

# OSHIIP News

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

**NOVEMBER 2011**

## *Your efforts help improve people's lives*

OSHIIP staff and volunteers have helped numerous Medicare beneficiaries over the years. We all know that we do good work and positively impact the quality of life of those we help. But do we realize how much our assistance can actually provide? Here are three success stories that illustrate the powerful effect our efforts can have on a person's life.

Meet our first subject, a male client who attended one of our Medicare Check-Up events this year. Kendra, one of the OSHIIP Trainers, ran a Part D comparison report for the man and found a 2012 plan that will save him \$2,500 on his prescriptions next year. In addition, since he's eligible for the Qualified Medicare Beneficiary (QMB) program, Kendra helped him apply. This client's QMB status will save him approximately \$1,200 in 2012 as well, for a total of \$3,700 of savings next year!

A female client called the OSHIIP hotline and spoke with Pat. The woman shared that she doesn't get a Social Security cash benefit and was paying her Medicare Part B premium herself. Further, for reasons unknown, she had two Social Security numbers. This circumstance meant the client's caseworker could not initiate a Medicaid buy in. Pat worked with Social

Security to correct the two-number issue, and Social Security reimbursed our client's out-of-pocket costs for her Part B premium. The total refund: \$2,148!

Last but not least, a highly unusual case involved Fayette County volunteer Cheryl going the extra mile, which proved to be priceless! She met a male client who was turning age 65 and taking an expensive brand name medication. Cheryl helped the man apply for a Patient Assistance Program through the drug manufacturer to help until his Part D plan and LIS assistance became effective. When this client provided the required birth certificate, he noticed that his last name didn't match the name on the document. The man's mother had used her maiden name on the birth certificate instead of the father's last name. Cheryl arranged for an attorney to help with the name change on a pro bono basis so that our client could get the prescription assistance he needed. The attorney also mentioned that if the man had passed away without correcting the name discrepancy, his wife would not have been entitled to any of his benefits.

It's clear our work is very important to our clients and we are proud to share our mission with you as we educate and assist those in need.

***Inside: Check-Up Days in full swing... pages 6-7.***

## Who ya' gonna call?

Your OSHIIP Volunteer Advisory Board (OVAB) helped us develop the chart on this page. Use it whenever you need to contact the OSHIIP office in Columbus.

### Volunteer Guide to Who's Who in OSHIIP

Your handy list of people at the OSHIIP office

- Who does what
- Email and phone contacts



What do you want to do?	Contact person	Email address	Phone
<b>Schedule</b> Refresher sessions Complete trainings Speakers bureau	Becky Hayward	rebecca.hayward@insurance.ohio.gov	614 / 728-1043
<b>Volunteer Hotline</b> Volunteer status Unique IDs Certificate replacement Consumer issues Gateway / SHIPNPR OSHIIP sites	Becky Sells	becky.sells@insurance.ohio.gov	1-888-686-8657 614 / 644-3376
<b>Fiscal Questions</b> Mileage reimbursement Overnight stays	Monica Rose	monica.s.rose@insurance.ohio.gov	614 / 728-1372
<b>Talk to a Trainer</b> Training issues	Chris Reeg Lynn Heskett Christine Moeller Kendra Thompson David Painter	christina.reeg@insurance.ohio.gov lynn.heskett@insurance.ohio.gov christine.moeller@insurance.ohio.gov kendra.thompson@insurance.ohio.gov david.painter@insurance.ohio.gov	614 / 644-3464 614 / 728-1041 614 / 644-2692 614 / 728-1041 614 / 752-0718
<b>Order Publications</b> Consumer publications Forms / Worksheets	Ron Pokorny	ron.pokorny@insurance.ohio.gov	614 / 728-1287
<b>Program Director</b> Suggestions / Comments	Gretchen Lopez	gretchen.lopez@insurance.ohio.gov	614 / 644-3399

*The Ohio Senior Health Insurance Information Program  
Volunteer Hotline: 1-888-686-8657  
email: oshiipmail@insurance.ohio.gov*



**ODI**  
Ohio Department  
of Insurance

*Mary Taylor  
Lt. Governor / Director*

*Updated Sept. 2011*

## Volunteer Profile

# *Former IBM employee Lorna Curtiss now working for people on Medicare*

Lake County Volunteer Counselor Lorna Curtiss decided to join OSHIIP shortly after speaking with a stranger at the drug store in 2007.

“A woman asked me about Part D and I realized I knew nothing about Medicare,” Lorna said.

Only a couple of weeks later at the Mentor Senior Center, Lorna saw a flyer advertising OSHIIP training.

“It was a sign,” she said. “In life we get chances to decide to help people. OSHIIP is my way of giving back.”

Lorna has spent the majority of her life in and around Lake County. She was born in Painesville and has lived mainly in Mentor. Lorna retired from IBM after 21 years, where she worked first as a field manager, then in sales.

Asked to relate a tough case she’s handled, Lorna recalled helping a cancer patient who had no secondary insurance to Medicare. No supplement policy was available to the beneficiary.

Lorna described the choice between Original Medicare and Advantage plans. She explained Advantage plans have out-of-pocket limits and helped simplify the man’s options: copays and a maximum out-of-pocket or 20% of all expenses.

“You can’t short-change information,” she said. “You have to explain your client’s choices.”

Other advice from Lorna: “As OSHIIP volunteers, we can’t be afraid of learning new things,” she said.

She also gave high marks to the OSHIIP trainers and the quality of training available.

“You’ve heard the adage ‘a little knowledge can be a dangerous thing?’ — it doesn’t apply,” she said. “The training is complete. I meet clients with confidence.”

In addition, Lorna praised Lake County Coordinator Alyea Barajas. “Alyea cares and it rubs off on the rest of us,” she said.

Her dedication to helping people won Lorna the 2009 Outstanding Senior Citizen Award, an annual prize sponsored by the Lake County aging community.

For fun, Lorna is becoming an expert at wireless video bowling at the Mentor Senior Center. She loves playing softball too, and helped her team win the Senior Olympics championship two years in a row.

Thank you, Lorna for everything you do for OSHIIP. Thanks as well to Coordinator Alyea Barajas for making sure people on Medicare in Lake County can get the help they need.



*Lorna Curtiss gives  
back through OSHIIP*

Email [rebecca.hayward@insurance.ohio.gov](mailto:rebecca.hayward@insurance.ohio.gov) to suggest a volunteer for this feature

## *News You Can Use*

### **Medicare's "Extra Help" program assists people who qualify with paying for their prescription medications**

Making ends meet should not mean going without your medications.

If you have limited income and resources, Medicare's "Extra Help" program allows you to pay no more than \$2.50 for each generic drug and \$6.30 for each brand name drug in 2011.

The Centers for Medicare & Medicaid Services (CMS, the federal agency that regulates both programs) estimates that more than 2 million people with Medicare may be eligible for this low-income subsidy, but are not currently enrolled to take advantage of the savings. A recent law changed how your income and assets are counted:

- Life insurance policies do not count as resources
- Any help you get from relatives, friends and others to pay for household expenses (such as food, mortgage, rent, heating fuel or gas, electricity, water, and property taxes) does not count as income

#### **People may be eligible for the Extra Help and not know it**

These changes took place in 2010 and have allowed more people to qualify for Extra Help. Even those who were previously turned down for Extra Help due to income or resource levels are advised to should reapply.

If you qualify, you'll get help paying Part D premiums, copayments, and deductibles. To qualify in 2011, you must

make less than \$1,361/month if you're single; \$1,838 for married couples. Even if your income is higher, you still may be able to get some extra help. Your total resources must also be limited to \$12,640 for single people and \$25,260 for married couples. Resources include bank accounts, stocks and bonds, but not your house or car.

#### **There's no cost or obligation to apply**

It's easy and free to apply for prescription drug extra help. You or a family member, trusted counselor, or caregiver can call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778). Or apply online at:

<http://www.socialsecurity.gov/prescriptionhelp>

Any information you give is confidential. Medicare beneficiaries can also receive assistance in their local communities from their State Health Insurance Assistance Program (SHIP), Area Agencies on Aging (AAA), the Aging and Disability Resource Centers (ADRC) and many tribal organizations. Please visit [www.eldercare.gov](http://www.eldercare.gov) for information about how to contact these organizations.

Learn more about Medicare prescription drug coverage at [www.medicare.gov](http://www.medicare.gov) — or call 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048.

*From the U.S. Department of Health and Human Services.*

## *New Crew*



**Volunteers who have been  
trained and certified since the  
last issue of OSHIP News.  
Welcome aboard!**

### *Auglaize Co.*

Julianna Goliver

### *Clinton Co.*

Cynthia Fitch

### *Champaign Co.*

Gracie L. Holycross

### *Cuyahoga Co.*

Deborah Basiewicz

Valerie Benson

Nicole Carter

Sarah D'Mello

Denise Dillard-Taylor

Carrie Hilton

Emilie Muttillo

John T. Roddy

Thomas E. Williams

### *Darke Co.*

Linda McKenzie-Woods

### *Franklin Co.*

J.D. Richardson

### *Greene Co.*

Mary Sue Campbell

Vickie Carraher

Julie Vann

Christine Walton

### *Hamilton Co.*

Nona R. Calhoun-Mumia

### *Lake Co.*

Joshua Konary

### *Montgomery Co.*

Tom Braun

Karen Cooper

Suzanne Daily Rice

Shelly Jones

Tammy Kolokowski

Art Merkle

Kathy Mettler

Pacina Oglesby

Mary Riordan

Gregory J. Rozelle

Christina Southworth

Nikki Waldron

### *Medina Co.*

Richard Dean Myers

Christina Phillips

### *Miami Co.*

Michelle Hearn

Therese Reyman Kerns

### *Summit Co.*

Elizabeth Burke

## *Medicare Check-Up Days 2011*

OSHIIP sponsors Medicare Check-Up Days in every Ohio county to help people evaluate their Part D plan and/or Medicare health plan options for next year. **Attend a local session to fulfill part of your annual recertification requirements.** Be sure to invite any of your clients who may benefit from this program.

**Belmont County — St. Clairsville**

Tuesday, Nov. 1; 10 a.m.  
Ohio Valley Mall Community Room  
67800 Mall Road (*Presentation only.*)

**Mahoning County — Youngstown**

Tuesday, Nov. 1; 10 a.m.  
Youngstown Senior Center  
1110 5th Avenue

**Montgomery County — Dayton**

Tuesday, Nov. 1; 10 a.m.  
Hithergreen Senior Center  
5900 Hithergreen Drive

**Gallia County — Rio Grande**

Wednesday, Nov. 2; 1 p.m.  
University of Rio Grande (Cafeteria)  
218 N. College Avenue (*Call 1-800-582-7277 for an appointment.*)

**Jefferson County — Steubenville**

Thursday, Nov. 3; 10 a.m. - 2 p.m.  
Y.W.C.A.  
320 N. 4th Street

**Lake County — Willoughby**

Thursday, Nov. 3; 11 a.m.  
Willoughby / Browning Center  
38032 Brown Avenue (*Call 440-951-2832.*)

**Wayne County — Orrville**

Thursday, Nov. 3; 10 a.m.  
Dunlap Memorial Hospital  
832 S. Main Street (*Presentation at 10 a.m. Comparisons by appointment only from noon - 3 p.m. Call Kim Ady for an appointment: 330-682-3010 ext. 110.*)

**Champaign County — Urbana**

Friday, Nov. 4; 10 a.m.  
Champaign Co. Senior Center  
701 S. Walnut Street (*Presentation followed by comparisons. Call 937-653-6088 to make a comparison appointment.*)

**Medina County — Wadsworth**

Friday, Nov. 4; 10 a.m. - 2 p.m.  
Wadsworth Center for Older Adults  
138 High Street

**Summit County — Twinsburg**

Friday, Nov. 4; 10 a.m.  
Twinsburg Senior Center  
10260 Ravenna Road (*Call 330-963-8722 for an appointment.*)

**Logan County — Bellefontaine**

Monday, Nov. 7; 10 a.m.  
Heartland of Bellefontaine  
221 N. School Street (*Counseling follows presentation. Call Kandie for an appointment: 937-599-5123.*)

**Wyandot County — Upper Sandusky**

Monday, Nov. 7; 9 a.m.  
Wyandot Co. Council on Aging  
127 S. Sandusky Street (*Presentation at 1 p.m. Appointments from 9 a.m. - noon. Call Tina for an appointment: 419-294-5733.*)

**Brown County — Georgetown**

Tuesday, Nov. 8; 10 a.m.  
Adams / Brown Community Action  
406 W. Plum Street

**Butler County — Hamilton**

Tuesday, Nov. 8; 9 a.m.  
Partners in Prime  
140 Ross Avenue (*Appointment only. Call Karen Lowery at 513-867-1998.*)

**Adams County — West Union**

Wednesday, Nov. 9; 10 a.m.  
Adams Co. Senior Center  
111 W. Main Street

**Huron County — Norwalk**

Wednesday, Nov. 9; 9 a.m.  
Fisher-Titus Medical Center Auditorium  
272 Benedict Avenue (*Speakers scheduled at 9 a.m. / 11 a.m. / 1:30 p.m. Appointment needed; please call 419-660-2521.*)

**Columbiana County — Columbiana**

Thursday, Nov. 10; 10 a.m.  
Columbiana Co. Senior Center  
600 E. 4th Street

**Pike County — Waverly**

Monday, Nov. 14; 10 a.m.  
Bristol Village  
660 E. 5th Avenue

## *Medicare Check-Up Days 2011*

### **Lucas County — Sylvania**

Tuesday, Nov. 15; 1:30 p.m.  
Sylvania Senior Center  
7140 Sylvania Avenue

### **Vinton County — McArthur**

Tuesday, Nov. 15; 9 a.m.  
Vinton Co. Senior Center  
31935 State Route 93 N

### **Cuyahoga County — Strongsville**

Wednesday, Nov. 16; 10 a.m. - 1 p.m.  
Ehrnfelt Recreation and Senior Center  
18100 Royalton Road

### **Hocking County — Logan**

Thursday, Nov. 17; 9 a.m.  
Scenic Hills Senior Center  
187 S. Spring Street (*Call 740-385-6581 for an appointment.*)

### **Lake County — Willowick**

Thursday, Nov. 17; 10 a.m.  
Willowick Senior Center  
321 East 314th Street (*Call 440-585-5112.*)

### **Miami County — Piqua**

Thursday, Nov. 17; 10 a.m.  
A Learning Place  
201 R. M. Davis Parkway

### **Pickaway County — Circleville**

Thursday, Nov. 17; noon  
Pickaway Co. Senior Center  
2105 Chickasaw Drive

### **Hamilton County — Cincinnati**

Friday, Nov. 18; 10 a.m.  
Sycamore Senior Center  
4455 Carver Woods Drive

### **Delaware County — Delaware (2 events)**

(1) Monday, Nov. 21; 9 a.m.  
(2) Tuesday, Nov. 22; 9 a.m.  
Delaware Co. Council for Older Adults  
800 Cheshire Road (*Appointments only. Call 740-363-6677.*)

### **Jackson County — Jackson**

Tuesday, Nov. 22; 9 a.m.  
Jackson Co. One Stop Tech. & Training  
25 E. South Street (*Counseling by appointment only. For an appointment, call Nan Miller: 740-286-4181 ext. 343.*)

### **Darke County — Greenville**

Monday, Nov. 28; 10 a.m.  
Brethren Retirement Community  
750 Chestnut Street (*Counseling follows presentation.*)

### **Washington County — Marietta**

Monday, Nov. 28; 9 a.m.  
O'Neill Senior Center  
333 Fourth Street (*Counseling follows presentation.*)

### **Lawrence County — South Point**

Tuesday, Nov. 29; 10 a.m.  
Briggs / Lawrence Co. Public Library  
317 County Road 18

### **Warren County — Lebanon**

Tuesday, Nov. 29; 10 a.m.  
Warren Co. Community Services  
570 N. State Route 741 (*Presentation at 10 a.m. followed by comparisons. Call Karen for an appointment: 513-695-2288.*)

### **Ross County — Chillicothe**

Wednesday, Nov. 30; 10 a.m.  
Ross Co. Senior Center  
1824 Western Avenue

### **Tuscarawas County — Dover**

Wednesday Nov. 30; 10 a.m.  
Tuscarawas Co. Senior Center  
425 Prospect Street (*Counseling follows presentation.*)

### **Scioto County — Portsmouth**

Thursday, Dec. 1; 10 a.m.  
Area Agency on Aging #7  
Portsmouth Square Shopping Center  
1644 11th Street

### **Guernsey County — Cambridge**

Friday, Dec. 2; 9 a.m.  
Guernsey Co. Senior Center  
1022 Carlisle Avenue (*Counseling follows presentation. Call 740-439-6681 for an appointment.*)

### **Cuyahoga County — Shaker Hts.**

Tuesday, Dec. 6; 9 a.m. - noon  
Shaker Hts. Public Library  
16500 Van Aken Boulevard

*Get the entire list at*

*[www.insurance.ohio.gov/Consumer/OSHIIP/Documents/MedicareCheckUp.pdf](http://www.insurance.ohio.gov/Consumer/OSHIIP/Documents/MedicareCheckUp.pdf)*

## *Did you know? \**

A Guaranteed Issue Opportunity can occur only when:

- You have Medicare Part A, Part B, and secondary insurance (such as employer coverage through your spouse)
- You're at least age 65 and your Initial Enrollment Period for Medicare has ended, and
- You lose the secondary insurance

Companies cannot reject or underwrite your application for MedSup Plan A, B, C, F, K, or L, if you apply within 63 days after losing the secondary coverage.

\* Use as a temporary correction to page 17 in your copy of the Department's **Guide to Medicare Supplement Insurance, Medicare Options and Part D**. Or go to:  
<http://www.insurance.ohio.gov/Consumer/OCS/CompleteGuides/CompleteMedSupGuide.pdf>

### *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)



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