

OSHIIP News

JANUARY
2013

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

OSHIIP preparing for a great 2013!

Kick off the new year with 5 Regionals

Back by popular demand! You are cordially invited to attend one of our five Regional training sessions, scheduled for March 2013. Attending a Regional training will help you maintain your OSHIIP volunteer status, as it fulfills your 2013 requirement for Refresher training. Plan for a full day of learning, sprinkled with helpings of fun.

March 5 in Solon (Cuyahoga Co.)

Solon Sr. Center

9 am - 3 pm

March 7 in Middletown (Butler Co.)

Mid-Point Middletown Library

10 am - 4 pm

March 11 in Columbus (Franklin Co.)

State Library of Ohio

9 am - 3 pm

March 20 in Toledo (Lucas Co.)

Area Agency on Aging NW Ohio, Inc.

9 am - 3 pm

March 26 in Portsmouth (Scioto Co.)

Friends Community Center

9 am - 3 pm

To attend a Regional, please RSVP to: becky.sells@insurance.ohio.gov

➡ **We'll continue to offer other trainings throughout 2013 as well.**



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

Medicare amounts

	2012	2013
PART B PREMIUM	\$99.90 *	\$104.90 *
PART B DEDUCTIBLE	\$140	\$147
PART A HOSPITAL DED.	\$1,156	\$1,184
HOSPITAL CO-PAYMENTS IN-PATIENT DAYS 61-90	\$289/DAY	\$296/DAY
HOSPITAL CO-PAYMENTS BEYOND DAY 90	\$578/DAY	\$592/DAY
SKILLED NURSING FACILITY DAYS 21-100	\$144.50/DAY	\$148/DAY

PART A PREMIUM

PREMIUM 40 OR MORE QTRS.	\$0	\$0
PREMIUM 30-39 QUARTERS	\$248	\$243
PREMIUM 30 QTRS. OR LESS	\$451	\$441

* *Part B premium may be higher based on income:*

Single with income of \$85,001 - \$107,000 or Married with income of \$170,001 - \$214,000	\$146.90
Single with income of \$107,001 - \$160,000 or Married with income of \$214,001 - \$320,000	\$209.80
Single with income of \$160,001 - \$214,000 or Married with income of \$320,001 - \$428,000	\$272.70
Single with income above \$240,000 or Married with income above \$428,000	\$335.70

⇒ *Part D extra premium amounts for those with higher incomes: page 6.*

Volunteer Feature

Fayette County's Cheryl Stockwell advocates with enthusiasm

Cheryl Stockwell sang gospel professionally for 17 years before joining the Fayette County Council on Aging, and built up a significant amount of good will doing so. Now that she's the commission's Director, Cheryl doesn't hesitate to call on contacts from her singing career to help people on Medicare.

Such advocacy earned Cheryl the county's Business Hometown Hero award in 2010 for finding a way to keep clients from losing needed assistance.

"Our nutrition program serves many more people than are approved," Cheryl explained.

To keep vulnerable folks from having their services stopped, Cheryl called on clubs, churches and other organizations she knows from her gospel-singing days. She offered to give concerts and talks in her free time and has collected donations amounting to \$168,000 to date.

The result? "Not one person lost the services they've had," she said.

Cheryl focuses on how she can help Fayette County seniors get needed services. She's responsible for supportive services offered by the aging commission, including those provided through OSHIIP.

Considering all aging commission issues, Cheryl personally assisted 170 Fayette residents last year in November alone.

She also maintains the title of Senior Advocate at the aging commission. In this role, Cheryl stays with clients admitted to a hospital until a family member can arrive.

"Hospitals can be a scary place," she said.

In fall, Cheryl spends most of her office time helping clients identify their best Medicare coverage for next year.

She started work at the commission during the 2006 open enrollment with virtually no training.

Cheryl taught herself how to run drug plan comparisons at medicare.gov. Her initial OSHIIP training came in early 2007.

Reporting her contacts for shiptalk is easy; Cheryl just makes sure to add them when she reports for her paid job.

Cheryl's parents advised her to help, not judge. — advice she takes to heart.

"I can't give up on helping someone in need," she said. When necessary, Cheryl will appeal to local churches and businesses for client assistance.

"Being a hometown girl helps because they know me," Cheryl said. She has also received financial help for clients by petitioning drug manufacturers.

Her husband, Creg is a retired pharmacist, and, like Cheryl, a lifelong Fayette County resident. Creg helps out at friends' pharmacies two or three days each week. The couple have two grown sons.

Cheryl graciously gave credit to members of the commission staff who "all have huge hearts"... Lori Bach, Jowanna Hood, Bonnie Kellenberger, and OSHIIP Volunteer Counselor Joyce Long.

"I'm a gospel singer who somehow ended up helping seniors," Cheryl said. "I feel God put me where he wanted me." We're grateful!



*Cheryl Stockwell
finds many creative
ways to help clients*

Health Savings Accounts & Medicare

News You Can Use

Health Savings Accounts (HSAs) were created in 2003 so that individuals who are covered by High Deductible Health Plans could receive tax-preferred treatment of money saved for medical expenses. OSHIIP has received a substantial number of questions regarding HSAs and Medicare. Generally, an adult who is covered by a high-deductible health plan (and has no other first-dollar coverage) may establish an HSA. Being eligible for Medicare does not disqualify you from having an HSA, but enrolling in Medicare will prevent you from contributing to an existing HSA.

Q: I've just turned 65 but am not ready to retire any time soon. I want to keep my employer health insurance plan until I do retire. Can I continue contributing to my Health Savings Account?

A: Yes. If you're qualified for Medicare but do not enroll, you can keep making contributions to your HSA.

Most employer HSA plans are coupled with a High Deductible Health Plan (HDHP). HDHPs are considered current group coverage. With current group health coverage, you can sign up for Medicare without penalty when you stop working or lose the HDHP coverage.

You will no longer be able to contribute to the HSA if you enroll in Medicare. Social Security income must also be delayed. Applying for Social Security starts Medicare Part A (hospital insurance) and disqualifies you from coverage under the HSA.

Q: My spouse will be eligible for Medicare halfway through this year and he plans to enroll at that time. How much can he contribute to his HSA this year?

A: He can contribute to the HSA only as long as he's not covered by Medicare.

Contributions must be prorated accordingly. Medicare coverage begins the first of the month. If he turns 65 in July, coverage can start July 1. In this case, the prorated amount would be one-half of the annual amount allowed; the HSA will cover him through the first half of the year.

Q: What if I have money left over in my HSA when I join Medicare? Can it be used for anything?

A: Although you can no longer make contributions to the HSA, you can use the money to pay the Medicare Part B premium and for costs under Medicare Part D or Advantage plans.

Leftover HSA money can also be used for co-payments and deductibles you pay for medical expenses, out-of-pocket costs for prescription drugs, vision and dental care, but cannot be used to pay Medicare supplement premiums.

You can use leftover HSA money for non-medical expenses as well. In such cases, income taxes will apply. People over age 65 do not suffer any other penalties when using the money to pay non-medical costs.

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

Medicare Advantage plans in 2013

Medicare Advantage plans serve geographic areas and offer comprehensive health benefits that often include prescription drug coverage. Plans are listed here by type. Companies may have multiple plans although every plan may not be available where you live. Go to www.medicare.gov for the plans serving your county, or call OSHIIP at 1-800-686-1578. Call the company for plan information.

Health Maintenance Organization (HMO)

Aetna Medicare: 1-800-832-2640
 Anthem Senior Advantage: 1-800-797-5957
 Humana Gold Plus: 1-800-833-2364
 Kaiser Permanente Medicare:
 1-877-408-3495
 MediGold: 1-800-964-4525
 Paramount Elite : 1-800-462-3589
 PrimeTime Health Plan: 1-800-577-5084
 SummaCare Secure: 1-888-464-8440
 The Health Plan SecureCare:
 1-877-236-2290
 UnitedHealthcare AARP
 MedicareComplete: 1-800-547-5514
 Wellcare Value: 1-877-817-5794

Preferred Provider Organization (PPO)

Aetna Medicare: 1-800-832-2640
 Anthem Medicare Preferred and Blue
 Medicare Access: 1-800-797-1765
 HealthAmerica Advantra: 1-866-608-8044
 HumanaChoice and Prime Choice:
 1-800-833-2364
 MediGold Choice: 1-800-964-4525
 PrimeTime Health Plan: 1-800-577-5084
 The Health Plan SecureChoice:
 1-877-236-2290
 Universal Health Care Hassle-Free:
 1-800-965-7034

Private Fee-for-Service (PFFS)

Humana Gold Choice: 1-800-833-2364
 Universal American Today's Options
 Premier: 1-866-418-1923
 Universal Health Care Any, Any, Any:
 1-800-965-7034

Special Needs Plan (SNP)

Special Needs Plans are generally available only to people who are covered by both Medicare and Medicaid (dual eligibles).

Advantage by Buckeye Community Health
 Plan (HMO): 1-866-389-7690
 CareSource Advantage (HMO):
 1-800-708-87294
 Humana Gold Plus (HMO): 1-800-833-2364
 Molina Medicare Options Plus (HMO):
 1-866-403-8293
 UnitedHealthcare Dual Complete (HMO):
 1-888-834-3721
 United HealthCare Nursing Home Plan
 (HMO or PPO): 1-888-834-3721
 Wellcare Access (HMO): 1-877-817-5794

Programs for All-Inclusive Care for the Elderly (PACE) Plan

PACE plans help eligible people age 55 or older who need chronic care stay independent as long as possible.

McGregor PACE:
 (216) 791-3580 or (216) 957-2300
 TriHealth Senior Link: (513) 531-5110

Please note: www.medicare.gov is the source for this information.

2013 Part D extra premium amounts for people on Medicare who have higher incomes

Some people must pay more for their prescription drug plan. Individuals and married couples filing jointly are affected. The extra amount is added to the drug plan premium.

2011 income

Extra amount added to premium

Individuals, \$85,001-\$107,00 Married couples, \$170,001-\$214,000	\$11.60
Individuals, \$107,001- \$160,000 Married couples, \$214,001-\$320,000	\$29.90
Individuals, \$160,001 to \$214,000 Married couples, \$320,001 to \$428,000	\$48.10
Individuals above \$214,000 Married couples above \$428,000	\$66.40

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

Franklin Co. - Columbus

January 3
12 noon - 1 p.m.
Berwick Party House
3232 Refugee Rd.

Stark Co. - Canton

January 22
9 a.m. - 11 a.m.
Mercy Hall at
Mercy Medical Center
1320 Mercy Dr. NW

Muskingum Co. - Zanesville

February 19
4:30 p.m. - 5:30 p.m.
Century National Bank
14 S. Fifth St.

New to Medicare

Delaware Co. - Delaware

January 9, 10 a.m. - 12 noon
Council for Older Adults
800 Cheshire Rd.

Erie Co. - Perkins Township

January 30 (2 sessions)
2 p.m. - 4 p.m.
6 p.m. - 8 p.m.
Erie Co. Services Center
2900 Columbus Ave.

Franklin Co. - Columbus

February 13
5:30 p.m. - 7:30 p.m.
Central Ohio Area
Agency on Aging
174 E. Long St.

Understanding Original Medicare vs Medicare Advantage Plans

Erie Co. - Huron

February 20
2 p.m. - 4 p.m.
Huron Library
333 Williams St.

Erie Co. - Vermillion

March 20
3 p.m. - 8 p.m.
Vermillion Ritter Library
5860 Liberty Ave.

Webinar training

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

PASSPORT

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>

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

Long-Term Care Insurance Review

Tuesday February 26: 10 a.m. and 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/250449177>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/183224832>

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.

Warren Co. — Lebanon

April 9; 9 a.m. - 12 noon

Warren Co. Community Services

570 N. St. Rte. 741, Room 218

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.

Cuyahoga Co. — North Royalton

April 9, 16, 23, 30; 9 a.m. - 3 p.m.

North Royalton Office on Aging

13500 Ridge Rd.

Lake Co. — Mentor

June 4, 11, 18 & 25; 9 a.m. - 3 p.m.

Lake Co. Council on Aging

8520 East 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.

Register online for all OSHIIP training sessions:

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

***January 1 - February 14 is Medicare Advantage
disenrollment period***

People enrolled in a Medicare Advantage (MA) plan who want to return to Original Medicare can make this change anytime from Jan. 1 through Feb. 14.

If your MA plan includes prescription drug coverage, you can also choose a stand-alone Part D plan. Your new coverage will begin the first day of the month after the plan gets your enrollment form.



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
**Ohio Department
of Insurance**

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Governor

Mary Taylor
Lt. Governor / Director