

OSHIIP News

DECEMBER
2014

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

OSHIIP is Thankful for YOU!

This is the season of giving thanks and our program has many things to be thankful for... starting with you!

The Administration for Community Living (ACL) tracks and reports on performance measures for the 54 SHIP programs nationally.

ACL recently released its SHIP Performance Report for the period covering October 2013 — September 2014. Once again, you have made OSHIIP a huge success.

Read the numbers below then go to page 2 for graphics. From either view, your performance continues to be impressive! You have helped us...

- Achieve our **highest Overall Performance Score ever: 55.5%** (last year's score: 42.6%)
- Move up to our **highest national ranking ever: 14th** (we've passed 40 other SHIP programs in less than three years)
- Report **more client contacts than ever: 172,756**
- **Exceed exemplary attainment in 5 of the 8 Performance Measures for the first time ever**

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Happy Thanksgiving!



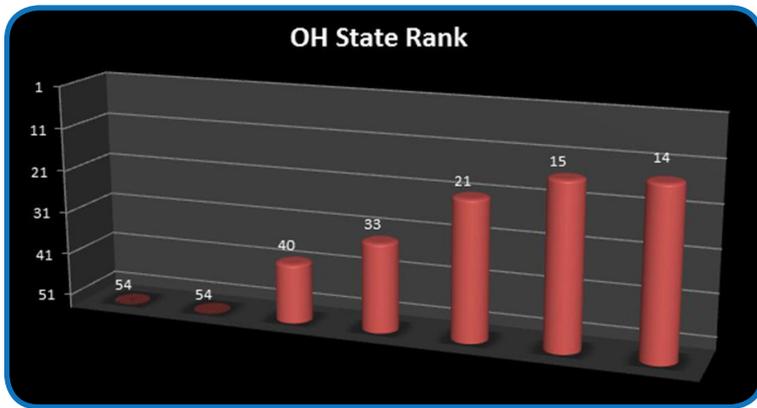
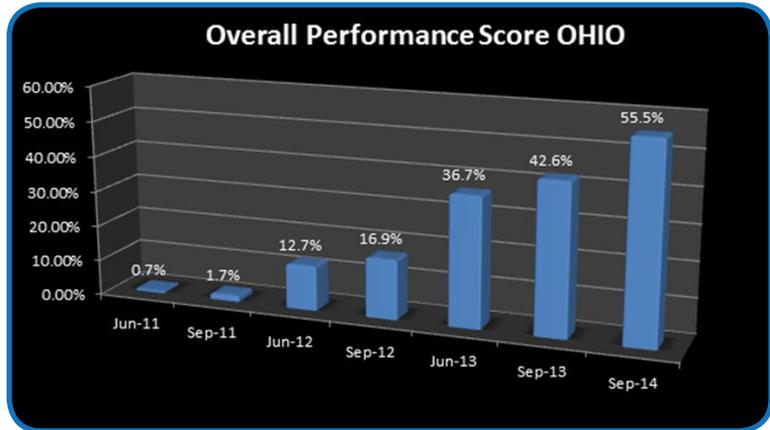
Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

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Achieved ➔
**Highest Overall
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Reported ➔
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172,756**



Volunteer Feature

Even prior to joining OSHIIP, Jill Schafer helped beneficiaries with drug costs

Well before Huron County's Jill Schafer knew about OSHIIP, and before Medicare started prescription coverage in 2006, Jill was helping people find ways to afford their medicines.

Jill is a nurse by trade, so assisting folks with wellness is natural. She's worked at Fisher-Titus Medical Center in Norwalk for 26 years, where she's currently the Community Benefits Health Education Coordinator.

"Fisher-Titus strives to give back to the community," Jill said. So when she lobbied to start Health Ministry, a program that works with local churches to help deliver health and wellness to community members, the medical center agreed.

"We saw a lot of people struggling with prescription costs," she said. "Many of those clients had Medicare."

Then came the run-up to 2006 and the introduction of Medicare drug coverage. Jill read everything she could find on the subject, which led to her learning about OSHIIP. She completed her initial training in September 2009.

"I knew OSHIIP would have real answers about Medicare drug coverage," Jill said. "Once I joined, I never looked back."

"My phone rings all the time. I get any call that's about prescriptions. It's great being needed and being able to help."

As you might expect, Jill maintains regular clients who contact her every year to check on their drug coverage. She is primary in scheduling and running OSHIIP's well-attended Check-Up event at Fisher-Titus each year.

"People can be overwhelmed during open enrollment," she said. "They're inundated with mail. I tell them, Medicare.gov is the only place to get an unbiased comparison. I'm here only

to give you information so you can make an informed choice.

"It's so sad when someone struggling with high costs comes in after open enrollment is over."

At the other end of the spectrum are people like the client Jill first met in 2011 when she found more than \$100,000 in savings for his chemotherapy drugs.

Jill said, "I've developed almost a personal relationship with him and his wife." The couple makes sure to see Jill every year during open enrollment.

One of OSHIIP's top reporters, Jill saves clients money throughout the year. In 2014, she's accounted for \$152,593 in savings!

Jill gets involved. She accepted the role of Huron County Coordinator almost immediately after becoming a volunteer.

She's also served a two-year term (2012 & 2013) on OSHIIP's

[Volunteer Advisory Board \(OVAB\)](#) and genuinely appreciated the opportunity.

"I learned so much through OVAB," she said. "I loved the brainstorming and hearing other people's stories."

Among the lessons learned: qualified people in retirement plans (such as OPERS) can get financial help through Medicare Savings Programs and the Low-Income Subsidy.

"I had never considered such a situation. Every OSHIIP volunteer should experience OVAB."

Jill has been married to her husband Gerry for nearly 28 years and they have three children, ages 25, 23 and 18.

Thank you, Jill, for all you do! And thanks to Fisher-Titus Medical Center — a great partner!



*Jill Schafer of
Fisher-Titus
Medical Center*

New Crew



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

Delaware Co.

Fred Marker
Dan Wiencek

Fairfield Co.

Heather Wollett

Hancock Co.

Rachel Durst

Muskingum Co.

Becky Bruce

Scioto Co.

Denise Rogers

Trumbull Co.

Jaclyn Giuriceo
Christine Hogan

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!

New to Medicare

Delaware Co.
Dec. 10 • 10 am
Council for Older Adults
800 Cheshire Rd.
Delaware 43015

Franklin Co.
Dec. 10 • 5:30 p.m.
COAAA
174 E. Long St.
Columbus 43215

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

Health Fair

Ottawa Co.
Dec. 5 • 11 am - 2 pm
Ottawa County Senior
Resources
7880 W. St. Rte. 163
Ottawa County Fairgrounds
Bulidng #3
Oak Harbor 43449

Medicare Check-Up

Coshocton Co.
Dec. 1 • 9:15 am
Coshocton Sr. Center
201 Browns Ln.
Coshocton 43812

Trumbull Co.
Dec. 2 • 9 am
Girard Multi-Generational
Center
443 Trumbull Ave.
Girard 44420
*Counseling by appointment
only; call 330-545-6596.*

Franklin Co.
Dec. 3 • 1 p.m.
Scioto Village
433 Obetz Rd.
Columbus 43207

Medicare Check-Up

Hamilton Co.
Dec. 3 • 10 a.m.
Sycamore Senior Center
4455 Carver Woods Dr.
Cincinnati 45242
*Counseling by appointment
only; call 513-984-1234.*

Noble Co.
Dec. 3 • 12 noon
Joyce M. Davis Sr. Center
300 Cumberland St.
Caldwell 43724
*Counseling by appointment
only; call 740-732-5129.*

Muskingum Co.
Dec. 4 • 9 am
Genesis HealthPlex
2800 Maple Ave.
Zanesville 43701
*Counseling by appointment
only; call 740-586-6553.*

Ohio Rules for MedSup Solicitation

News You Can Use

Ohio Administrative Code (OAC) Section 3901-8-09, *Solicitation and Sale of Medicare Supplement Accident and Health Policies*, regulates the way agents and brokers can sell MedSup (Medigap) policies. Here's what agents and brokers can and cannot do when soliciting Medicare supplement policies to Ohio beneficiaries. The first two bulleted items below describe newer protections added in 2012.

- Specified unsolicited contact with Medicare-eligible persons (U.S. Mail is an exception) is prohibited. Insurance entities having business relationships with Medicare-eligible persons may continue the relationships.
- All marketing materials must carry a statement that disclaims any relationship with the federal government.

The remainder of the rule has been in place for some time and prohibits:

- Any representation by an agent or broker that such person is a "counselor," "advisor," or similar designation for any association or group of Medicare-eligible persons, obscuring the individual's actual role as an insurance agent or broker.
- Any act to induce an applicant or prospective applicant to sign a form, application, or document in blank.
- Inaccurate or misleading descriptions of the benefits provided by either Medicare itself or the MedSup policy being offered for sale.
- Use of any title, initials, or trade name giving the impression that an individual agent or broker is affiliated with or sponsored by the federal government.
- Any implication that the agent, broker or insurance company has authority from the federal government to discuss, modify, or review the applicant's or prospective applicant's current

insurance; or that the agent, broker or insurance company has access to official government records regarding the person's current insurance.

- Misrepresentation or incomplete comparison by an agent, broker or insurance company to induce a Medicare-eligible person to purchase, amend, lapse, forfeit, change, or surrender insurance.
- Failure to state, verbally and in writing, any of the following:
 - That the person making the solicitation is an insurance agent or broker.
 - That the solicitation is being made on behalf of an insurance company or companies, which must be identified.
 - That the prospective applicant can contact the Ohio Department of Insurance to confirm the agent is licensed.
 - That the broker or agent can be contacted at both an address and phone number provided.
 - That the insurance company can be contacted at the address and phone number provided.
 - That premiums can be paid directly to the insurance company.

Read the entire rule at:

<http://codes.ohio.gov/oac/3901-8-09>

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

Access info to use locally at Volunteer HQ

Download OSHIIP information you can use locally at our [Volunteer Tools](#) page on the Ohio Department of Insurance website. We show two examples below.

OSHIIP is the Ohio Senior Health Insurance Information Program
Free health insurance information and services for people on Medicare
A program of the Ohio Department of Insurance

Free services
OSHIIP can answer your questions about any of the matters listed below.

- Medicare health coverage for: people who are age 65 or older, people under age 65 with disabilities and people who qualify for both Medicare and Medicaid
- Medicare Advantage plans
- Medicare Part D (drug coverage)
- Long-term care insurance
- Medicare supplemental insurance
- Retiree health plan
- Home health care coverage

Medicare can be complicated. People of all ages call OSHIIP to get information for themselves or their parents, grandparents and other older family and friends who are covered by Medicare. One way you can help is by taking the time to understand Medicare and other senior insurance topics such as long-term care insurance.

Local volunteer counselors
OSHIIP is involved in your neighborhood.

- OSHIIP has trained and certified more than 800 volunteers across the state
- Our volunteer counselors are experts on Medicare and related health insurance information
- A local volunteer can meet with you in person or speak with you over the telephone

How to contact your local OSHIIP information site:





The Ohio Senior Health Insurance Information Program is a service of the Ohio Department of Insurance.

Continued on page 2 →

Governor John R. Kasich
www.insurance.ohio.gov
Lt. Governor / Director Mary Taylor



OSHIIP Services Site Flyer

This 2-page document is our basic program brochure, formatted to allow you to add local contact information.

Many Ohio beneficiaries already know about our program and the good things we do. Many more do not know. Some are people who might talk to a neighbor over calling an 800 number.

Give people who live nearby contact details by modifying this flyer with your name, your facility name, your address & phone number.

Post it in a well-travelled space or hand it out to those you meet.

OSHIIP Recruitment Site Flyer



There are several different ways interested people can learn about OSHIIP and the volunteer opportunities our program offers.

Because you lead by example, existing OSHIIP volunteers like you tend to be our strongest recruiters!

Adding your local contact information to this flyer may help someone take the first step toward becoming an OSHIIP volunteer.

And since these new volunteers are local to you, the result is more assistance for your area's clients.

Get involved and make a difference

Volunteer for OSHIIP and be a lifeline to those in need

Whether to buy food or medications is a decision no one should have to make. Yet many of Ohio's Medicare beneficiaries are forced to do just that. You can be a lifeline to those who desperately need assistance solving this dilemma by joining the OSHIIP team.

OSHIIP offers free, unbiased information and health insurance counseling to people covered by Medicare, their families and caregivers.

OSHIIP has more than 800 volunteers across the state, but we need people like you to help in your area. Our volunteer training and related reference materials are free. You can choose from five different volunteer opportunities to match your background and / or experience.

To learn about local volunteer opportunities, please contact:



OSHIIP is the Ohio Senior Health Insurance Information Program, a service of the Ohio Department of Insurance.

2014 Refresher Webinar Training

*Need your annual Refresher Training? Register to take a webinar this month!
You just need a computer and phone to participate.
Choose a convenient session from the list below.*

2014 Final OSHIIP Refresher Training

Wednesday, December 10, 10 a.m. & 2 p.m.

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/391925313>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/296042288>

Call 1-877-820-7831
Passcode: 896960

2014 Final OSHIIP Refresher Training

Thursday, December 18, 10 a.m. & 2 p.m.

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/790134209>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/973064121>

Welcome to Medicare — Open to the public; invite your clients

Monday, December 15, 6 p.m.

To join this session:

<https://attendee.gotowebinar.com/register/108976902>

Complete face-to-face training 2015

The 5-day training described below is for volunteers who are new to OSHIIP. Refresher trainings (for existing volunteers) and additional complete trainings are being scheduled for next year and will be listed here when confirmed. Prospective volunteers are encouraged to consider OSHIIP's online training as an alternative. To register for our online training, please email

rebecca.hayward@insurance.ohio.gov



Complete training

Franklin Co. • Starts February 5

Feb. 5, 12, 19, 26 & March 26

9 a.m. - 3 p.m.

State Library of Ohio

274 E. 1st St.

Columbus 43201

Register for face-to-face training at:

<http://www.insurance.ohio.gov/Consumer/OSHIIP/SitePages/training.aspx>

Our progress as of Nov. 21, 2014



LOCAL HELP FOR PEOPLE WITH MEDICARE

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CCFs & PAMs based on Grant Year: 4/1/14 - 3/31/15



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

John R. Kasich
Governor

Mary Taylor
Lt. Governor / Director