

# OSHIIP News

JUNE  
2013

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

## New term starts for OVAB

The OSHIIP Volunteer Advisory Board is known as OVAB, and members are ready for another productive year. This ninth OVAB term features three returning members and four new members. The board's mission is to enhance volunteer efficiency and productivity. OVAB uses its collective professional expertise, regional knowledge, and volunteer experience to help direct volunteer education, recruitment and retention; special interest beneficiary outreach; and the technological enhancement of both beneficiaries and volunteers regarding Medicare.

OSHIIP Outreach Specialist Becky Hayward administers OVAB. To learn more, contact Becky at [rebecca.hayward@insurance.ohio.gov](mailto:rebecca.hayward@insurance.ohio.gov) or by calling 1-888-686-8657 (option 2).

### New Members

**Stephanie Aronhalt** of Hamilton County joined OSHIIP in 2012. She works for Jewish Family Service in Cincinnati as a licensed independent social worker and Aging Services Operations Manager. Stephanie works directly with clients, supervises other social workers and manages Council on Aging contracts.

She became an OSHIP volunteer to help people get the insurance that best fits their needs. "Too many of my clients enrolled in the wrong plan because they relied on an insurance agent who did not have the client's best interest in mind," she said.

Stephanie spends her free time exercising, especially outdoors. She hopes to gain resources, information sharing and networking through participation in OVAB.



### OVAB 2013-2014 Kick-Off Meeting

Front (l-r): Becky Hayward, Stephanie Aronhalt, Becky Plank\*, Jill Shaffer, Debbie Zwicker, Kristi Bowman. Back: Jerry Slabe, Terri Gursky\*, Linda Bishop\*, T.E. Baines\*.

Not pictured: Ron Koncal\*, Jackie Simpson, Patti Stineman.

\* - Retiring Board Member

OVAB continued next page ⇨



**Mary Taylor**  
Lt. Governor /  
Director



**ODI**  
Ohio Department  
of Insurance

**OVAB continued**

Another new OVAB member is **Kristy Bowman** of Gallia County. Kristy has been an OSHIIP volunteer since 2008 and is the OSHIIP 2012 Coordinator of the Year.

Employed as Benefits Specialist/Community Services Program Assistant at the Area Agency on Aging District 7, Kristy joined OSHIIP as part of her job. "It quickly became a passion. I helped so many people in just a short time," she said.

Kristy loves having her family for dinner at her house on Sundays and holidays. She wants to share and investigate ways to reach as many clients as possible through her time in OVAB.

**Jerry Slabe** of Cuyahoga County also joined OSHIIP in 2012. Jerry is a true volunteer who was in social work for 30 years as a program specialist/manager/director, then spent 8 years as Assistant to the Director of Catholic Charities.

"I became an OSHIIP volunteer after helping my mother navigate through Medicare Advantage, MedSup and Part D," he said. "I want to help seniors because I know the issues they face."

Jerry plays golf "when the weather permits." He hopes to bring to OVAB the perspective of a new

volunteer unaffiliated with any other organization (aging office, senior center, etc.) serving the Medicare population.

OVAB's final new member this term is **Patricia (Patti) Stineman**. Patti does most of her OSHIIP counseling in Erie Co. She's been a volunteer since August of last year.

From a career in business, Patti came to know the rewards of helping older adults. She is an active member in Eldercare Professionals of Ohio. Patti said, "My passion is working with older adults. OSHIIP was the next right step for me."

Patti enjoys spending time with family. In fact, her 90-year-old mother just recently retired. "She is truly my inspiration," Patti said. She wants to explore how to identify and develop future volunteers from her time in OVAB.

**This term's returning OVAB members:** **Jill Shaffer** (Huron Co.), **Jackie Simpson** (Lucas Co.) and **Debbie Zwicker** (Fairfield Co.).

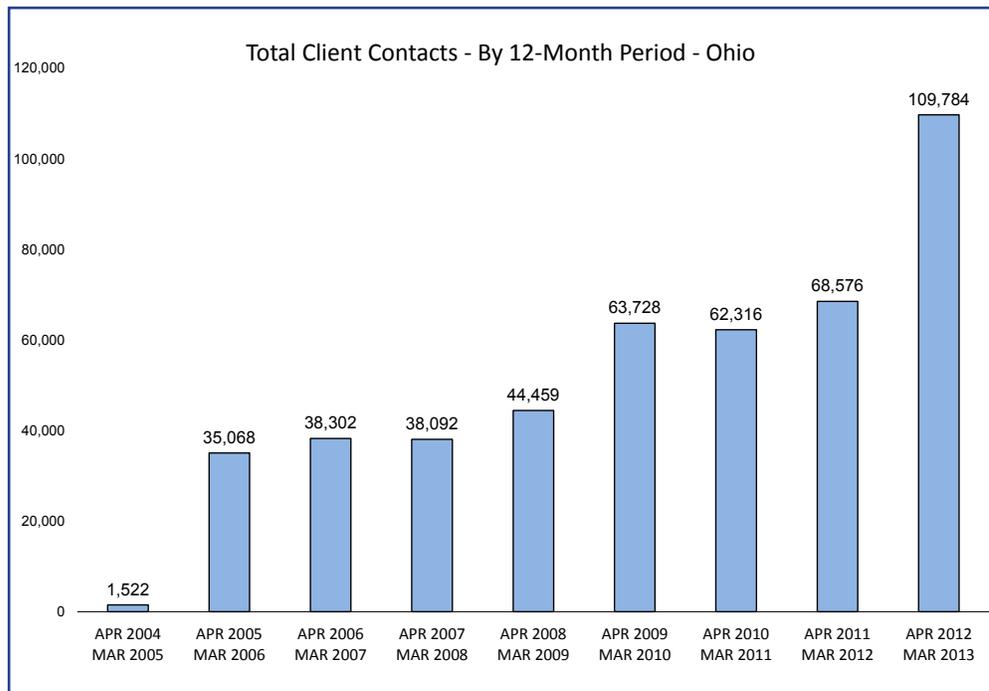
**Retiring board members:** **T.E. Baines** (Butler Co.), **Linda Bishop** (Muskingum Co.), **Terri Gursky** (Stark Co.), **Ron Koncal** (Franklin Co.) and **Becky Plank** (Ashland Co.).

**Picture this: OSHIIP Client Contacts go through the roof**

Sometimes a visual can really make a point! We thought you might enjoy seeing this graphic from CMS. It shows OSHIIP client contacts for several past grant years.

Check out the steady climb we've shown in client contacts over time. Then check the very large increase you gave us in the most recent year, 2012-2013.

We can't thank you enough!



## Provider rules for opting out of Medicare

### *News You Can Use*

Physicians and other health practitioners who wish to do so can “opt out” of the Medicare system. Medicare opt out lasts for a two-year period. During this time the physician or practitioner who treats Medicare patients must enter a “private contract” with each patient. This means the patient agrees to pay the entire bill (Medicare will pay nothing). Read more rules on Medicare opt out below.

**Q:** What are the requirements for opting out of Medicare? How often can a physician or practitioner opt out or return to Medicare?

To opt out of Medicare:

Participating providers are allowed to opt out only at the beginning of each calendar quarter, and must submit a valid affidavit postmarked 30 days prior to the first day of each new quarter.

Non-participating physicians and practitioners can opt out at any time; the effective date must occur after the date the affidavit is signed.

The opt out contract lasts for two years, starting the date the physician or practitioner files and signs an affidavit that he or she has opted out of Medicare. Then the provider could decide to return to Medicare or to opt out again.

A private contract must be entered with each Medicare beneficiary effective when the opt out period begins.

**Q:** Must a provider / practitioner enroll in Medicare?

If the provider/practitioner provides services that are eligible for Medicare reimbursement, and provides these services to Medicare beneficiaries, Mandatory Claim Submission laws require the provider/practitioner to apply for a Provider Identification Number. Enrollment in Medicare is not required if the provider does not treat Medicare patients.

**Q:** What does opt out mean?

A provider who opts out of Medicare is permitted to contract privately with Medicare patients or beneficiaries to provide covered services. The beneficiary agrees to pay fully out-of-pocket for a Medicare-covered service after signing a private contract with the provider/practitioner. The provider agrees not to submit a claim to Medicare during the prescribed two-year opt-out period, although the service would be covered if a claim were submitted.

**Q:** Who can “opt out” of Medicare under this provision?

Certain physicians and practitioners can opt out of Medicare. Physicians include doctors of medicine, osteopathy, optometry, podiatric medicine and doctors of dental surgery. Practitioners permitted to opt out are physician assistants, nurse practitioners, clinical nurse specialists, certified registered nurse anesthetists, certified nurse midwives, clinical social workers, and clinical psychologists.

**Q:** What is a private contract? What does it mean to a Medicare beneficiary who signs it?

A private contract is a contract between a Medicare beneficiary and a physician or other practitioner who has opted out of Medicare for two years for all covered items and services furnished to Medicare beneficiaries (Balanced Budget Act of 1997).

In a private contract, the Medicare beneficiary agrees to give up Medicare payment for services furnished by the provider and to pay the provider without regard to any limits that would otherwise apply to what the physician or practitioner could charge. Medicare will not pay; Medicare supplemental insurance will also not pay.

**Q:** How do private contract rules work when Medicare is the secondary payer?

The rules are the same: the provider must have a private contract with the Medicare beneficiary. Medicare will not make secondary payments for furnished items and services.

**Q:** Is there an exception when a Medicare patient needs urgent or emergency care? Can a physician who has opted out provide treatment?

Yes. Even though a provider has opted out of Medicare, urgent and emergency care situations are exceptions to the opt out rules.

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

## New Crew



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

### Ashland Co.

Susan Staley

### Lorain Co.

Carrie Adams

Brenda Bonenberger

Tasha Ford

Linda Milchen

Stacy Pennell

### Cuyahoga Co.

Jacquelyn Adams

Janice Asad

De Neitra Brown

Nancy Lowery-Bregar

Lisa McDougal

MaryAnn Nicolay

Tristan W. Rader

Toya Rogers

Mark Yenny

### Medina Co.

Juliana Szalontai

### Portage Co.

Betty Bramlet

### Stark Co.

Jim Warner

### Summit Co.

Roberta Schlegel

Althea Thomas

Nancy VanDuyn

## staff spotlight



*Chrissy Moeller*

### *Chrissy Moeller, Assistant Program Director*

Right after college I worked in marketing, then began my OSHIIP career in November 2001 as a trainer. My background was not in insurance, and I found out what a challenge it can be trying to figure out Medicare. Just recently I became the Assistant Program Director. Helping beneficiaries understand their benefits and assisting them with any problems is work I truly enjoy.

OSHIIP has gone through many changes in the last decade. We have grown to become one of the lead SHIIP programs in the country. In my new position, I hope to help OSHIIP continue to grow and achieve our goals. I am proud to be part of such a great team, and enjoy the work we do.

In my personal life, I have a 16 month-old daughter, a husband, and two dogs who all keep me very busy. We just bought a house and I am looking forward playing in the yard with my daughter and decorating. In my free time, I like to exercise, watch movies, and read.

# Top volunteer reporters for 2012-2013

OSHIIP went from 68,575 client contacts in Grant Year 2011-2012 to 109,784 client contacts just one year later — a 60 per cent increase! Every OSHIIP volunteer helped achieve these terrific numbers. Here we recognize the volunteers who led our program in client contacts.

## Top 10

Name	Total Contacts	Name	Total Contacts
Vicki Woyan .....	4,391	Terri Gursky .....	975
Kristy Bowman .....	4,072	Linda Bishop .....	905
Lisa Burleson.....	3,987	Diane Cawood.....	839
Susan Millward.....	2,165	Diana Faulhaber .....	772
Debra Zwicker.....	1,120	Joan Garner .....	735

## These volunteers reported at least 100 client contacts in 2012

### 700 Club

Andrew Haggard

### 500 Club

CherylWitt  
Carmen Gordley  
Alan Meisterman  
Janet Guthrie  
Julie Hablitzel  
Trish Shinn  
Barbara Stivison

### 400 Club

Thomas Hoch  
Sally Davies  
Elizabeth Sullivan  
JoAnna Brace

### 300 Club

Debbie Zador  
Adam Van Boxel  
Kathy Petrella  
Jeff Dixon  
Cynthia Fitch  
Sarita Tate  
Lisa Adler-Bacon  
Jackie Simpson  
Kathleen Schulte

### 200 Club

Monique Graham-Lewis  
Alice Barnes  
Curth  
Sharon Burger  
Malorie Gatins  
Harry Wall  
Bette Buttermore  
Vivian Shumaker  
John Stevenson  
Karen Burkhardt  
Kim Hunter  
Mary Dunn  
Carla Mayfield  
Marilyn  
Harshman  
Barbara Bond  
Dianne Howard  
Tammie Mattis  
Cathy Ferguson  
Joyce Lewis  
Amelia Mazzei  
Carol Schmitkons  
Lu Ann Presser  
Judy Kahle  
Alyea Barajas  
Brenda Pollock  
Annette Overmyer  
Lindsey Gehret

### 200 Club

Lucille Wingard  
Patty Ricker  
James Wagner  
Judy Jacomet  
Deborah Redell  
Amy Krantz

### 100 Club

Dana Lewis  
Carolan Pallo  
Bernita Herr  
Jane Moog  
Cassie Herschler  
Shelly Fidler  
Donna Koehn  
Tammy  
Kolokowski  
Ronald Tate  
Judy Beckett  
Stephanie Helton  
Erika Mahle  
Bonnie Laurie  
Carol Simbeya  
Deb Gallagher  
Sara Karg  
Amy Crawford  
Vickie Carraher  
Kenneth  
Selander  
Christina Weber

### 100 Club

Kathy Ardrey  
Gloria Miller  
Paige Redd  
Deborah Gibson  
Mollie Kay  
Kristen Taylor  
LuAnn Willinger  
Pat Robinson  
Colleen Baker  
Teresa Mawer  
Joyce Aldridge  
Cheryl Stockwell  
Lorna Curtiss  
Kathleen Markus  
Estelle Scott  
Judy Mills  
Beverly  
Shindeldecker  
Jayne Wagner  
Charlotte Pieples  
Jill Schafer  
Elizabeth  
Flournoy  
Becky Plank  
Marilyn Travis  
Gerald Burton  
Amy Schossler  
Alana Stockard  
Karen Kramer

### 100 Club

Sheena Wright  
Connie Blum  
Karen Hill  
Cynthia Boaz  
Bob Guthrie  
Sabrina Jewell  
Sheryl Borgelt  
Alfred Williams  
Becky Carpenter  
Cindy Goodman  
Beth Kamer  
Ann Weaver  
Suzanne  
Hartenfeld  
Joan Myers  
Lisa Tullos  
Joanna Lui  
Jennifer Adams  
Melanie Moore  
Kathleen Kapusta  
Melissa Redick  
Shirley Robson  
Barbara Cooper  
Lisa Tackett  
Dawn Watts  
Michelle Clark  
Melanie Churchill  
Patricia Stineman  
Dottie Vollmar  
Ronald Koncal

**To Every OSHIIP Volunteer: Thank You For Our Best Year Ever!**

## *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!

#### *Medicare 101*

##### **Cuyahoga Co. • Cleveland**

June 4, 12 noon - 1 p.m.  
Case Western Reserve University  
MASAA, Room 320C

##### **Franklin Co. • Columbus**

June 6, 2 p.m. - 3 p.m.  
Cherry Blossom Apartments  
5252 Cherry Creek Prkwy.

##### **Shelby Co. • Sidney**

June 13, 12 noon - 2 p.m.  
Moose Lodge, 12 N. Broadway

##### **Stark Co. • Canton**

June 18, 9 a.m. - 11 a.m.  
Mercy Hall Amphitheatre  
1320 Mercy Dr. NW

##### **Clark Co. • Springfield**

June 24, 2 p.m. - 3 p.m.  
Villa Park Apartments, 1350 Vestor Ave.

#### *Welcome to Medicare*

##### **Auglaize Co. • St. Mary's**

June 4, 6 p.m.  
Auglaize Co. Council on Aging  
610 Indiana Ave.

##### **Cuyahoga Co. • Strongsville**

June 5, 10 a.m. - 2 p.m.  
Ehrnfelt Sr. Center, 18100 Royalton Rd.

##### **Delaware Co. • Delaware**

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

##### **Franklin Co. • Columbus**

June 12, 5:30 p.m. - 7 p.m.  
Central Ohio AAAA, 174 E. Long St.

##### **Auglaize Co. • Wapakoneta**

June 19, 11:30 a.m. - 1 p.m.  
Wapakoneta YMCA, 1100 Defiance St.

##### **Delaware Co. • Delaware**

June 26, 6 p.m. - 7:30 p.m.  
Council for Older Adults, 800 Cheshire Rd.

#### *Health Fair*

##### **Cuyahoga Co. • Broadview Hts.**

**Joint Health Fair**  
June 1, 9 a.m. - 12 noon  
Broadview Center, 9543 Broadview Rd.

##### **Cuyahoga Co. • North Olmsted**

**Great Northern Mall Sr. Wellness Expo**  
June 12, 9 a.m. - 1 p.m.  
Great Northern Mall  
4594 Great Northern Mall

##### **Cuyahoga Co. • Euclid**

**Cleveland Clinic Sr. Healthcare Expo**  
June 13, 10 a.m. - 2 p.m.  
Euclid Hospital, 18901 Lakeshore Blvd.

##### **Coshocton Co. • Coshocton**

**Coal Miners Health Fair**  
June 18, 9 a.m. - 12 noon  
Coshocton Co. Sr. Center, 201 Brown Ln.

##### **Fairfield Co. • Lancaster**

**Olivedale Health Fair**  
June 19, 9 a.m. - 12 noon  
Olivedale Sr. Center, 253 Boving Rd.

##### **Franklin Co. • Columbus**

**Wellness Fair for Active Older Adults**  
June 20, 10 a.m. - 1 p.m.  
Hilltop YMCA, 2879 Valleyview Dr.

##### **Montgomery Co. • Dayton**

**Arthritis Walk & Expo**  
June 20, 4 p.m. - 8 p.m.  
Southview Medical Center, 7677 Yankee St.

#### *1-on-1 Counseling*

##### **Stark Co. • Canton**

June 6, 9 a.m. - 3 p.m.  
Mercy Medical STATCARE / Plain  
1811 Schneider St. NE

##### **Stark Co. • Massillon**

June 13, 9 a.m. - 3 p.m.  
Mercy Medical STATCARE / St. Paul's  
7337 Caritas Circle NW

# Scheduled training sessions for 2013

## Refresher training

### **Belmont Co. — Barnesville**

June 20; 9 a.m. - 12 noon  
Barnesville Senior Center  
229 E. Main St.

### **Medina Co. — Wadsworth**

July 9; 9 a.m. - 12 noon  
Soprena Senior Center  
617 School Dr.

### **Cuyahoga Co. — Cleveland Hts.**

July 15; 9 p.m. - 12 noon  
Cleveland Hts. Senior Center  
One Monticello Blvd.

### **Huron Co. — Norwalk**

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

### **Lorain Co. — Elyria**

July 16; 9 a.m. - 12 noon  
Amherst Township Senior Services  
7530 Oberlin Rd.

## Refresher training

### **Delaware Co. — Delaware**

July 18; 9 p.m. - 12 noon  
Delaware Council for Older Adults  
800 Cheshire Ave.

### **Fairfield Co. — Lancaster (two sessions)**

July 23; 9 p.m. - 12 noon & 1 p.m. - 4 p.m.  
Fairfield Medical Center Accounting Bldg.  
401 N. Ewing St.

### **Washington Co. — Marietta**

July 24; 9 a.m. - 12 noon  
Area Agency on Aging  
1400 Pike St.

## Complete training

### **Montgomery Co. — Vandalia**

July 9, 16, 23 & 30; 9 a.m. - 3 p.m.  
Vandalia Senior Center  
21 Tionda Dr. South

See all scheduled OSHIIP training sessions and register for training at:

[https://secured.insurance.ohio.gov/ConsumerApps/OSHIIP\\_Train\\_Reg/training\\_reg.aspx](https://secured.insurance.ohio.gov/ConsumerApps/OSHIIP_Train_Reg/training_reg.aspx)

---

## Webinar training

---

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

### **Welcome to Medicare**

Monday, June 17: 6 p.m. - 7 p.m.

***Open to the public — invite your clients!***

***Reserve your seat now!***

To join the 6 p.m. session:

<https://www1.gotomeeting.com/register/593780217>

Call 1-877-820-7831

Passcode: 896960

### **Medicare Part A and Part B Review**

Wednesday, July 17: 10 a.m. and 2 p.m.

***Reserve your seat now!***

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/630297769>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/429783888>

## ***Beginning July 1: DMEPOS Round 2 and mail order diabetes testing supplies***

***A reminder:*** Most of Ohio is included when Round 2 of the Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS) Competitive Bidding Program goes into affect July 1.

***Also:*** Clients can save time getting diabetes testing supplies through the mail. Medicare established national mail-order supplier contracts under a program starting July 1.

Medicare sent letters notifying affected beneficiaries about these changes.

### ***How to contact OSHIIP:***

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



**OSHIIP**  
Answers to your  
Medicare questions



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication has been created or produced by Ohio with financial assistance, in whole or in part, through a grant from the Centers for Medicare & Medicaid Services, the Federal Medicare agency.



**ODI**  
**Ohio Department  
of Insurance**

John R. Kasich  
Governor

Mary Taylor  
Lt. Governor / Director