

OSHIIP News

DECEMBER
2012

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

More than words can say...

Each year during Medicare's open enrollment period, OSHIIP sees an increase in volunteer activity. We take this opportunity to say "**Thank you**" for your dedication as you work on behalf of Ohio's two million Medicare beneficiaries.

We are thrilled to report, as of Nov. 25, OSHIIP volunteers and staff have saved more than \$3.5 million for Ohio Medicare beneficiaries this fall. Each dollar saved signifies relief for the aged and disabled. In some cases, your good work is the difference for a beneficiary who might otherwise decide not to fill necessary prescriptions.

Your efforts this fall have resulted in 22,275 client contacts and 423 public and media events reported. With your help, we've reached 55,080 Ohioans so far — and our work is having a positive impact on our national ranking. This summer we put out a plea to capture your reports and you responded in numbers that raised our program ahead of 14 other states.

We continue to receive positive feedback on the EZ CCF and EZ PAM forms. We know there are still client contacts and public and media events that have not been entered at our reporting website; **we are here to help**. OSHIIP hired 11 temporary staffers to assist us during open enrollment. Our intention is to



*OSHIIP Volunteer Candise Tibbals
assists client Lloyd Bowen Nov. 19
at the Delaware County Check-Up*

keep them on board until the end of the year to assist with data entry.

If you're not entering your data directly at shipnpr.shiptalk.org — please email or fax us all your forms as soon as possible. Our goal is having every OSHIIP volunteer meet the recertification criteria! We want every one of you certified and ready to counsel next year, starting on day one.

To all of our volunteers that report regularly, whether on shipnpr or via our paper forms, an additional thank you for your ongoing support of OSHIIP!



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

3rd Quarter: You reported client contacts in all 88 counties!

County	July	Aug	Sept	3rd Q
Adams	44	43	46	133
Allen	92	78	41	211
Ashland	68	42	33	143
Ashtabula	13	30	27	70
Athens	15	41	12	68
Auglaize	14	7	11	32
Belmont	29	24	15	68
Brown	8	12	9	29
Butler	109	106	107	322
Carroll	21	17	18	56
Champaign	17	19	4	40
Clark	82	98	86	266
Clermont	43	83	58	184
Clinton	29	44	41	114
Columbiana	49	57	42	148
Coshocton	23	12	6	41
Crawford	16	22	27	65
Cuyahoga	596	497	513	1,606
Darke	26	30	15	71
Defiance	18	30	13	61
Delaware	43	103	63	209
Erie	43	82	81	206
Fairfield	242	269	237	748
Fayette	20	35	7	62
Franklin	202	163	188	553
Fulton	37	47	27	111
Gallia	15	14	12	41
Geauga	27	32	1,328	1,387
Greene	101	164	85	350
Guernsey	9	15	14	38
Hamilton	239	288	228	755
Hancock	32	39	32	103
Hardin	28	18	21	67
Harrison	17	11	15	43
Henry	6	13	9	28
Highland	24	23	18	65
Hocking	42	45	29	116
Holmes	2	8	2	12
Huron	36	43	33	112
Jackson	10	5	18	33
Jefferson	22	22	29	73
Knox	10	14	21	45
Lake	142	112	92	346
Lawrence	21	36	13	70

County	July	Aug	Sept	3rd Q
Licking	58	47	52	157
Logan	13	20	23	56
Lorain	113	104	197	414
Lucas	515	367	366	1,248
Madison	32	13	46	91
Mahoning	213	167	118	498
Marion	51	49	39	139
Medina	43	71	53	167
Meigs	10	18	11	39
Mercer	6	20	11	37
Miami	29	37	51	117
Monroe	5	2	6	13
Montgomery	373	312	296	981
Morgan	3	13	5	21
Morrow	5	18	6	29
Muskingum	148	60	50	258
Noble	3	8	5	16
Ottawa	73	24	12	109
Paulding	5	2	4	11
Perry	46	53	45	144
Pickaway	15	15	12	42
Pike	11	10	9	30
Portage	42	34	34	110
Preble	7	31	49	87
Putnam	29	28	18	75
Richland	36	29	33	98
Ross	33	31	154	218
Sandusky	138	66	63	267
Scioto	30	37	34	101
Seneca	58	39	30	127
Shelby	23	21	36	80
Stark	333	339	195	867
Summit	154	166	111	431
Trumbull	145	136	129	410
Tuscarawas	36	62	33	131
Union	19	19	21	59
Van Wert	9	27	40	76
Vinton	7	3	5	15
Warren	45	71	50	166
Washington	22	20	24	66
Wayne	40	63	31	134
Williams	22	24	34	80
Wood	51	47	64	162
Wyandot	4	6	3	13

Program totals reported:

July	August	September	Total 3rd Quarter
5,735	5,622	6,334	17,691

Totals adjusted for Franklin Co. to remove OSHIIP staff.

Chart shows reported counseling activity only. Please report every session.

Reporting is easy... go to shipnpr.shiptalk.org or send in a completed client contact form.

Volunteer Feature

Alice Barnes Curth loves helping clients save on their prescriptions

In 2005, when Delphos Senior Citizens, Inc., searched for an outreach specialist to help the agency's clients with Medicare's new drug benefit, Alice Barnes Curth answered the call.

You could say Delphos Senior Citizens struck gold by hiring Alice. Her many loyal clients are testimony: Alice has reported 189 contacts this year, through Nov. 25.

"My clients know I won't shuffle them in and out," she said. "I work at finding every client the best plan."

Alice's skill running comparisons at medicare.gov fits perfectly during the annual open enrollment season. In earlier parts of the year she may help people apply for Medicaid and other assorted forms of assistance, as well as conduct drug plan comparisons for new beneficiaries and people getting Part D extra help. (People with extra help can change plans anytime).

A part-time employee — she works 20 - 25 hours each week — Alice has created a following. Thanks to the physical location of Delphos Senior Citizens, people from three counties (Allen, Van Wert and Putnam) come to Alice for help.

One client presented Alice with a case no other agency had been able to solve. The woman's Advantage plan failed to pay her medical costs even though she had reached her out-of-pocket spending limit that year.

"I looked at her EOB (explanation of benefits) and understood it," Alice said. With Alice's assistance the client wrote a winning appeal,

resulting in a \$3,000 reimbursement from the plan.

Rightfully proud of her good work, Alice said, "This client comes in every year now."

Alice and husband Michael have four sons, ages 10 - 23 — "nice and spread out," Alice said laughing. The psychology degree she earned at The Ohio State University likely helped during her stay-at-home mom days prior to joining Delphos Senior Citizens.

To make sure she's always busy, she volunteers with Cub Scouts and at her church.

"Tracking dollars saved is fun for me," she said. Her clients have saved about \$34,000 so far this season, simply by Alice identifying a better plan for 2013.

She explained, "Most of the savings are due to new or existing prescriptions not being covered by the old plan."

Alice likes relying on the OSHIIP office as backup. A married couple she spoke with received conflicting information from an insurance agent. Alice asked the clients to call our consumer hotline (1-800-686-1578) for verification of what she had told them. "I can understand a beneficiary not knowing who to believe," she said.

The hotline provided information that matched what Alice had told them and the couple have become loyal clients.

Thank you, Alice. And thank you to Delphos Senior Citizens, Inc. OSHIIP could not exist without your help and dedication.



***Clients in Allen,
Van Wert & Putnam
counties count on Alice***

News You Can Use

In Ohio there were 76,545 people age 90 to 99 in 2010. These nonagenarians are less than one percent of the state's total population, but their number is expected to surpass 100,000 by 2020. Recent research completed by an Ohio woman identifies 20 traits that can lead to a long, healthy, productive life. Read on...

As our population ages, it's helpful to learn what drives the new longevity. How have today's nonagenarians lived such long and fulfilling lives? A freelance writer and photographer in Cincinnati, Connie Springer, witnessed her own mother's last years and was left with negative feelings toward aging. The experience left her wondering if living for a long time necessarily led to the poor quality of life her mother had suffered. She set out to learn better ways of handling the aging process.

She began by interviewing a neighbor (age 90) of a friend. The woman is a passionate gardener blessed with good health and is constantly on the go. She attributed her long life to an optimistic bent and doing things in moderation. "Don't dwell on your age," she advised. "Just keep your body moving!"

Encouraged by this life approach, Connie searched for other nonagenarians who are active, engaged and connected.

Over a two years, she met with 28 "lively nonagenarians." Although they had no secrets to a long life, Connie noted a number of characteristics they had in common and compiled a list she calls the 20 Personality Traits of Lively Nonagenarians:

1. Flexibility (being willing to adapt to new situations)
2. Having a sense of humor
3. Living simply
4. Taking one day at a time
5. Never turning down an invitation
6. Doing things in moderation (particularly in regard to food)
7. Getting regular exercise

8. Having an optimistic attitude
9. Keeping mentally stimulated
10. Being open to meeting new people
11. Relating to younger people
12. Being connected to friends and family
13. Involvement in enjoyable activities
14. Loving to read
15. Having a "nothing can stop me" outlook
16. Sharing and caring
17. Not thinking about age
18. Being interested in what's going on around you
19. Never quitting learning
20. Being just plain lucky (blessed with good genes, good health and meaningful relationships)

Connie concludes these traits don't come with age; people who demonstrate them do so throughout their entire lives.

She says, "One thing is certain from meeting these lively nonagenarians: I know that the notion that time must inevitably inflict incapacity and despair is fundamentally wrong.

"These 28 individuals consistently participate in their surroundings and maintain an interest in others. They broaden their horizons, continue to think in terms of purpose and goals, and keep their minds and bodies in shape with exercise and stimulating pastimes."

Connie Springer is the creator of a traveling exhibit, POSITIVELY NINETY: Interviews with Lively Nonagenarians and the author of a book by the same name (published in 2011). Springer received a 2007 City of Cincinnati Artist's Grant to help fund the project.

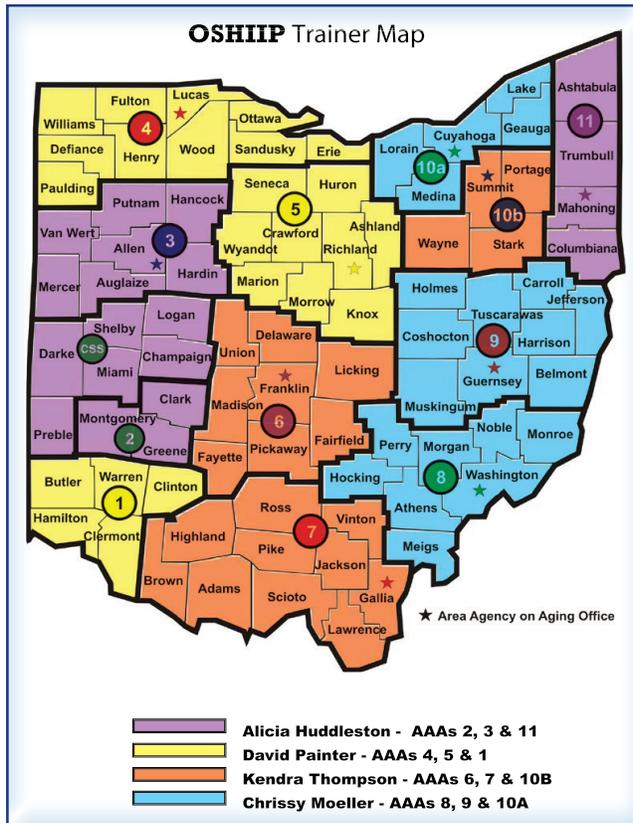
Copy & paste News You Can Use items into your newsletter, then complete a PAM form.

Welcome Alicia Huddleston

OSHIIP proudly announces new Trainer, Alicia Huddleston. If you recognize Alicia, there's good reason... she was an OSHIIP Trainer Assistant during last year's Medicare Open Enrollment period. Alicia replaces Lynn Heskett (now with the Arizona SHIP) and is excited to be back in a permanent role. "Being here feels like coming home," she said.



**OSHIIP Trainer
Alicia Huddleston**



Alicia was born in Texas and moved to the Columbus area at an early

age. She earned two degrees from The Ohio State University: a B.A. in Strategic Communication and a B.A. in Theater. Before joining the Ohio Department of Insurance, Alicia worked for Homeport by Columbus Housing Partnership and as a telecounselor for Undergraduate Admissions and First Year Experience at The Ohio State University.

When she's not at work, Alicia enjoys playing co-ed softball, taking improv and acting classes, and volunteering with a homeless ministry. She loves dogs and enjoys singing with her boyfriend in their church band.

Trainers' counties of responsibility have been adjusted; the new map is included here.

Alicia said she "can't wait to meet all the volunteers in my counties." Of course, that may have to be after open enrollment ends!

CMS is SMART (Surveillance Marketing Allegation Response Team)

The Centers for Medicare & Medicaid Services (CMS) conducts secret shopping of Medicare Advantage and Part D plan sponsors and monitors unreported marketing events. In 2012 the agency shopped 1,661 events by 84 plan sponsors in 48 states and reviewed 9,714 unique events by 86 plan sponsors. These secret shopper efforts resulted in 52 allegations of inappropriate marketing activity

- 56% of allegations were related to agent / broker conduct which includes marketing misrepresentation, aggressive marketing and potential steering
- 29% of the allegations were reported by state and county agencies (SHIPs, and Departments of Insurance)
- 19% were reported by insurance plans and brokers
- 19% were reported by the Senior Medicare Patrol (SMP)

2013 SMART will continue the secret shopping, review of unreported marketing events and investigations. To view the entire slide presentation go to:

<https://shiptalk.org/public/home.aspx?ReturnUrl=%2f>

Final 2012 Medicare Check-Up Events

OSHIIP sponsors Medicare Check-Up events in every Ohio county to help people evaluate their Part D plan and Medicare health plan options for next year. Our event schedule starts with the beginning of Medicare's annual enrollment period (Oct. 15), and winds down after Thanksgiving. We've listed the last of our scheduled events below. Attend a session to fulfill part of your annual recertification requirements. Be sure to invite any of your clients who may benefit from this program.

Lawrence County South Point



Tues., Nov. 27; 10:30 a.m.
Southern Branch Library
317 Solida Rd.

*Appointments only.
Call 1-800-582-7277.*

Summit County Twinsburg



Weds., Nov. 28; 10 a.m.
Twinsburg Senior Center
10260 Ravenna Rd.

*Presentation at 10 a.m.
Counseling appointments
from 12 noon - 3 p.m.
Call for an appointment:
(330) 963-8722.*

Hocking County Logan



Thurs., Nov. 29; 9 a.m.
Scenic Hills Senior Center
187 S. Spring St.

*Call 1-800-365-6581
for an appointment.*

Scioto County Portsmouth



Mon., Dec. 3; 10 a.m.
United Scioto Senior Activities, Inc.
117-119 Market St.

*Counseling by appointment only.
Call 1-800-582-7277.*

Vinton County McArthur



Tues., Dec. 4; 9 a.m.
Vinton Co. Senior Center
31935 State Route 93 N

➡ **THANK YOU for all your help at 2012 Check-Up events!**

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

Hancock Co. - Findlay
Dec. 5
3:30 p.m. - 5:30 p.m.
Tall Timbers
Industrial Park
2000 Production Dr.

New to Medicare

Delaware Co. - Delaware
Dec. 12
10 a.m. - 12 noon
Delaware Council
for Older Adults
800 Cheshire Rd.

New to Medicare

Franklin Co. - Columbus
Dec. 12
5:30 p.m. - 7:30 p.m.
Central Ohio
Area Agency on Aging
174 E. Long St.

Webinar training

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

End of Year Updates / Special Enrollment Periods

Tuesday, Dec. 18; 10 a.m. and 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/615412697>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/373885441>

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

What About 2013?

Thursday, Jan. 24; 10 a.m. and 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/805680137>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/272022888>

Scheduled training sessions for 2013

Refresher training

Franklin Co. — Columbus

March 28; 1 p.m. - 4 p.m.
State Library of Ohio
274 E. 1st Ave.

Lucas Co. — Toledo

April 16; 9 a.m. - 12 noon
Area Agency on Aging of NW Ohio
2155 Arlington Ave.

Huron Co. — Norwalk

July 16; 9 a.m. - 12 noon
Fisher Titus Medical Center
272 Benedict Ave.

Complete training

Franklin Co. — Columbus

Jan. 31, Feb. 7, 21 & 28; 9 a.m. - 3 p.m.
State Library of Ohio
274 E. 1st 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.

*More 2013 trainings
being scheduled...
please stay tuned*

Register online for all OSHIIP training sessions:

https://secured.insurance.ohio.gov/ConsumerApps/OSHIIP_Train_Reg/training_reg.aspx

2013 Medicare amounts

Medicare announced its 2013 amounts in late November; they are shown below.

Part A:

- \$1184 hospital deductible
- \$296 / day copay for days 61-90
- \$592 / day copay for days 91-160 (lifetime reserve days)
- \$148 / day copay in a Skilled Nursing Facility (SNF) for days 21-100

Part B

- \$104.90 monthly premium (most people)
- \$147 annual deductible



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
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of Insurance

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