

Free Department Services Available to Help Retired People Shop for Health Insurance

Learn about your options if health benefits have been reduced or terminated by your former employer

The Ohio Department of Insurance through its Ohio Senior Health Insurance Information Program (OSHIIP) is the state's lead educational program to explain health coverage options available to Ohio retirees whose benefits have been reduced or terminated by their former employer.

Companies can decide to reduce or terminate retiree health benefits as a cost-cutting measure for different reasons, such as a difficult economic environment. Some companies may hire insurance agencies to help their retirees shop for other coverage options. However, such agencies may not be able to shop all of the available Medicare products because of sales agreements with the insurance companies they represent. These agencies may send information to retirees via mail and hold local informational sessions.

The Department's OSHIIP program provides free and unbiased health coverage information through trained representatives, available by calling **1-800-686-1578**. Representatives can help retirees sort through every coverage option on the market to identify the one that best fits their healthcare needs and financial situation.

Options for retirees who have lost employer-provided coverage can include: Original Medicare, a Medicare supplement plan, a Medicare Part D prescription drug plan, a Medicare Advantage Plan, private insurance or paying all healthcare costs themselves.

Consumer tips:

- There is no fee associated with Medicare enrollment. If you are charged an enrollment fee, call OSHIIP to report it: **1-800-686-1578**.
- You can shop all coverage choices and enroll for Medicare coverage by calling **1-800-MEDICARE** or visiting **www.medicare.gov**. OSHIIP (**1-800-686-1578**) can also be of assistance.
- Retirees should consult with a loved one and / or a professional advisor before making a coverage selection.
- Ask for a complete list of companies and products represented by the agency or agent and if they receive any product commissions.
- If you feel you are being pressured into selecting a certain type of coverage or plan, report it to the Department at **1-800-686-1578**.



Department of
Insurance