

# OSHIIP News

MARCH 2011

*Serving our dedicated volunteers throughout Ohio*

## *We had a great year!*

You have a right to be proud. Thanks to you, OSHIIP had a record year reaching people in Ohio with Medicare. Here are some 2010 statistics, along with our thanks!

### **Total Client Counseling Sessions: 44,001**

Client gender by percentage

- Female: 60.2%
- Male: 38.2%

Client age by percentage

- Client age 64 or younger: 20.2%
- Client age 65-74: 50.9%
- Client age 75-84: 15.6%
- Client age 85 or older: 6.2%

Client primary language by percentage

- Client's primary language is English: 78.4%
- Client's primary language is other than English: 13.5%

### **Total Client Contacts by Issue**

- Medicare Part D: 22,526
- Medicare Advantage: 11,689
- Medicare Parts A & B: 10,086
- MedSup / MedSelect: 5,983
- Part D low income subsidy: 5,083
- Medicaid: 3,613
- Other Rx issues: 2,541
- Long-term care: 401

### **Total Consumer Hotline Calls: 41,761**

- 4th quarter only: 13,095 (31% of total)

### **Total Events: 533**

- Face-to-face events: 384  
*Estimated people reached: 14,228*
- Health fair events: 118  
*Estimated people reached: 28,747*
- Dedicated enrollment events: 31  
*Estimated people assisted: 1,278*

### **Total Media Outreach Activities: 283**

- Radio shows: 11  
*Estimated people reached: 447,000*
- TV or cable shows: 10  
*Estimated people reached: 558,000*
- Public Service Announcements (PSAs), electronic ads, crawls, video and web conferences, web chat: 47  
*Estimated people reached: 646,000*
- Print activity (print ads, newsletters, brochures, fliers, targeted mailings): 215  
*Estimated people reached: 3,838,414*

### **Total Training Events: 54**

- Complete (initial) trainings: 14
- Refresher trainings: 40

### **Total Volunteer Hotline Calls: 1,330**

*Inside: Nominate your choices for annual volunteer awards... page 2.*

Who gets your nomination?

## *Time to select the OSHIIP Volunteer, Coordinator & Rookie of the Year*

Do you know an OSHIIP volunteer who goes above and beyond the call of duty?

Do you know an OSHIIP coordinator who is an outstanding asset to both the OSHIIP program and to Ohio Medicare Beneficiaries in your county?

Now is the time to make sure these folks get the recognition they deserve! Nominate today your candidate for the 2010 OSHIIP Volunteer, Coordinator, Rookie Volunteer and Rookie Coordinator of the Year.

Your volunteer nomination should be an active OSHIIP volunteer for at least two years. The person must have completed the necessary training and reporting requirements, as well as having gone above and beyond the minimum requirements for an OSHIIP volunteer.

The coordinator should be an active OSHIIP volunteer for at least two years and an

active Coordinator for at least one year — which means meeting regularly with county volunteers, visiting sites in the county, handling events and presentations, and staying in regular contact with the OSHIIP home office.

The rookie volunteer / coordinator must be a volunteer for at least 6 months, having completed the minimum training and reporting requirements. Your nominee must also show extraordinary effort in grasping the concept of an OSHIIP volunteer.

Nominations will be accepted through March 18th. Winners will be announced in April.

Please send your nominations to Becky Hayward at OSHIIP. Include an explanation of why you believe the candidate deserves the award. Email your nominations to:

*rebecca.hayward@insurance.ohio.gov*

### *Long-time Cuyahoga Co. volunteers Mary Burger & Jack Kiuchi bid farewell*

**In January, original program volunteers Mary Burger and Jack Kiuchi notified OSHIIP they plan to retire.**

**Mary and Jack, on behalf of people with Medicare in Ohio, THANK YOU! Volunteers with your devotion are difficult to come by. We hope you know how much all of us appreciate your passion and dedication. You have truly made a difference to Ohio's Medicare beneficiaries since OSHIIP's inception!**



*Mary & Jack...  
Many thanks!*

## Volunteer Profile

# *Working at the Area Agency on Aging led Kristy Bowman to OSHIIP*

In this month's issue, we feature OSHIIP Gallia County Coordinator Kristy Bowman. Kristy works for the Area Agency on Aging District 7 (AAA7), located in Rio Grande. Born in Wellston (Jackson Co.) and now living in Wilkesville (Vinton Co.), Ms. Bowman joined our program in June 2008.

When first employed with the Area Agency on Aging, she heard the word about OSHIIP and signed up for our training sessions. Now she's the AAA7 Benefits Specialist working with the Aging and Disability Resource Network and OSHIIP, assisting local clients and marketing the OSHIIP program.

In addition to her work in Gallia County, Kristy acts as OSHIIP's county coordinator in Adams, Brown, Highland and Lawrence counties — that is, the counties within AAA7 that have no other coordinator. Other AAA7 staff act in the capacity of county coordinator in three other counties (Pike, Scioto, and Vinton) within the ten-county region served by AAA7.

Kristy loves OSHIIP counseling and finds it "very rewarding."

Advice she might give to those who consider becoming an OSHIIP volunteer includes being "patient, informed and a good listener."



*Benefits Specialist  
Kristy Bowman of AAA7*

Ms. Bowman says one way to know you're doing a good job is when clients you've helped come back the next year.

Her biggest challenges come from clients who don't feel comfortable talking about their assets and resources. She suspects that some folks she sees may be eligible for assistance, but unless they're willing to disclose their financial information, it is very difficult to help.

"People continue to be very proud and want to try to make it on their own," Kristy said. "I just keep trying to convince them of the benefits."

In her spare time she loves being with her two grandsons (one of the boys lives with her). She also enjoys working in the yard and traveling.

Thanks Kristy for allowing us to tell your story. And thanks as well to the Area Agency on Aging District 7, its Director and staff, for supporting OSHIIP.

Know a volunteer who should be featured? Email [bill.friend@insurance.ohio.gov](mailto:bill.friend@insurance.ohio.gov)

## *Frequently asked questions:*

### *Part D Income-Related Monthly Adjustment*

#### **1. What is the income-related monthly adjustment amount (IRMAA)?**

Changes in the law affect how Medicare prescription drug coverage premiums are calculated for those with higher incomes.

Beginning Jan. 1, 2011, if you have a higher income, you will pay a higher premium for your Medicare prescription drug coverage, also called Part D.

If your income is \$85,000 or more (individual) or \$170,000 or more (married filing jointly), you must pay extra premium amounts for both your Medicare Part B and Medicare prescription drug coverage.

This extra premium amount is called the income-related monthly adjustment amount (IRMAA) and is based on your modified adjusted gross income as reported on your most recent tax return.

#### **2. How will I know if I have to pay Part D-IRMAA?**

Social Security will send you a letter if you have to pay an extra amount for your Medicare prescription drug coverage.

The letter will show the extra amount you must pay and explain how this amount was determined. If you disagree with the amount you must pay, contact the Social Security Administration:

- Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) OR
- Call Social Security 1-800-772-1213; TTY users: 1-800-325-0778 OR
- Visit your local Social Security office.

#### **3. Do I have to pay the Part D-IRMAA?**

Yes. You must pay both the extra amount, as well as your plan's premium each month in order to keep Medicare prescription drug coverage.

#### **4. Why am I subject to paying the Part D-IRMAA in addition to my standard prescription drug premium?**

The Part D-IRMAA is an amount added to the monthly Part D premium for individuals whose modified adjusted gross income exceeds certain threshold amounts.

For 2011, these amounts are \$85,000 for a beneficiary filing an individual income tax return or married and filing a separate return, and \$170,000 for a beneficiary filing a joint tax return. The dollar amount for the income tiers will be adjusted annually based on the Consumer Price Index.

See the January 2011 issue of OSHIIP News for more details on income levels and the extra amount you must pay.

#### **5. Can the amount be withheld from my Social Security check?**

By law, IRMAA for Part D must be withheld from Social Security, Railroad Retirement Board or Office of Personnel Management benefit checks unless the monthly payment isn't enough to cover the entire amount owed. If your check isn't enough to cover the entire amount, you will get a bill from Medicare.

*Continued* →

## FAQs: Part D Income-Related Monthly Adjustment

*Continued from page 4*

For more information about the Part D-IRMAA withholdings from your benefit check,

- Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) OR
- Call Social Security: 1-800-772-1213; TTY users: 1-800-325-0778 OR
- Visit your local Social Security office

If you received a bill from Medicare and want more information,

- Visit [www.medicare.gov](http://www.medicare.gov) OR
- Call 1-800-MEDICARE (1-800-633-4227); TTY users: 1-877-486-2048.

*Note:* If you get railroad retirement benefits, you will initially get bills from the Railroad Retirement Board (RRB) for this amount each month. The RRB will send you these bills until it has a system in place to withhold this amount from your monthly benefit check.

### **6. Can I pay my Medicare prescription drug plan premium and my Part D-IRMAA premium together?**

No. By law, the income-related monthly adjustment amount (IRMAA) for Medicare prescription drug coverage is deducted from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefits if your monthly payment can cover this amount.

If not, you will get a bill from Medicare. Your drug plan is responsible for billing and collecting the non-IRMAA part of your premium.

Since these two amounts are billed and collected by two separate entities, you will get two separate bills and need to pay each of them separately.

*Note:* If you get railroad retirement benefits, you will get bills from the Railroad Retirement Board (RRB) for this amount each month. The RRB will send you these bills until it has a system in place to withhold this amount from your monthly benefit check.

### **7. I don't have a Medicare drug plan. Will I be charged the Part D-IRMAA?**

If an individual does not have or no longer has Medicare prescription drug coverage, the person shouldn't be charged the Part D-IRMAA.

However, if someone didn't pay the Part D-IRMAA that was owed before disenrolling from their prescription drug coverage, the person is responsible for the past due amount.

### **8. How can I get more information about the Part D-IRMAA?**

- Visit [www.medicare.gov](http://www.medicare.gov) OR
- Call 1-800-MEDICARE (1-800-633-4227); TTY users: 1-877-486-2048 OR
- Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) OR
- Call Social Security: 1-800-772-1213; TTY users: 1-800-325-0778 OR
- Visit your local Social Security office.

*Information in this article provided by the Centers for Medicare and Medicaid (CMS).*

## *Are you a hospital inpatient or outpatient?*

*If you're in the hospital more than a few hours, always ask your doctor or the hospital staff if you're an inpatient or an outpatient.*

Did you know that even if you stay in the hospital overnight, you might still be considered an “outpatient?”

Your hospital status — whether the hospital considers you an “inpatient” or “outpatient” — affects how much you pay for hospital services such as X-rays, drugs and lab tests. Your hospital status can also affect whether Medicare will cover your care in a skilled nursing facility (SNF).

An inpatient admission begins the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day. You're an outpatient if you're getting emergency department services, observation services, lab tests or X-rays, and the doctor hasn't written an order to admit you as an inpatient — even if you spend the night at the hospital.

### **Q: What do I pay as an inpatient?**

Medicare Part A covers inpatient hospital services. Generally, this means you pay a one-time deductible (\$1,132 in 2011) for all of your hospital services for the first 60 days you're in the hospital.

Medicare Part B (Medical Insurance) covers most of your doctor services when you're an inpatient. Generally, you pay 20% of the Medicare-approved amount for doctor services after paying the Part B deductible.

### **Q: What do I pay as an outpatient?**

Medicare Part B covers outpatient hospital and doctor services. Generally, this means you make a copayment for each individual outpatient hospital service. This amount may vary by service.

**Note:** The copayment amount for a single outpatient hospital service can't be more than the inpatient hospital deductible. In some cases, your total copayment for all services may be more than the inpatient hospital deductible.

Part B also covers most of your doctor services when you're a hospital outpatient. Generally, you pay 20% of the Medicare-approved amount after the Part B deductible (\$162 in 2011).

In most cases, the prescription and over-the-counter drugs you get in an outpatient setting like an emergency department (sometimes called “self-administered drugs”) aren't covered by Part B.

If you have Medicare Part D prescription drug coverage, these drugs may be covered under certain circumstances. You will likely need to pay out-of-pocket for these drugs and submit a claim to your drug plan for a refund. Call your Medicare prescription drug plan for more information.

*Information in this article provided by the Centers for Medicare and Medicaid (CMS).*

# *Scheduled training sessions for 2011*

## Refresher training

### **Franklin Co. — Columbus (2 sessions)**

**March 31 & June 30; 9 a.m. - noon**  
State Library of Ohio, 274 E. First Ave.

### **Portage Co. — Ravenna**

**April 5; 9:30 a.m. - 12:30 p.m.**  
Family and Community Services, Inc.  
750 Oakwood St.

### **Ashland Co. — Ashland**

**April 14; 9 a.m. - noon**  
Ashland Co. Cancer Soc., 380 E. 4th St.

### **Hamilton Co. — Cincinnati**

**April 19; 9 a.m. - noon**  
SW Council on Aging,  
175 Tri-County Pkwy.

### **Lucas Co. — Toledo (2 sessions)**

**April 21 & Sept. 21; 9 a.m. - noon**  
Area Agency on Aging NW Ohio  
2155 Arlington Ave.

### **Scioto Co. — Portsmouth**

**April 21; 9 a.m. - noon**  
Area Agency on Aging # 7, 1644 11th St.

### **Lake Co. — Mentor**

**April 28; 9:30 a.m. - 12:30 p.m.**  
Lake Co. Council on Aging  
8520 East Ave.

### **Williams Co. — Bryan**

**May 5; 10 a.m. - 1 p.m.**  
Bryan Senior Cntr., 1021 S. Portland Rd.

### **Fairfield Co. — Lancaster (2 sessions)**

**May 11; 9 a.m. - noon & 1 p.m. - 4 p.m.**  
Fairfield Medical Center  
401 N. Ewing St.

### **Lorain Co. — Elyria**

**May 11; 9 a.m. - noon**  
Amherst Twnshp. Seniors, 7530 Oberlin Rd.

### **Cuyahoga Co. (2 sessions)**

**Solon, May 18, 9 a.m. - noon**  
Solon Senior Center, 35000 Portz Pkwy.  
**Fairview Park, July 25, 9 a.m. - noon**  
Fairview Pk. Senior Cntr., 20769 Lorain Rd.

## Complete training

### **Scioto Co. — Portsmouth**

**March 2, 9, 16 & 23; 9 a.m. - 3 p.m.**  
Area Agency on Aging # 7, 1644 11th St.

### **Trumbull Co. — Niles**

**April 6, 13, 20 & 27; 9 a.m. - 3 p.m.**  
Shepherd of the Valley Niles  
1500 McKinley Ave.

### **Fulton Co. — Wauseon**

**April 19, 26, May 3 & 10; 9 a.m. - 3 p.m.**  
Fulton Co. Senior Center, 240 Clinton St.

### **Cuyahoga Co. — North Royalton**

**May 3, 10, 17 & 24; 9 a.m. - 3 p.m.**  
N. Royalton Office on Aging / Human Svcs.  
13500 Ridge Rd.

### **Franklin Co. — Columbus**

**May 5, 12, 16 & 26; 9 a.m. - 3 p.m.**  
State Library of Ohio, 274 E. First Ave.

### **Lake Co. — Mentor**

**May 5, 12, 19 & 26; 9 a.m. - 3 p.m.**  
Lake Co. Council on Aging  
8520 East Ave.

### **Lucas Co. — Toledo**

**June 8, 15, 22 & 29; 9 a.m. - 3 p.m.**  
Area Agency on Aging NW Ohio  
2155 Arlington Ave.

### **Franklin Co. — Columbus**

**July 7, 14, 21 & 28; 9 a.m. - 3 p.m.**  
State Library of Ohio, 274 E. First Ave.

### **Stark Co. — Canton**

**July 7, 14, 21 & 28; 9 a.m. - 3 p.m.**  
Mercy Medical Cntr, 1320 Mercy Dr. NW

*Get updates at*  
<https://gateway.insurance.ohio.gov>  
or call 1-888-686-VOLS.

## *Published county-by-county quarterly counseling reports*

**Please note:** The quarterly reports that appear in *OSHIIP News* are compiled by CMS soon after the quarter ends. For example, 4th quarter 2010 activity was gathered by CMS Jan. 3, 2011, and detailed in the Feb. 2011 issue. Counseling logged at [shiptalk.org](http://shiptalk.org) after Jan. 3 was not included. Of course, it's always best to record all counseling sessions as soon as possible after they occur.

### **However...**

Scioto Co. did not appear on our list even though the report from CMS shows the county with 18 contacts during the quarter. Our apologies.

### *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)



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