

OSHIIP News

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

Counseling OPERS Retirees in Using OneExchange

OneExchange™
from Towers Watson

As you know, the Ohio Public Employees Retirement System (OPERS) will transition to a Medicare Connector for retirees enrolled in Medicare Parts A and B beginning Jan. 1, 2016. Eligible retirees will receive an allowance, deposited monthly into a Health Reimbursement Arrangement (HRA), to receive reimbursement for plan premiums and other eligible medical expenses through the OPERS Medicare Connector. OPERS retirees should contact OneExchange at 1- 844-287-9945 for more information about HRAs.

Many OPERS retirees have conducted their phone appointments with OneExchange and have openly shared their experiences with OSHIIP. Retirees reported that they were not completely satisfied with the service they received from OneExchange. As you counsel OPERS retirees, please encourage them to file their complaints with the proper agencies to get their concerns resolved.

If retirees have complaints about customer service or hold times with OneExchange, they should report that to the OPERS hotline at 1-800-222-7377. If their complaints are related to high-pressure sales practices, misrepresentation, or claim and benefit disputes, please encourage them to file the complaint with the Ohio Department of Insurance's consumer hotline at 1-800-686-1526 or direct them to an online form [here](#).



Mary Taylor
Lt. Governor /
Director



ODI
Ohio Department
of Insurance



Making Sense of Your Medicare Statements



Tips for Understanding Your Medicare Summary Notice (MSN)

If you have Original Medicare, you typically receive an MSN in the mail every three months (if you received services). You can view MSNs online at www.mymedicare.gov. Your MSN contains information about submitted charges, the amount that Medicare paid, and the amount you are responsible for. To understand your MSN:

- Read the definitions and descriptions of services carefully.
- Review the notes section. This is where Medicare may further explain its payment decisions or give you other important information.
- If a service you received is not covered, you should appeal. Instructions and deadlines regarding appeals will be on the final page of your MSN, titled “How to Handle Denied Claims or File an Appeal.”
- If you have questions or concerns about your MSN, see “Where to go for Help” on the last page.

Sample MSN

This is the date you received the service. Compare your MSN to your bills and check them for accuracy, including that you received all services listed.

This is the total amount that your provider can bill you. You will receive a separate bill from your provider for any charges you owe. Remember, your MSN is not a bill.

January 21, 2013

Craig I. Secosan, M.D., (555) 555-1234

Looking Glass Eye Center PA, 1888 Medical Park Dr, Suite C, Brevard, NC 28712-4187

Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Amount Medicare Paid	Maximum You May Be Billed	See Notes Below
Eye and medical examination for diagnosis and treatment, established patient, 1 or more visits (92014)	Yes	\$143.00	\$107.97	\$86.38	\$21.59	
Destruction of skin growth (17000)	NO	68.56	0.00	0.00	68.56	A
Total for Claim #02-10195-592-390		\$211.56	\$107.97	\$86.38	\$90.15	B

This column tells you whether or not your claim was approved or denied.

Use this column to refer to footnotes at the bottom of the page for explanations of the services you received.

Notes for Claims Above

A This service was denied. The information provided does not support the need for this service or item.

B Your claim was sent to your Medicare Supplement Insurance (Medigap policy). Send any questions to

Tips for Understanding Your Explanation of Benefits (EOB)

If you have a Medicare Advantage plan or a Part D prescription drug plan, you typically receive an EOB from your plan monthly or quarterly. You only receive an EOB if you received services. Although each insurance plan has its own format for an EOB, there is certain information that must be included in each notice. To understand your EOB:

- Read the information and the services listed in the notice carefully.
- Check the notes section, including any footnotes. This is where the plan may explain its payment decisions.
- If a service you received is not covered, you should appeal. Instructions on appealing the plan's decision are either listed at the end of the EOB, or sent to you in a separate notice called "Notice of Denial of Payment."
- If you have questions or concerns about your EOB, see "Where to go for Help" on the last page.

Sample EOBs

This claim was for services received at an out-of-network doctor, which can cause higher out-of-pocket costs or denials.

This column lists the total amount your provider is able to bill you. This also describes the coinsurance for in-network providers for this Medicare Advantage plan.

Susan Washington, M. D.

Claim Number: 12345678 (Out of Network Provider)	Date of service	Amount the provider billed the plan	Total cost (amount the plan approved)	Plan's share	Your share
Introductory visit, endocrinologist	7/2/2015	\$375.00	\$0.00 DENIED (Look below for information about your appeal rights)	\$0.00	Maximum potential liability

John Smith, M.D.

Claim Number: 12345678 (In Network Provider)	Date of service	Amount the provider billed the plan	Total cost (amount the plan approved)	Plan's share	Your share
Physical therapy services to strengthen leg functioning, 45 minutes	8/1/2015	\$250.00	\$75.00	\$63.75	\$11.25 (You pay 15% of the total amount at an in-network provider)

This column tells you whether or not your claim was approved or denied.

News You Can Use...Cont'd

Terms to Know

Appeal: A formal request to Medicare, your Medicare Advantage private plan, or your Part D prescription drug plan to review a health service or item coverage decision.

Coinsurance / Copayment: The amount you must pay for each service or item. **Coinsurance** is a percentage of the total cost. A **copayment** or **copay** is a fixed amount.

Deductible: The amount you must spend on health care or drugs before your insurance begins to pay.

Explanation of Benefits (EOB): A summary of the services or items you have received and how much you may owe for them. It tells you how much your provider billed, the approved amount your plan will pay, and how much you have to pay. The EOB is not a bill. You only receive an EOB if you have a Medicare Advantage plan or a Part D plan.

Medicare Summary Notice (MSN): A summary of claims made by Original Medicare for health care services processed for you during the previous three months. The MSN is not a bill. MSNs contain information about submitted charges, the amount Medicare paid, and the amount you are responsible for. If Original Medicare will not pay for care you received, you will find this out when you receive your Medicare Summary Notice (MSN).

Where to go for Help

- For questions about your MSN, you can call 1-800-Medicare (1-800-633-4227; TTY 1-877-486-2048).
- For questions about your EOB, call your insurance plan using the phone number on the back of your plan insurance card.
- If you do not think you received the service, item, or medication outlined on your MSN or EOB, contact your provider to inquire about a possible error.
- If you need assistance with denials, appeals, or understanding your coverage, contact your State Health Insurance Assistance Program (SHIP).
- If you are unable to resolve the issue with your provider, contact your Senior Medicare Patrol (SMP) to discuss potential abuse or fraud.

Local SHIP Contact Information	Local SMP Contact Information
OSHIIP — 1-800-686-1578	Pro Seniors — 1-800-488-6070
SHIP email: oshiipmail@insurance.ohio.gov	
SHIP website: insurance.ohio.gov	SMP website: www.proseniors.org
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .
<p><small>The production of this document was supported by Grant Numbers 90ST1001 and 90NP0003 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol (SMP) National Resource Center and do not necessarily represent the official views of ACL.</small></p>	

Angela Glenn has a Passion for Working with Older Populations



Angela Glenn has spent most of her professional career helping clients understand their Medicare benefits. Glenn is a department manager for Xenia Adult Recreation and Services Center (XARSC) where she is responsible for overseeing services such as Meals on Wheels (which serves over 130 seniors each day) and other departments such as case management, I&R, medical escorts and public benefits.

Angela has always enjoyed organizing and explaining Medicare and insurance benefit forms to clients. "It's a challenge and yet I enjoy helping them understand the process," said Glenn. Thanks to a friendly nudge

from Karen Puterbaugh of Green County's Council on Aging, Angela became a Medicare counselor through OSHIIP.

Now that open enrollment is in full swing, Angela sets aside one day a week at work to focus only on Medicare appointments and questions. "Counseling others is fulfilling. They come in nervous and worried, but by the time we are done, they look relieved and thankful," said Glenn.

Angela acknowledges her mother for her love of working with older populations. "My mother was the XARSC director from 1976-2004. I grew up here and the center has been like my second family...I wouldn't change a thing," said Glenn.

Angela has been married to her husband Rodney for 33 years. They have one adult son and three grandsons.

Thank you Angela! OSHIIP continues to be impactful because of you and volunteers like you who care about the program's mission to assist people covered by Medicare.

Medicare Check-Up Dates

Athens Co • Nov 4
Carroll Co • Nov 19
Champaign Co • Nov 13
Coshocton Co • Nov 20, Dec 4
Cuyahoga Co • Nov 5, 6, 12, 17, 24
Darke Co • Nov 10
Delaware Co • Nov 2, 23
Franklin Co • Nov 12, 13
Guernsey Co • Nov 5
Hamilton Co • Dec 3
Jackson Co • Nov 9
Lake Co • Nov 6, 9, 10, 17
Lawrence Co • Nov 5
Logan Co • Nov 3
Lorain Co • Nov 10, 18, 19

Mahoning Co • Nov 2
Medina Co • Nov 13
Miami Co • Nov 9
Montgomery Co • Nov 6, 17
Muskingum Co • Nov 12, Dec 2
Perry Co • Nov 5
Pickaway Co • Nov 4, 19
Pike Co • Nov 10
Putnam Co • Nov 24
Richland Co • Nov 4
Trumbull Co • Nov 17
Van Wert Co • Nov 18
Washington Co • Nov 16
Wayne Co • Nov 18
Williams Co • Nov 5
Wyandot Co • Nov 19

For a detailed listing of all Medicare check-up dates [CLICK HERE](#)

As volunteers, your attendance at a Medicare Check-Up event can count towards your volunteer training recertification requirement for 2015. Please just let the OSHIP Community Liaison know you are in attendance.

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.

Medicare 101

Sandusky Co.
November 3 • 10 a.m.
Bellevue Hospital
1400 W. Main St.
Bellevue, Ohio 44811

Montgomery Co.
November 4 • 1 p.m.
Grace Brethren
1010 Taywood Rd.
Englewood, OH 45322

Clermont Co.
November 10 • 11 a.m.
Trails at East Loveland
101 S. Third St.
Loveland, OH 45140

Ottawa Co.
November 10 • 2 p.m.
Vineyard on Catawba
3820 E Vineyard Village Dr.
Port Clinton, OH 43452

Miami Co.
November 18 • 2 p.m.
YWCA Piqua
418 N. Wayne St.
Piqua, OH 45356

Cuyahoga Co.
November 30 • 12 p.m.
Clifton Plaza Apartments
11430 Clifton Blvd.
Cleveland, OH 44102

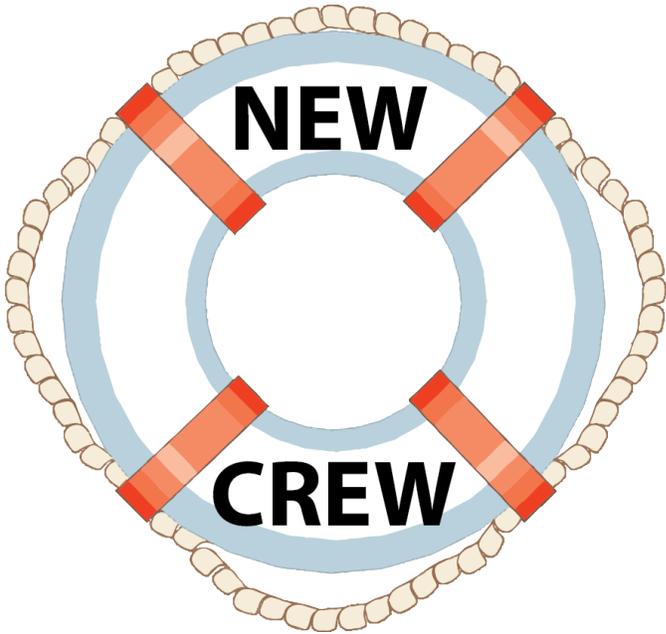
New to Medicare

Franklin Co.
November 4 • 6:30 p.m.
Upper Arlington Library
2800 Tremont Rd.
Upper Arlington, OH 43221

*Registration is required. Call the Upper
Arlington Commission on Aging at (614) 583-5326.*

Delaware Co.
November 7 & 11 • 10 a.m.
SourcePoint
800 Cheshire Rd.
Delaware 43015

*Registration is required. Call SourcePoint at
(740) 203-2382.*



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

Delaware Co.

Lois Hall
Traci Hipsher

Franklin Co.

Victoria Peyton
Traci Paxton
Tim Leonard

Knox Co.

Deborah Gibson

Licking Co.

Andrea Brown

Lucas Co.

Glenna Berres

Madison Co.

Michelle Compston

Portage

Thomas Becker

Meet Our New OSHIIP Hotline Analysts



Colleen Gilbert has joined the OSHIIP team as an Insurance Complaint Analyst. She previously worked for OSHIIP for two intermittent seasons as an Insurance Complaint Analyst. Prior to that, she worked as an Appeals and Grievances Coordinator for Molina Healthcare. Colleen enjoys spending time with family and friends, and volunteering for her church. Welcome Colleen!



Cassandra Alcorn has joined the OSHIIP team as an Insurance Complaint Analyst. She previously worked for Aetna as a Member Services Representative. September was a big month for Cassandra. She graduated from Franklin University with a Bachelor of Science in Applied Psychology of Business degree. Looking forward to more free time, Cassandra plans to visit with family, exercise and try new cooking recipes. Cassandra is from Kentucky but has spent her adult years in Columbus. Welcome Cassandra!

Welcome to Medicare Webinars

Join us for the final 'Welcome to Medicare' Webinar for 2015! All webinars are open to the public and begin at 6:00pm. There is no phone number to call, you will use your computer speakers for audio.

Click the link below to register.

[December 14, 2015](#)

Webinar training

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

Call 1-877-820-7831 • Enter passcode 896960

Tuesday November 10

Predatory Sales

To register for this webinar, click the link below:

10am: <https://attendee.gotowebinar.com/register/4064521022730663170>

2pm: <https://attendee.gotowebinar.com/register/5463739729029115138>

Thursday December 10 and 17

2015 OSHIIP refresher round-up

To register for this webinar, click the link below:

Dec 10, 10am: <https://attendee.gotowebinar.com/register/716719222385589761>

Dec 10, 2pm: <https://attendee.gotowebinar.com/register/8502258804086065665>

Dec 17, 10am: <https://attendee.gotowebinar.com/register/8385514858472070913>

Dec 17, 2pm: <https://attendee.gotowebinar.com/register/4282814762774746369>

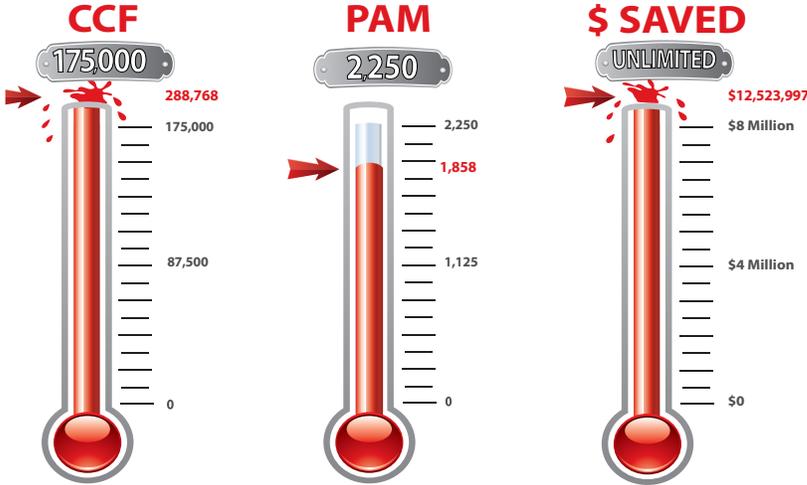
Dec 17, 2pm: <https://attendee.gotowebinar.com/register/4282814762774746369>

⇒ *More webinar links may appear in OSHIIP's Weekly Email. Check it out. [Read our recent posts.](#)*

Our progress as of November 2015!!



OSHIP 2015 Goals



1-888-686-VOLS (686-8657)



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