

OSHIIP News

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

Medicare's 5-star rating system

Every year the Centers for Medicare & Medicaid Services (CMS) uses a star system to rate Medicare Advantage plans (with or without drug coverage) and Prescription Drug plans. This is how Medicare holds plans accountable for the care they provide.

The most stars a plan can achieve in CMS' system is five (5). In Ohio, cost plans under the Kaiser Permanente Medicare Plus label have earned a 5-star rating for 2013. The plans are available in seven Ohio counties, primarily in the northeast portion of the state. Last year, Ohio had no 5-star plans.

Beneficiaries enrolled in consistently low performing plans (less than 3 stars for at least the past 3 years) will be notified that they can choose to switch to a higher quality plan. In addition, 5-star plans are rewarded by being allowed to continuously market and enroll beneficiaries throughout the year.

CMS wants to improve beneficiary outcomes and satisfaction, population health, and efficiency of health care delivery. The agency continually looks to enhance its quality performance rating system.

Advantage plans with drug coverage (MA-PD) are rated on up to 49 quality and performance measures. MA-only plans (without drug coverage) are rated on up to 37 measures. Stand-alone drug plans are rated on up to 18 measures. CMS conducts annual comprehensive reviews of the measures, considering reliability of the measures, clinical recommendations, feedback received from stakeholders, and data issues.

The Plan Ratings measure five broad categories:

- Outcomes
- Intermediate Outcomes
- Patient Experience
- Access
- Process measures

Outcomes and intermediate outcomes are weighted three times as much as process measures. Patient experience and access measures are weighted 1.5 times as much as process measures. All new measures are weighted at 1. The overall Plan Rating for contracts with serious compliance issues — defined as the imposition of enrollment or marketing sanctions — has been reduced.



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance

New Crew



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

Lorain Co.

Denise Moore
Kristi Vaughn

Mahoning Co.

Kathleen Rusu
Alana Sahli
Evelyn J. Wilbon

Medina Co.

Kathryn M. Keller

Summit Co.

Barbara Hunsicker
JenniferJusti Kelemen
Marilyn Reynolds

Trumbull Co.

Shirley S. Capparell
Beverly M. Hall
David Raach
Latosha Sykes
Sharla Williams
Robert S. Wissinger
JoAnne Wright

Cuyahoga Co.

James Aust
Doreen M. Banks
Carol E. Calladine
Rose Gorham
Sharon Halm
Joanne Hynes
Kathleen Lancaster
Gervia Lane
Therease Ross
Carol Simbeya
Jesse Slatton
Bobbi Wenner

Snapshot of Medicare plans in 2013

Ohioans covered by Medicare who want to choose a 2013 plan have many options. Here's a primer on the types of plans and choices available in our state next year.

- 100% of people with Medicare have access to a Medicare Advantage plan that doesn't charge a premium
- 33 Medicare Prescription Drug Plans (PDPs) available
- 83% of people with Part D have access to a plan with a lower premium than in 2011
- 30% of people with Medicare Part D get Extra Help (also called the low-income subsidy, or LIS)
- 16 PDPs have \$0 deductibles
- \$15.10 is the lowest monthly premium for a prescription drug plan
- \$62.40 is the lowest monthly premium for a prescription drug plan with coverage for generic drugs in the coverage gap
- 8 PDPs have a premium of \$0 for people who qualify for Extra Help

Turn to pages 4-5 for a list of 2013 Medicare PDPs.

Volunteer Feature

Franklin County's Debby Skidmore finding ways to meet clients

Debby Skidmore of Columbus joined OSHIIP in April 2005. At that time, her employment as a caseworker for Catholic Social Services was a perfect fit. In 2011 her son Evan came along and Debby decided to be a full-time mom.

Fortunately for us and central Ohio beneficiaries, Debby continued in our program and became what is known as a "true" volunteer. In other words, she's not paid in any way for the work she performs in OSHIIP's name.

"My passion has always been seniors," Debby said.

"I want to stay involved."

She's found ways to do just that.

Often, "true" volunteers wish they had more ways to meet and help clients. Debby's success in this area could inspire others.

She has recently established herself as the Medicare expert at two different Columbus facilities. A neighbor to the Prarie Township Senior Center, Debby contacted the site and offered her time and knowledge.

Just a few weeks later she responded to an OSHIIP email request for a volunteer to provide the same services at the Evans Senior Center in Grove City.

One doesn't need to devote a lot of hours to such helpful endeavors. Example: Debby spends just one day each month in these settings. She goes to Prarie Township in the morning and Grove City that afternoon.

"The word is getting out and I expect more beneficiaries now that open enrollment is here," she said.

Meantime, Debby is working too with the Caring Minsirty at her church to assist beneficiaries through one-on-one

counseling, presentations or a combination.

Members of her family also count on Debby for help. Her husband Zach's grandmother has looked to her in the past for assistance sorting through medical bills, and this year is contemplating a change in MedSup plans.

By the way, she met Zach "the second day of college" at Malone University in Canton; the couple has been married eight years.

Debby's empathy stands out.

When a client is confused about Medicare, she understands. And, for those times when she may not know the answer to an issue, Debby is glad to track down the correct information and pass it along.

She said, "A man asked me when his wife would be eligible for Social Security. I went online and had the answer in about 10 minutes.

"It feels great to help someone who may not have the resources or ability to find the answer alone."

Thank you, Debby, for your dedication to OSHIIP and the population we serve. Our program is better because of people like you.



***Volunteer Debby
Skidmore & son Evan***

Medicare Part D stand-alone prescription drug plans for 2013

People who get their health benefits from a Medicare supplement policy or a Medicare Advantage plan with no drug coverage may enroll in a stand-alone prescription drug plan. New customers can call the phone numbers shown; if you need to contact a plan you're already in, check your membership card for a customer service phone number.

Company Name Company Phone	Part D Plan Names Offered by the Company	\$0 Prem. w/LIS?	Monthly Premium	Annual Deduct.	Type of Coverage in the Gap
Aetna Medicare 1-800-832-2640	Aetna CVS PDP	•	\$28.70	\$325	No gap coverage
	Aetna Medicare Rx Premier		\$92.80	\$0	Many generics, some brands
Anthem BC / BS 1-800-261-8667	Blue MedicareRx Standard		\$32.60	\$325	No gap coverage
	Blue MedicareRx Plus		\$71.30	\$0	Few generics
	Blue MedicareRx Premier		\$101.20	\$0	Many generics, some brands
CIGNA Medicare Rx 1-800-735-1459	Medicare Rx Plan One		\$38.30	\$325	No gap coverage
	Medicare Rx Plan Two		\$72.20	\$0	Few generics
EnvisionRx Plus 1-866-250-2005	EnvisionRxPlus Silver	•	\$30.30	\$325	No gap coverage
	EnvisionRxPlus Gold		\$54.00	\$150	Some generics
ExpressScripts 1-866-477-5704	ExpressScripts Value		\$48.80	\$325	No gap coverage
	ExpressScripts Choice		\$70.90	\$200	Many generics
First Health Part D 1-877-815-8163	First Health Value Plus		\$27.90	\$0	No gap coverage
	First Health Premier		\$40.70	\$325	No gap coverage
	First Health Premier Plus		\$91.60	\$0	Some generics, some brands
HealthMarkets 1-888-625-5531	Reader's Digest Value Rx		\$35.70	\$325	No gap coverage

Medicare Part D stand-alone prescription drug plans for 2013

Company Name Company Phone	Part D Plan Names Offered by the Company	\$0 Prem. w/LIS?	Monthly Premium	Annual Deduct.	Type of Coverage in the Gap
HealthSpring 1-877-357-1685	HealthSpring Rx		\$51.30	\$325	No gap coverage
Humana 1-800-706-0872	Walmart Preferred Rx	•	\$18.50	\$325	No gap coverage
	Humana Enhanced		\$50.30	\$0	No gap coverage
	Humana Complete		\$115.20	\$0	Some generics, some brands
SecureAdvantage 1-877-847-7915	SecureAdvantage Option 1	•	\$31.50	\$325	No gap coverage
	SecureAdvantage Option 2		\$58.80	\$0	Many generics
SilverScript 1-866-552-6106	SilverScript Choice		\$29.10	\$0	No gap coverage
	SilverScript Basic	•	\$30.20	\$325	No gap coverage
	SilverScript Plus		\$94.50	\$0	Many generics, some brands
SmartD Rx 1-855-976-2781	SmartD Rx Saver	•	\$30.20	\$325	No gap coverage
	SmartD Rx Plus		\$70.80	\$0	Some generics
United American 1-866-524-4169	United American Select	•	\$31.50	\$325	No gap coverage
	United American Enhanced		\$55.80	\$100	No gap coverage
UnitedHealthcare 1-888-867-5564	MedicareRx Saver Plus	•	\$15.00	\$325	No gap coverage
	MedicareRx Preferred		\$35.40	\$0	No gap coverage
	MedicareRx Enhanced		\$79.30	\$0	Some generics, some brands
WellCare 1-888-293-5151	WellCare Classic		\$32.40	\$0	No gap coverage
	WellCare Extra		\$39.10	\$0	Many generics

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

Medicare Check-Up Days 2012

Here's our complete list of Medicare Check-Up Days for 2012. OSHIIP sponsors these events in every Ohio county to help people evaluate their Part D plan and 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. Please note: event details subject to change.

Adams Co. • Nov. 5	Guernsey Co. • Nov. 9	Morrow Co. • Sept. 11
Allen Co. • Oct. 11	Hamilton Co. • Nov. 9	Muskingum Co. • Oct. 11
Ashland Co. • Oct. 16	Hancock Co. • Oct. 1	Noble Co. • Aug. 31
Ashtabula Co. • Oct. 12	Hardin Co. • Oct. 4	Ottawa Co. • Oct. 15
Athens Co. • Oct. 4	Harrison Co. • Nov. 13	Paulding Co. • Oct. 5
Auglaize Co. • Oct. 2 & 5	Henry Co. • Oct. 10	Perry Co. • Oct. 10
Belmont Co. • Oct. 2	Highland Co. • Oct. 1 & 18	Pickaway Co. • Nov. 15
Brown Co. • Nov. 7	Hocking Co. • Nov. 29	Pike Co. • Oct. 22
Butler Co. • Nov. 8	Holmes Co. • Nov. 9	Preble Co. • Nov. 14
Carroll Co. • Oct. 25	Huron Co. • Oct. 25	Portage Co. • Sept. 17
Champaign Co. • Nov. 1	Jackson Co. • Nov. 26	Putnam Co. • Oct. 18
Clark Co. • Oct. 15	Jefferson Co. • Oct. 17	Richland Co. • Nov. 6
Clermont Co. • Nov. 15	Knox Co. Co. • Sept. 21	Ross Co. • Sept. 5, Nov. 16
Clinton Co. • Oct. 12	Lake Co. • Many events: Oct. 10, 15, 16, 19, 24, 25 & 29	Sandusky Co. • Sept. 20 & 25
Columbiana Co. • Nov. 7	Lawrence Co. • Nov. 27	Scioto Co. • Dec. 3
Coshocton Co. • Oct. 12	Licking Co. • Oct. 19	Seneca Co. • Sept. 17
Crawford Co. • Sept. 13	Logan Co. • Nov. 5	Shelby Co. • Sept. 26, Oct. 17
Cuyahoga Co. • Many events: Sept. 25 & 27, Oct. 9 & 16, Nov. 6	Lorain Co. • Oct. 3	Stark Co. • Oct. 30
Darke Co. • Nov. 16	Lucas Co. • Oct. 24	Summit Co. • Nov. 28
Defiance Co. • Oct. 3	Madison Co. • Sept. 24	Trumbull Co. • Oct. 25
Delaware Co. • Oct. 4, Nov. 19	Mahoning Co. • Oct. 29	Tuscarawas Co. • Nov. 14
Erie Co. • Sept. 28	Marion Co. • Oct. 23	Union Co. • Oct. 11
Fairfield Co. • Sept. 28, Oct. 26	Medina Co. • Nov. 2	Van Wert Co. • Oct. 23
Fayette Co. • Oct. 29	Meigs Co. • Oct. 23	Vinton Co. • Dec. 4
Franklin Co. • Oct. 31	Mercer Co. • Oct. 10	Warren Co. • Oct. 30
Fulton Co. • Nov. 13	Miami Co. • Nov. 20	Washington Co. • Oct. 15
Gallia Co. • Oct. 17	Monroe Co. • Oct. 5	Wayne Co. • Nov. 2
Geauga Co. • Oct. 17	Montgomery Co. • Oct. 19, Nov. 13	Williams Co. • Oct. 22
Greene Co. • Oct. 24	Morgan Co. • Oct. 22	Wood Co. • Sept. 27
		Wyandot Co. • Nov. 14

Go to <http://www.insurance.ohio.gov/Consumer/OSHIIP/Documents/MedicareCheckUp.pdf>
for event times and locations. Get the detailed list in printed form...
or a supply of flyers for the event in your county.
Call 1-888-686-8657 (option 1) or email ron.pokorny@insurance.ohio.gov

Webinar training

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

2013 Updates and Open Enrollment

Thursday, Nov. 15; 10 a.m. and 2 p.m.

Reserve your seat now!

To join the 10 a.m. session:

<https://www1.gotomeeting.com/register/161228496>

To join the 2 p.m. session:

<https://www1.gotomeeting.com/register/146142616>

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

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

Hamilton Co. - Cincinnati

Nov. 1, 10 a.m. - 11 a.m.
St. Paul Village
5515 Madison Rd.

Clermont Co. - Milford

Nov. 2, 12:30 p.m. - 2:30 p.m.
Miami Township Center
6101 Meijer Dr.

Franklin Co. - Columbus

Nov. 10, 10 a.m. - 12 noon
Prince of Peace Lutheran Church
530 McNaughten Rd.

Harrison Co. - Hopedale

Nov. 13, 9:30 a.m. - 10:30 a.m.
Gable Estates
301 Lahm Dr.

Medicare 101

Cuyahoga Co. - Beachwood

Nov. 15, 6 p.m. - 8 p.m.
Menorah Park Center for Senior Living
27100 Cedar Rd.

Cuyahoga Co. - Cleveland

Nov. 27, 3 p.m.
St. Augustine School
2468 W. 14th St.

Cuyahoga Co. - Bedford

Nov. 29, 6 p.m. - 8 p.m.
St. John's Funeral Home
923 Broadway

Caregiver Luncheon

Muskingum Co. - Zanesville

Nov. 2, 11 a.m. - 1 p.m.
The Welcome Center
205 N. 5th St.

Please note: SSA offices to close 30 minutes earlier

Face-to-face service hours at Social Security Administration offices will be shortened by 30 minutes beginning Monday, Nov. 19, 2012. All SSA offices will close at 3 p.m. for the remainder of the year. The new hours are 9 a.m. - 3 p.m.

SSA also announced new Wednesday-only hours for 2013. Starting Jan. 2, offices will close for face-to-face meetings at noon.



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**

John R. Kasich
Governor

Mary Taylor
Lt. Governor / Director