital discharge. If you are returning home, you will need to be able to care for yourself reasonably well. If not, the plan will explore the availability and capacity of caregivers or community-based supports to provide adequate assistance.
- Your access to coverage for follow-up care, including Medicare and Medicaid.

SHIP toll-free: OSHIIP—1-800-686-1578

SHIP email: oshiipmail@insurance.ohio.gov

SHIP website: insurance.ohio.gov

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Welcome to Medicare Webinars

Join us for one of two 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.

- September 14, 2015
- December 14, 2015

MEDICARE RIGHTS CENTER
Getting Medicare right

Medicare Coverage of Post-hospital Care

OSHIIP
Answers to your Medicare questions

Physical, Occupational, and Speech Therapy

Medicare covers outpatient physical, occupational, and speech therapy if:

- Therapy is considered safe and effective medical treatment for you.
- You need technical skills that a trained therapist can provide or oversee.
- Your doctor or therapist sets up a plan of treatment before you get care.
- Your doctor regularly reviews your plan of treatment.

Skilled Nursing Facility (SNF) Care

Original Medicare may help pay for skilled nursing facility (SNF) care if:

- You need skilled nursing care seven days a week or skilled therapy services at least five days a week.
- You were formally classified as a hospital inpatient for at least three days in a row in the 30 days before going to a Medicare-certified skilled nursing facility.
- You have Medicare Part A before you're discharged from the hospital.

For days	Medicare covers	You pay
1-20	Full cost	Nothing
21-100	All but a daily coinsurance	$157.50 coinsurance per day
Beyond 100	Nothing	Full cost

Hospice Services

Hospice care is palliative care intended to make you physically and emotionally comfortable if you are terminally ill and expected to live less than six months. The hospice benefit is covered under Original Medicare. If you have a Medicare Advantage Plan, your hospice care will be paid for by Original Medicare. Medicare will cover hospice care if:

- You have Part A and receive care from a Medicare-certified hospice agency.
- You have a terminal illness and your doctor certifies that you have fewer than six months to live.
- You elect to have Medicare pay for palliative care, like pain management.
- Your doctor regularly reviews your plan of care.

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News You Can Use...Cont'd

Medicare Coverage of Post-hospital Care

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Home Health Care Continued

In order to qualify for Medicare to cover your home health care:

1. **You must be homebound:** It must be extremely difficult for you to leave your home unassisted.
2. **You must need skilled care:** This is care that must be provided by a skilled nurse or therapist (physical therapist, speech therapist, or occupational therapist). Your skilled care need must be intermittent, which means you need care no more than once per day.
3. **Your doctor must certify that you need home health care:** Your doctor must sign a home health certification saying that you are homebound, need intermittent skilled care, and have had a face-to-face visit with a health care provider.
4. **You must receive care from a Medicare-certified home health agency**: If you have Original Medicare, find a certified agency by calling 800-Medicare or go to www.Medicare.gov. If you have a Medicare Advantage Plan, contact your plan to find out which agencies are in network.

Terms to Know

Appeal: A formal request you make to Medicare if you disagree with Medicare's coverage decision on a health care service or item you receive. You always have the right to appeal if Medicare denies coverage or payment of a service you receive.

Original Medicare Appeal: An appeal you make to Medicare if you get your Medicare benefits through Original Medicare and Medicare is denying a health care service or item you receive. There are two types of Original Medicare health appeals if your care is ending. These appeals run on an expedited timeline.

- **Ending Inpatient Hospital Care Appeal Process:** Follow this process if you are currently receiving care at a hospital as a hospital inpatient, and your provider told you that your care will end soon since you are determined to no longer be eligible for continued hospital care under Medicare coverage rules.
- **Ending SNF/HHA/CORF/Hospice Care Appeal Process:** Follow this process if you are currently receiving care at a Skilled Nursing Facility (SNF), Home Health Agency (HHA), Comprehensive Outpatient Rehabilitation Facility (CORF) or Hospice Agency and your provider told you that your care will end soon since you are determined to no longer be eligible for continued care under Medicare coverage rules.

Post-hospital care (also known as after-hospital care): Health care received in a facility like a skilled nursing facility (SNF), a nursing home, or in your home with help from a home health agency or outpatient therapy service to help you recover and avoid future hospital readmissions for the same condition or injury.

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Volunteer Feature

OSHIIP Volunteering, A Natural Fit in Retirement

For Cuyahoga County volunteer Barbara Belovich being an OSHIIP volunteer in her retirement is a natural fit. Barbara worked as a consultant for employers who funded their own health benefits for many years, and retired as the Executive Director from the Health Action Council, a non-profit organization that works with employers that offer health benefits and wellness services to employees, dependents and retirees. "It is what I knew!" says Belovich, when asked why she became an OSHIIP volunteer. She was aware of OSHIIP during her career and often spoke with others about being a volunteer after retirement.

Barbara Belovich

Barbara trained in 2013 and volunteers in the south-central part of Cuyahoga county, in an area that includes six suburban cities. She was nominated for the 2014 OSHIIP Volunteer of the Year by a fellow OSHIIP volunteer, who says about Barbara, "This area has a large senior and low income population and Barbara works tirelessly on their behalf. She meets with many of her clients several times to ensure they have the information and support they need. Her commitment to going the extra mile with her clients has not stopped her from volunteering her services to a 7th city in the county. Barbara is a shining example of a dedicated OSHIIP volunteer."

Barbara grew up in the Cleveland area, attending The Ohio State University with a degree in Medical Communications. Today, she still lives in the Cleveland area with her husband and has three grown children, her two youngest adopted from Russia. "My husband still works. His dad worked until he was 85," says Belovich. "I need to keep myself busy because we are not going to Florida anytime soon."

Last year she helped her parent's friends who are in their mid-80's get enrolled in a Medicare Supplemental Insurance plan. She said they had a Medicare Advantage Plan that had too many co-pays they just couldn't afford anymore. After many calls to Insurance companies, and quite a bit of work, she did get them accepted in a Med Sup plan and enrolled in a Part D plan. "It was surprising," says Belovich. "And it was very rewarding!"

In another case, she helped a mother and her two blind sons with ESRD. "It was just basic stuff helping with paperwork and making sure she was doing things right," says Belovich. "But it was a case that I felt like there was more I could do. So many programs I didn't know about. So much more to learn. She was so grateful for the help. She hugged me and wanted to pay me."

Barbara also finds herself helping many of her peers too, who are new to Medicare. She is there go-to Medicare expert even though they are all over the country.

One thing she wished all Medicare beneficiaries would do – compare their Part D plans every year. "People can save so many thousands of dollars if they would just compare and change!" says Belovich. OSHIIP agrees! (Medicare Open Enrollment is October 15- December 7).

Thank you Barbara for all you do for Medicare beneficiaries in Cuyahoga county and congratulations on your well-deserved Volunteer of the Year nomination.

If you have a volunteer who you would like featured in the OSHIIP News, please contact Becky Hayward at rebecca.hayward@insurance.ohio.gov

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*

Monroe Co.
August 3 • 2:00 p.m.
United Methodist Church
136 N Main St
Woodsfield 43793

Erie Co.
August 5 • 12:30 p.m.
American Legion Hall
3615 Hayes Ave
Sandusky 44870

Putnam Co.
August 6 • 12:00 p.m.
Dick's Steak House
206 S. Broad St/US 224
Kalida 45853

Medicare 101

Franklin Co.
August 4 • 10:00 a.m.
Vineyard Church Community Center
6000 Cooper Rd
Westerville 43081

Ottawa Co.
August 18 • 8:00 a.m.
Danbury Senior Center
8470 E Harbor Rd
Marblehead 43440

Franklin Co.
August 25 • 12:30 p.m.
Gerlach Center
3724 Olentangy River Rd
Columbus 43214

1-on-1 Counseling

Stark Co.
August 13 • 10:00 a.m. - 3:00 p.m.
Mercy Medical Center of North Canton
6200 Whipple Ave N.W.
North Canton 44720

Stark Co.
August 20 • 10:00 a.m. - 3:00 p.m.
Mercy Medical Center of Jackson
7337 Caritas Circle N.W.
Massillon 44646

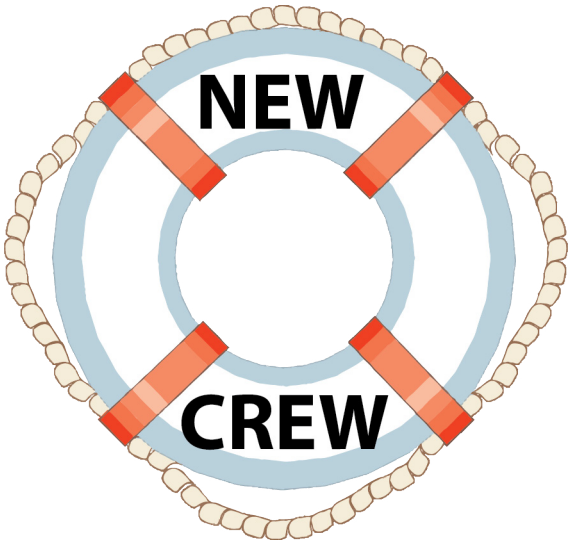
Cuyahoga Co.
August 26 • 9:00 a.m. - 2:00 p.m.
Ehrnfelt Senior Center
18100 Royalton Rd
Stronsgville 44136
for an appointment call 440-580-3276

Stark Co.
August 27 • 10:00 a.m. - 3:00 p.m.
Stark County District Library
Plain Community Branch
1803 Schneider St N.E.
Canton 44721

New to Medicare

Delaware Co.
August 12 • 10:00 a.m. &
August 26 • 6:00 p.m.
SourcePoint
800 Cheshire Rd
Delaware 43015
to register call 740-203-2382

** 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!

Clinton Co.
Robyn Allen
Stella Cramer
Barbara Curtis
Pam George
Tina Ledington
Gayle Porter
Michael Rolark
Beckie Rushing
Abbie Singleton
Wendy Young

Cuyahoga Co.
Connie Brocone
Terri Johnson
Barb Wynveen
Janice Zweigart

Franklin Co.
Myriam Emanuel
Lori Lerum
Diane Mallory
Nicole Saunders

Erie Co.
Dean Duncan
Steve Nestor

Fulton Co.
Valerie Edwards

Greene Co.
Cynthia Coffman

Henry Co.
Craig Bills
Linda Mayer
Stacy Wilson

Lake Co.
Christine Chappell
Pat Doty
Carol Miller

Lucas Co.
Carlene Dale
Lena Davis
Debbie Dean-Mitchell
Cara Eredics
Brooke Gable
Jean Gilbert
David Gosser
Helen Jurski
Lisa Kennedy
Carole King
Jackie King
Dennis Kirian
Pearlia Kynard
Emily Liffick
Eric McCallister
Claudia Rodriquez
Marsha Rose
Chardell Russell
Janeen Shipp
Mary Stalnaker
Sarah Virost
Audrey Williams
Heather Wonnell

Shelby Co.
Jenica Huelskamp

Wood Co.
Mary Clayton

Volunteer Trainings for 2015

Refresher Training

Franklin Co. • August 6
9 a.m. - 12 p.m. and 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

Delaware Co. • August 20
9 a.m. - 12 p.m.
Delaware Council for Older Adults
800 Cheshire Rd
Delaware 43015

Clark Co. • August 25
9 a.m. - 12 p.m.
Courtyard Springfield Downtown
100 S Fountain Ave
Springfield 45502

Scioto Co. • August 26
9 a.m. - 12 p.m.
Potter's House Ministry
5409 Winchester Ave
Portsmouth 45662

Guernsey Co. • August 26
9 a.m. - 12 p.m.
Area Agency on Aging 9
1730 Southgate Pkwy
Cambridge 43725

Montgomery Co. • August 28
9 a.m. - 12 p.m.
Vandalia Senior Center
21 Tionda Dr.
Vandalia 45377

Lorain Co. • September 2
10 a.m. - 1 p.m.
Amherst Township Senior Services
7530 Oberlin Rd
Elyria 44035

Refresher Training

Shelby Co. • September 8
9 a.m. - 12 p.m.
Senior Center of Sidney-Shelby County
304 Southwest Ave
Sidney 45365

Allen Co. • September 10
9 a.m. - 12 p.m.
Allen County Council on Aging
215 N Central Ave
Lima 45801

Green Co. • September 10
9 a.m. - 12 p.m.
Greene County Council on Aging
104-A Rogers St
Xenia 45385

Cuyahoga Co. • September 10
9 a.m. - 12 p.m.
Independence Civic Center
6363 Selig Dr
Independence 44131

Henry Co. • September 29
9 a.m. - 12 p.m.
Henry County Senior Center
103 E Clinton St
Napoleon 43545

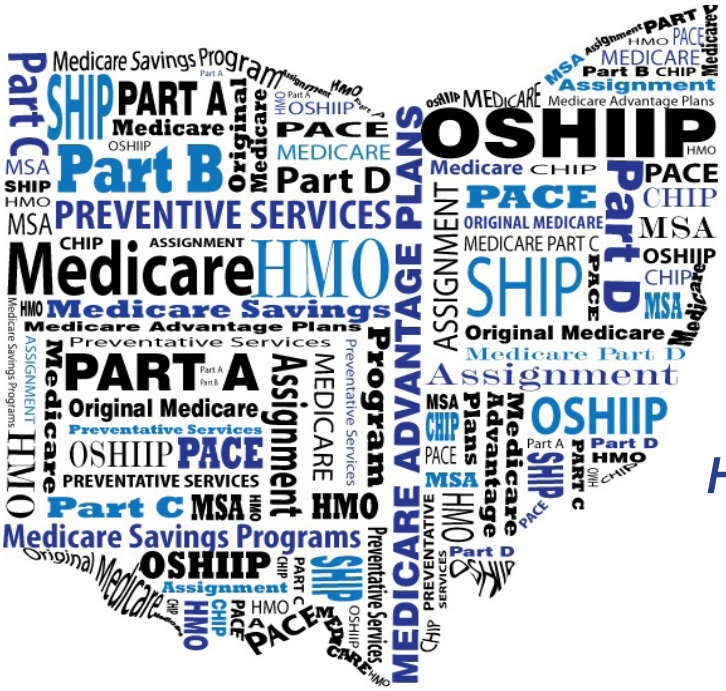
Complete Training

Cuyahoga Co. • Starts August 11
August 11, 18, 25, September 1
(9 a.m. - 3 p.m.)
& September 29 (10 a.m. - 12 p.m.)
Rocky River Senior Center
21014 Hilliard Blvd, Rocky River 44116

Franklin Co. • Starts September 1
September 1, 8, 15, 22 (9 a.m. - 3 p.m.)
& October 27 (9 a.m. - 12 p.m.)
State Library of Ohio
274 E 1st Ave, Columbus 43201

Register for all face-to-face training at:
http://insurance.ohio.gov/Consumer/OSHIIP/SitePages/training.aspx

For a complete listing of all new volunteer trainings:
http://insurance.ohio.gov/Consumer/OSHIIP/Documents/complete_training_flyer.pdf



How to contact OSHIIP:

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

Webinar training

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

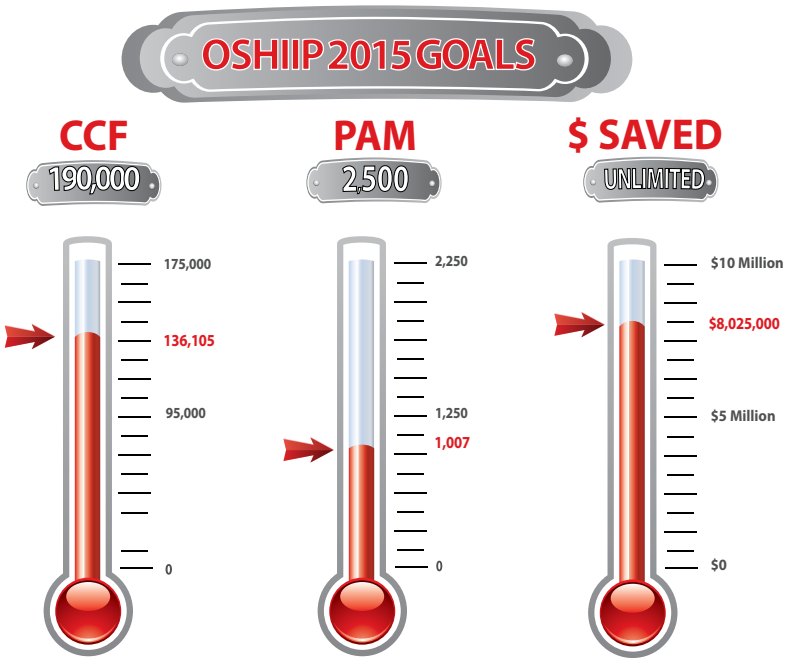
Medicare DMEPOS and National Government Services: Coverage, Billing, Reviews, and Resources

Michael Dorris, NGS

Thursday August 27
10 a.m.: *https://attendee.gotowebinar.com/register/1995657951774852610*
2 p.m.: *https://attendee.gotowebinar.com/register/6876109692007467010*

➡ *More webinar links may appear in OSHIIP's Weekly Email. Check it out. Read our recent posts.*

Our progress as of August 2015!!



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

ship state health insurance assistance programs NATIONAL NETWORK
LOCAL HELP FOR PEOPLE WITH MEDICARE

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