

OSHIIP News

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

MARCH 2012

SAVE THE DATE!

ALL OSHIIP VOLUNTEERS INVITED

*What: OSHIIP 20th Anniversary Celebration
and 2012 Summit*

When: Wednesday, April 18, 2012, 9 a.m.

*Where: Fawcett Center Clinton Room
2400 Olentangy River Rd.
Columbus OH 43210
Phone 614 / 292-1342*

You are cordially invited to join OSHIIP staff as we celebrate our program's 20th anniversary the morning of April 18.

*Then stay the afternoon and take part in the
2012 OSHIIP Summit.*

MAKE PLANS NOW TO BE IN COLUMBUS APRIL 18!

*RSVP to becky.sells@insurance.ohio.gov
or call 1-888-686-8657 (option 4)*

Inside: 4th quarter county counseling reports, page 2.

4th Quarter Counseling Champ: Franklin Co.

County	Oct	Nov	Dec	4th Q
Adams	10	15	23	48
Allen	167	245	111	523
Ashland	173	189	84	446
Ashtabula	0	3	1	4
Athens	24	25	16	65
Auglaize	26	26	13	65
Belmont	22	5	0	27
Brown	1	0	0	1
Butler	38	72	23	133
Carroll	6	0	0	6
Champaign	35	36	17	88
Clark	127	176	100	403
Clinton	25	56	19	100
Columbiana	31	78	24	133
Coshocton	99	23	11	133
Crawford	41	55	0	96
Cuyahoga	157	183	85	425
Darke	19	14	1	34
Defiance	16	12	11	39
Delaware	61	158	24	243
Erie	7	3	9	19
Fairfield	368	356	280	1,004
Fayette	38	69	23	130
Franklin	494	466	398	1,358
Fulton	34	65	18	117
Gallia	35	32	41	108
Geauga	148	133	26	307
Greene	264	303	283	850
Guernsey	2	6	0	8
Hamilton	44	78	48	170
Hancock	36	47	30	113
Hardin	11	17	7	35
Harrison	8	0	0	8
Henry	31	10	6	47
Highland	12	0	0	12
Hocking	7	0	0	7
Holmes	3	0	0	3
Huron	44	56	21	121
Jackson	24	36	28	88
Jefferson	7	0	0	7

County	Oct	Nov	Dec	4th Q
Lake	149	186	49	384
Lawrence	12	18	0	30
Licking	31	5	5	41
Logan	8	6	4	18
Lorain	62	85	43	190
Lucas	229	246	240	715
Madison	0	16	0	16
Mahoning	36	46	53	135
Marion	13	13	14	40
Medina	70	77	30	177
Meigs	12	11	8	31
Mercer	33	68	32	133
Miami	0	5	0	5
Monroe	25	0	0	25
Montgomery	125	187	49	361
Morgan	6	11	3	20
Muskingum	244	324	152	720
Ottawa	40	43	14	97
Paulding	8	4	7	19
Perry	26	6	10	42
Pickaway	0	148	0	148
Preble	2	0	0	2
Putnam	29	46	17	92
Richland	27	5	5	37
Ross	10	14	3	27
Sandusky	240	256	72	568
Scioto	0	7	12	19
Shelby	41	24	7	72
Stark	264	351	211	826
Summit	24	61	33	118
Trumbull	113	170	83	366
Tuscarawas	50	59	22	131
Union	81	90	42	213
Vinton	0	2	0	2
Warren	15	27	6	48
Washington	12	17	5	34
Wayne	24	64	27	115
Williams	58	25	23	106
Wood	9	7	5	21

Program totals reported:

October	November	December	Total 4th Qtr.	Total 2011	Total 2010
4,784	5,340	3,078	13,668	28,733	21,741

*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

Debbi Gibson of Licking County Aging helps those most in need

OSHIIP Volunteer Counselor Debbi Gibson has been a Licensed Practical Nurse since 1972, providing her patients with basic care. The experience prepared her well for her current role, helping Licking County residents understand their Medicare and Medicaid benefits.

Debbi has earned a Human Services Associate degree since then and now is a Registered Social Worker Assistant at the Licking County Aging Program (LCAP). She joined OSHIIP in June 2010.

At LCAP, Debbi assists Social Worker Pat Robinson, who is also our program's Coordinator for Licking County.

"Pat has taught me a lot," Debbi said. "She's a great mentor."

Born in Cleveland, Debbi grew up in Oberlin (Lorain County). She moved to Knox County in 1983 and has lived there since.

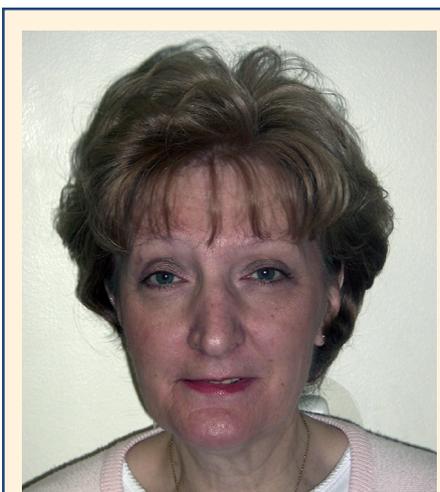
She and her husband have a son, two daughters, and two adopted grandchildren.

The LCAP clients Debbi sees often have limited incomes and resources.

"How little money some people live on can be a difficult revelation," Debbi said. "It's wonderful that benefits from Medicare

Savings Programs and Part D Extra Help are available."

She feels deeply for people who are on Medicare due to a disability. "They're forced to retire early — and so many want to keep working."



In 2011, Debbi Gibson helped on 119 CCFs

Debbi likes making the complex simple for her clients. Complications inherent in the system can make it difficult for people who have been beneficiaries for some time and new beneficiaries as well.

"Older people may have cognitive issues so understanding is already a challenge. Many of those just becoming eligible think

Medicare will be easy to understand, and sometimes find out it's not."

One tool Debbi uses to simplify matters is the Ohio Department of Insurance Medicare Supplement guide. "It makes a complicated subject easy to understand," she said.

LCAP serves a large population. Debbi and Pat give answers about benefits, provide drug plan comparisons, help with Medicaid applications, and make home visits.

Thank you, Debbi, for all you do. And thanks to Coordinator Pat Robinson and LCAP for your great support of OSHIIP.

Email rebecca.hayward@insurance.ohio.gov to suggest a volunteer for this feature

Preferred Pharmacies

News You Can Use

An OSHIIP volunteer recently called our program's consumer hotline about a price difference between the pharmacy and www.Medicare.gov.

The hotline counselor learned the beneficiary had used a **network** pharmacy, receiving a benefit from the Medicare Part D prescription drug plan.

But the beneficiary wanted the best price, as listed at www.Medicare.gov. To get this lowest price, she would have to go to a **preferred** pharmacy.

You know that Medicare beneficiaries can still shop around when using their Medicare Part D plan.

When comparing plans, be sure to check for pharmacies in the network for the insurance benefit, then double check for any preferred pharmacy options in order to receive a better benefit. Be sure to review any options for mail order as well.

Please note: Not all Part D plans have a preferred pharmacy option.

Rules of thumb

Network pharmacies: Medicare drug plans and MA-PDs have contracts with pharmacies that are part of the plan's "network." If you go to a pharmacy that is not in your plan's network, the plan may not cover your drugs. Along with retail pharmacies, your plan's network may include preferred pharmacies, a mail-order program, and a 60-day or 90-day retail pharmacy program.

- **Preferred Pharmacies:** If your plan has preferred pharmacies, you may save money by using them. Your prescription drug costs (such as a copayment or coinsurance) may be less at a preferred pharmacy because it has agreed with your plan to charge less.
- **Mail-Order Programs:** Some plans may offer a mail-order program that allows you to get up to a 90-day supply of your covered prescription drugs sent directly to your home. This is usually a cost-effective and convenient way to fill your prescriptions.
- **60-Day or 90-Day Retail Pharmacy Programs:** Some retail pharmacies may also offer a 60- or 90-day supply of covered prescription drugs.

Ohio providing health coverage under pre-existing condition plan

People who have had difficulty getting health coverage or have been turned down for coverage due to a pre-existing condition may be eligible for a state-operated insurance program. The Pre-Existing Condition Insurance Plan (PCIP) is designed to help people with pre-existing conditions find health insurance coverage. While your Medicare clients may not be eligible for the PCIP, they may have family members who can benefit from this information.

How the Ohio plan works

Eligible residents of Ohio can apply for coverage through the state's Pre-Existing Condition Insurance Plan program. The program is administered by Medical Mutual of Ohio.

To qualify for coverage:

- You must be a citizen or national of the United States or residing in the United States legally.
- You must have been uninsured for at least the last six months before you apply.
- You must have a pre-existing condition or have been denied coverage because of your health condition.

The PCIP covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available for you, even if it's to treat a pre-existing condition.

Premium: \$114 to \$531 per month for a non-smoker

Medical Deductible: Plan 1 - \$1,500
Plan 2 - \$2,500

Out of Pocket Limit: Plan 1 - Medical \$3,000; \$2,950 prescription drugs
Plan 2 - Medical \$4,950; \$1,000 prescription drugs

Apply for coverage

For more information, please call **877-730-1117 (TTY: 800-982-8109)**
or visit www.OhioHighRiskPool.com

Medicare Savings Programs, Part D income and resource limits for 2012

People on Medicare who have limited incomes and assets may qualify for financial assistance. The Ohio Department of Job & Family Services administers Medicare Savings Programs, which help pay the Medicare Part B premium. The Social Security Administration manages the Medicare Part D Low-Income Subsidy (LIS) — also known as “Extra Help.” LIS helps pay prescription drug costs. New qualifying figures were announced recently; the income limits shown on this page are effective April 1. These income and asset limits normally change every year.

Medicare Savings Program Limits

Apply at www.jfs.ohio.gov

or call Ohio Department of Job & Family Services: 1-800-324-8680

Medicaid:

- Single with monthly income less than \$631 and assets less than \$1,500
- A couple with monthly income less than \$1,068 and assets less than \$2,250

Qualified Medicare Beneficiary (QMB):

- Single with monthly income less than \$951 and assets less than \$6,940
- A couple with monthly income less than \$1,281 and assets less than \$10,410

Specified Limited Medicare Beneficiary (SLMB):

- Single with monthly income less than \$1,137 and assets less than \$6,940
- A couple with monthly income less than \$1,533 and assets less than \$10,410

Qualified Individual

- Single with monthly income less than \$1,277 and assets less than \$6,940
- A couple with monthly income less than \$1,723 and assets less than \$10,410

Medicare Part D Prescription Drug Extra Help Limits

Apply at www.ssa.gov

or call Social Security Administration: 1-800-772-1213

Situation #1:

- Single with monthly income less than \$1,257 and assets less than \$8,440
- A couple with monthly income less than \$1,703 and assets less than \$13,410

Situation #2

- Single with monthly income less than \$1,396 and assets less than \$13,070 and no help with prescription costs.
- A couple with monthly income less than \$1,891 and assets less than \$26,120 and no help with prescription costs.

→ **Asset limits in effect now. Income limits effective April 1, 2012.**

Scheduled training sessions for 2012

Refresher training

Trumbull Co. — Niles

Wednesday, March 7; 9 a.m. - noon
Shepherd of the Valley; 1500 McKinley Ave.

Belmont Co. — Barnesville

Thursday, March 8; 9 a.m. - noon
Barnesville Senior Center; 229 E. Main St.

Licking Co. — Newark

Thursday, March 22; 9 a.m. - noon
Licking Co. Aging Program, 745 E. Main St.

Stark Co. — Canton

Tuesday, March 27; 1 p.m. - 4 p.m.
Mercy Medical Center, 1320 Mercy Dr. NW

Lucas Co. — Toledo

Thursday, April 19; 9 a.m. - noon
AAA of NW Ohio, 2155 Arlington Ave.

Lawrence Co. — South Point

Thursday, April 26; 9 a.m. - noon
Southern Branch Library, 317 Solida Rd..

Complete training

Fairfield Co. — Lancaster

March 20, 27, April 3, 10; 9 a.m. - 3 p.m.
Fairfield Medical Center; 1153 E. Main St.

Scioto Co. — Portsmouth

April 3, 10, 17, 24; 9 a.m. - 3 p.m.
Area Agency on Aging #7, 1644 11th St.

Franklin Co. — Columbus

May 2, 9, 16, 23; 9 a.m. - 3 p.m.
State Library of Ohio, 274 E. First Ave.

Hamilton Co. — Cincinnati

May 2, 9, 16, 23; 9 a.m. - 3 p.m.
SW Council on Aging, 175 Tri-County Pkwy.

Lucas Co. — Toledo

May 30, June 1, 13, 20; 9 a.m. - 3 p.m.
AAA NW Ohio, 2155 Arlington Ave.

Stark Co. — Canton

June 12, 19, 26, July 10; 9 a.m. - 3 p.m.
Mercy Medical Center, 1320 Mercy Dr. NW

Register for sessions shown above online:

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

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

Cuyahoga Co. — Westlake

March 9; 1:30 p.m. - 3:30 p.m.
Westlake Public Library
27333 Center Ridge Rd.

Montgomery Co. — Englewood

March 13; 10 a.m. - 3 p.m.
Northmont Library
333 W. National Rd.

Medicare 101

Fairfield Co. — Lancaster

March 23; 9 a.m. - 11 a.m.
Olivedale Senior Center
253 Boving Rd.

Montgomery Co. — Dayton

March 27; 1 p.m. - 3 p.m.
Wilmington Stoop Branch
3980 Wilmington Pike

Primary vs. secondary

To find out who pays first — Medicare or other health insurance — please contact Medicare's Coordination of Benefits Call Center: 1-800-999-1118.

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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