

AUGUST 2014

OSHIIP News

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

Ohio SERS is OSHIIP's newest partner organization

OSHIIP works with many great partner organizations that help serve Ohio's Medicare population. This month, we're proud to announce that the Ohio School Employee's Retirement System (SERS) has agreed to join forces with us. SERS will be a tremendous resource for you and your clients covered under the SERS retirement system.

SERS is the retirement system for nonteaching personnel at Ohio's public schools, covering professionals such as maintenance, cafeteria and office staff. The system provides both a pension and health care coverage for SERS retirees — a group that numbers 38,500 people. OSHIIP is excited to for the opportunity to reach so many new clients through SERS.

This partnership with SERS is being modeled on the successful partnership we enjoy with Ohio's Public Employee Retirement System (OPERS). Since it began late last year, the OPERS partnership has netted an additional 36,272 client contacts for our program (through July 29).

As we did with OPERS, we will train SERS staff members to be OSHIIP volunteers, so you may see an increased presence of their staff at our events. We look forward to SERS attending in order to answer retirement or healthcare questions that may arise from members.

SERS has many online resources you can use, available at www.ohsers.org. The healthcare section is especially helpful when assisting SERS retirees. Also, anytime you need information for your SERS client, you can call their retiree hotline at **1-800-280-7377**.

OSHIIP appreciates the great work SERS does. We're looking forward to working with SERS more closely in the upcoming year. Thank you for working with us to help Ohio's consumers!

Learn more: A SERS representative will be the guest speaker for our Sept. 11 webinar. Mark the date on your calendar to learn more about their mission, health care coverage for retirees and resources available to help your clients. Turn to page 7 of this newsletter to register for the webinar.



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

How Medicare Works with Other Insurance

News You Can Use

If you have Medicare and other health insurance or coverage, each type of coverage is called a “payer.” When there’s more than one payer, “coordination of benefits” rules decide which one pays first.

The “primary payer” pays what it owes on your bills first, then sends the rest to the “secondary payer” to pay. In some cases, there may also be a third payer.

Primary or secondary?

- The insurance that pays first is the **primary payer** and it pays up to the limits of its coverage.
- The insurance paying next is the **secondary payer**. This coverage pays only if there are costs the primary insurer didn’t cover.
- The secondary payer — which could be Medicare — might not pay all the uncovered costs.

Paying “first” means paying the whole bill up to the limits under the primary payer’s coverage. It doesn’t always mean the primary payer pays first in time.

If the insurance company doesn’t pay the claim promptly (usually within 120 days), your doctor or other provider may bill Medicare. Medicare may make a conditional payment to pay the bill, and then later recover any payments the primary payer should’ve made.

What is a conditional payment from Medicare?

- A conditional payment is a payment Medicare makes for services which another payer may be responsible for.

- Medicare makes such conditional payments so you won’t have to use your own money to pay the bill.
- The payment is “conditional” because it must be repaid to Medicare when a settlement, judgment, award or other payment is made.

If Medicare makes a conditional payment for an item or service and you later get a settlement, judgment, award or other payment for that item or service from an insurance company, the conditional payment must be repaid to Medicare.

How does Medicare recover conditional payments?

If Medicare makes a conditional payment on your behalf, call the Benefits Coordination & Recovery Center (BCRC): 1-855-798-2627. TTY users should call 1-855-797-2627.

The BCRC will work on your case, using the information you provide to see that Medicare gets repaid for any conditional payments the program has made.

Tell your health providers if you have coverage in addition to Medicare. This will help them send your bills to the correct payer and avoid delays.

You are responsible for making sure Medicare gets repaid for conditional payments made on your behalf.

Volunteer Feature

When Delaware County beneficiaries need help, they rely on Paula Dean

The Council for Older Adults of Delaware County performed a great service for the county's people on Medicare when the agency brought on board Paula Dean as Insurance Specialist.

That was only about a year and a half ago. But in that short time, Paula has become the go-to person for many people living in Delaware County and covered by Medicare — a direct result of her enthusiasm for the work.

"This is where I was meant to be," Paula said. "It's the job I've waited for my whole life."

She's developed a loyal following who depend on her for Medicare information, and who often also refer friends, neighbors and relatives to Paula's office for assistance.

"I count on our local OSHIIP volunteers to help with any overload," she said.

With good reason. Demand for our services is increasing dramatically all across Ohio (see page 4).

But nowhere is the increase as dramatic as in Delaware County.

From 2000-2010, the number of Ohioans age 60 and older went up by 7.6%. During that span, Delaware County saw an increase of 83.3% in the same demographic. By 2020, it's estimated that 1 in 5 county residents will be in the 60+ age group.

Paula is doing everything she can to inform her clients about Medicare, beginning with those just becoming eligible. Twice each month she hosts New to Medicare sessions for people turning age 65. Usually, the house is packed!

These group presentations got their start when Council staff became overloaded conducting individual counseling sessions.

"Because we get such great attendance at New to Medicare events, individual counseling can be more about that person's options," Paula said.

The agency's marketing department spreads the word through mailings, signage, local media, and its own bimonthly newspaper, [The Council Communicator](#) (Paula writes the insurance article in each issue).



Among many duties, Paula is our Delaware County Coordinator

Other tasks that keep her busy range from giving Medicare presentations to performing plan comparisons to counseling on medical bills.

Paula is also responsible for the Council's Insurance Seminar (an annual session for consumers) and multiple Medicare Check-Up Days, offered by OSHIIP to provide individual counseling during Medicare's annual open enrollment period.

"OSHIIP is a great partner," Paula said, "and my best resource for information. I read everything I get from OSHIIP."

Her love of helping people spurred her to fight an error in Medicare's system and save about \$165,000. It appeared the client's wife had exhausted her Lifetime Reserve Days but Paula worked to prove she had plenty left.

Paula prefers living in the country and calls Galena home. She's been married to husband Bob for 24 years, helped raise a step-daughter and is now grandmother to four. Prior extensive insurance company experience has been invaluable in her current position.

She said simply, "This job has changed me as a person."

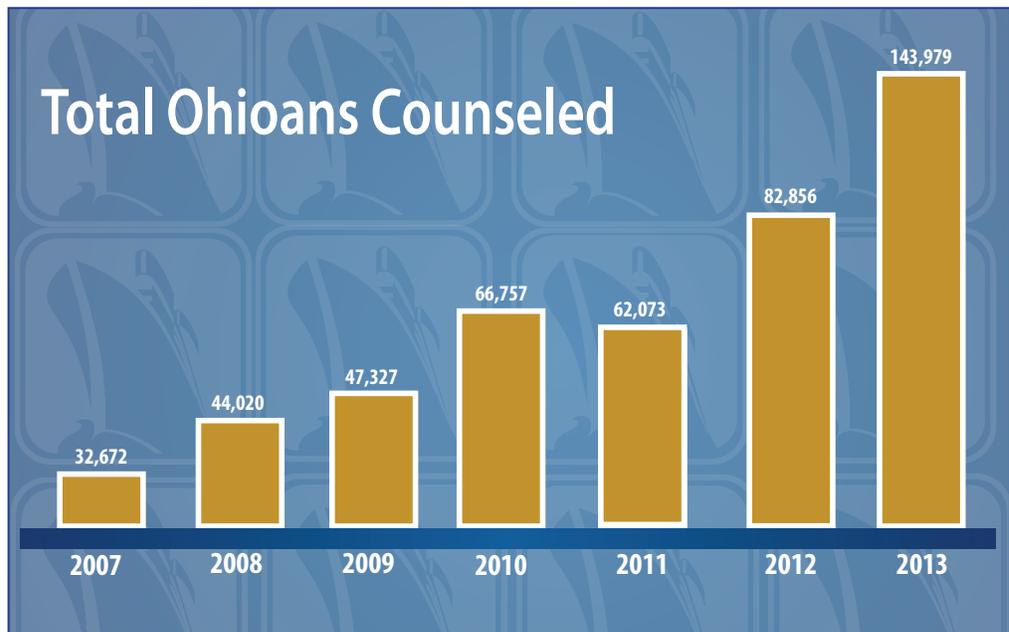
Thank you, Paula, for all you do. Thanks too, to the Council for Older Adults of Delaware County, a fine OSHIIP partner!



You are the OSHIP success story

As the need for OSHIP services grows, volunteer & staff dedication continue to improve our program

- In 2013, we set new reporting records and saved Ohio beneficiaries \$16.4 million
- And currently average 168,000 client contacts in any 12-month period



- We advanced ahead of 39 other SHIPs in national rankings
- And won our program a performance award of \$43,699

New Crew



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

Ashtabula Co.

Alisa McBride

Butler Co.

Lisa Dalga

Clermont Co.

Margie Gasiorowski

Delaware Co.

Denise Clark
Paul McGowan

Fairfield Co.

Colleen Edge
Lyndsi Rings
Jan Zerovnik

Fayette Co.

Lori Bach

Franklin Co.

Bill Bernardin
Nicole Fulton
Christine Happel
Lauren Dugal
John Martindale
Cara Williams

Fulton Co.

Mary Hurlburt

Greene Co.

Karen Slattery
Connie Thompson

Licking Co.

Brandy Burchard

Lucas Co.

Timothy Barker
Jessica Bice
Monica Henry
Glenda Koonce
Craig Lemieux
Sarah Malanowski
Matt Molnar
Stephanie Riggio
Michael Rivard

Madison Co.

Deborah Williams

Mercer Co.

Karen Howick

Morrow Co.

Jennifer Donelson

Montgomery Co.

Keena Harding

Muskingum Co.

Gena Dunn
Lora Young

Ottawa Co.

Maureen McGee

Pickaway Co.

Sarah Porter

Sandusky Co.

Eve Foreman
Cindy Obermyer

Scioto Co.

Linda Bibb
Anita Casper
Linda Davis
Edson Myers

Seneca Co.

Jean Stanton

Stark Co.

Dominique Deem

Wood Co.

Maylee Billock

staff spotlight



Mike Strane

Mike Strane, Hotline Analyst 1

After participating in a tumultuous decade-long journey through academia and physically laborious forms of income, my resume reveals not a career detailed with incremental experiences compounding the ideal employee for the insurance field, but a hungry applicant desperate to participate in activities that provoke actual change. OSHIIP has provided me with that very forum!

Born and raised in Columbus, I maintain a strong familial bond through the close proximity shared between family members. Although, with a parent residing in sunny Myrtle Beach, I can deal with dad living a little further away!

With my free time spent reading, it's hard for me to acknowledge that my hobbies currently are what I spent so much of my adolescence dreading and complaining about...reading, writing, and caring about global events.

The staff position with OSHIIP has already proven to be indescribably rewarding! Not only have the citizens of Ohio shown me such gratitude for representing the productive services of OSHIIP, I have been fortunate enough to develop relationships due to the overtly emotional nature of each caller's situation. I look forward to the future!

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 if needed. See you on the road!

1-on-1 Counseling

Stark Co.

August 14 • 9 a.m.
Mercy Health Center
of North Canton
6200 Whipple Ave. NW
North Canton 44720

New to Medicare

Delaware Co.

Two sessions
August 13 • 10 a.m.
August 27 • 6 p.m.
Council for Older Adults
800 Cheshire Rd.
Delaware 43015

Franklin Co.

August 13 • 5:30 p.m.
Central Ohio
Area Agency on Aging
174 E. Long St.
Columbus 43215

*Want to help at this event?
RSVP to 614-645-8557.*

Medicare 101

Butler County

August 13 • 6 p.m.
Chesterwood Village
8073 Tylersville Rd.
West Chester 45069

Lucas County

August 14 • 1:30 p.m.
Boulevard Christian Church
7041 Sylvania Ave.
Sylvania 43560

Franklin County

August 14 • 12 noon
Gahanna YMCA
555 YMCA Place
Gahanna 43230

Hamilton County

August 14 • 11:30 a.m.
Colerain Twp. Reception Hall
4300 Springdale Rd.
Colerain Township 45251

Health Fair

Putnam County

August 8 • 8 a.m. - 1 p.m.
Ottawa Elementary School
123 Putnam Parkway
Ottawa 45875

OPERS Retiree Seminar

Trumbull Co.

August 6 • 10 a.m.
Holiday Inn
7410 South Ave.
Boardman 44512

Portage Co.

August 20 • 10 a.m.
Northeast Ohio Medical School
4209 State Route 44
Rootstown 44272

Rosse Co.

August 27 • 10 a.m.
Christopher Conference Cntr.
20 N. Plaza Blvd.
Chillicothe 45601

Volunteer trainings 2014

Full training

Franklin Co. • Starts Sept. 9
 Sept. 9, 16, 23, 30 & Nov. 5
 9 a.m. - 3 p.m.
 State Library of Ohio
 274 E. 1st St.
 Columbus 43201

Refresher training

Washington Co. • Aug. 11
 9 a.m. - 12 noon
 Area Agency on Aging
 1400 Pike St.
 Marietta 45750

Cuyahoga Co. • Aug. 13
 9 a.m. - 12 noon
 Rocky River Sr. Center
 21014 Hilliard Blvd.
 Rocky River 44116

Franklin Co. • Aug. 13 (two different sessions)
 9 a.m. - 12 noon & 1 p.m. - 4 p.m.
 Wexner Heritage Village
 1151 College Ave.
 Columbus 43209

Refresher training

Geauga Co. • Aug. 19
 10 a.m. - 1 p.m.
 Geauga Dept. on Aging
 12555 Ravenwood Dr.
 Chardon 44024

Delaware Co. • Aug. 21
 9 a.m. - 12 noon
 Council for Older Adults
 800 Cheshire Rd.
 Delaware 43015

Muskingum Co. • Aug. 21
 9 a.m. - 12 noon
 Genesis Healthplex
 2800 Maple Ave.
 Zanesville 43701

Greene Co. • Aug. 26
 9 a.m. - 12 noon
 Greene Co. Council on Aging
 140-A Rogers St.
 Xenia 45385

Lorain Co. • Aug. 26
 10 a.m. - 1 p.m.
 Amherst Twp. Senior Services
 7530 Oberlin Rd.
 Elyria 44035

Refresher training

Warren Co. • Aug. 26
 10 a.m. - 1 p.m.
 Warren Co. Community Svcs.
 570 N. State Route 741
 Lebanon 45035

Clark Co. • Aug. 27
 9 a.m. - 12 noon
 Elderly United
 101 S. Fountain Ave.
 Springfield 45502

Lake Co. • Aug. 28
 10 a.m. - 1 p.m.
 Lake Co. Council on Aging
 8520 East Ave.
 Mentor 44060

Franklin Co. • Sept. 3
 9 a.m. - 12 noon
 State Library of Ohio
 274 East 1st Ave.
 Columbus 43201

Fayette Co. • Sept. 4
 9 a.m. - 12 noon
 Fayette Co. Aging Commission
 1179 S. Elm St.
 Washington CH 43160

Schedule your Refresher:

<http://www.insurance.ohio.gov/Consumer/OSHIP/SitePages/training.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.

Social Security Basics

Wednesday, August 13, 10 a.m. & 2 p.m.

Reserve your spot now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/749699633>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/521619144>

School Employee Retirement System

Thursday, September 11, 10 a.m. & 2 p.m.

Reserve your spot now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/188979337>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/509463664>

Call 1-877-820-7831
Passcode: 896960

Our progress as of July 29, 2014



LOCAL HELP FOR PEOPLE WITH MEDICARE

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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



ODI
Ohio Department of Insurance

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