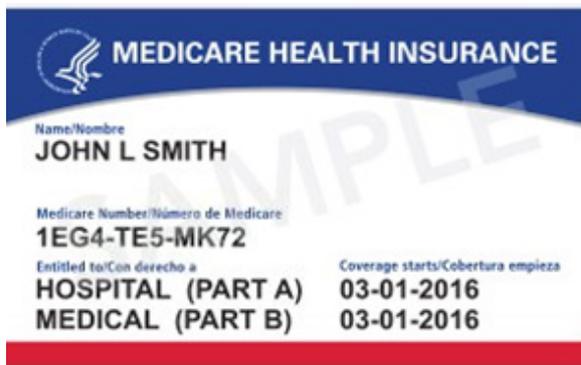


OSHIIIP NEWS

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

The New Medicare Card Project

To better protect Medicare patients' private health care and financial information, the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) requires CMS to remove Social Security Numbers (SSNs) from all Medicare cards by April 2019.



To meet this goal, a new Medicare Beneficiary Identifier (MBI) will replace the SSN-based Health Insurance Claim (HIC) number that is currently used. New Medicare cards with an MBI to use for Medicare transactions like billing, eligibility status, and claim status will be generated and mailed to people with Medicare beginning April 2018. All Medicare cards will be replaced by April 2019.

November 2017

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MBI Format

Each MBI is randomly generated. Unlike the HIC, the MBI is considered “non-intelligent,” meaning the characters have no hidden or special meaning. Each person with Medicare will get their own randomly generated MBI. Spouses of dependents who may have had similar HIC numbers will each get their own different MBI. The format is as follows:

- 11 characters – a mix of numbers (0 – 9) and upper- case letters (A – Z except S, L, O, I, B, and Z (to help ensure characters are easy to read))
- The MBI's 2nd, 5th, 8th, and 9th characters will always be a letter
- Characters 1, 4, 7, 10, and 11 will always be a number
- The 3rd and 6th characters will be a letter or a number
- The transition period will begin no earlier than April 1, 2018 and run through December 31, 2019

Using the MBI

While the MBI may be used April 2018, CMS will implement a transition period where cardholders may use either the HIC number or the MBI in all Medicare transactions. The transition period will begin no earlier than April 1, 2018, and run through December 31, 2019.

How to Prepare

CMS and CGS have already started work to update the various systems they use day-to-day. CMS will not offer end-to-end testing (e.g., sending test claims from your office to our system) because of the transition period being implemented. Cardholders may perform live tests during this time and make adjustments as needed.

Volunteer Feature

Mary Stoudenmire, Cuyahoga County



Since joining the OSHIIP family in March of 2016, Mary Stoudenmire has been a tremendous asset to beneficiaries in Cuyahoga County. Currently, she is as a Resident Service Coordinator, where she serves the residents of Abington Arms Apartments in University Circle.

Tenacious, approachable and courteous, she ensures that residents are connected to community support services that help them maintain their independence. Mary also coordinates health and wellness programs at the building and occasional fun events.

"I first heard about OSHIIP when I became a Resident Service Coordinator in March of 2015 and saw some literature about the program. By the fall of that year, I was ready for training to understand the ins and outs of Medicare."

Most surprising working with OSHIIP?

"No surprises. The support has been awesome. Alicia Nighland and Jim Aust really rock!"

Most fulfilling volunteering with OSHIIP?

"When the residents 'get it' and are able to talk with confidence. Seeing the smiles on their faces and knowing it is now going to be hard to scam them because they are better informed and know who to go to for correct information. Also, I really enjoy the face-to-face meetings and trainings with the other OSHIIP volunteers. Listening to their questions and hearing them share their experiences keeps me in touch with the larger population of Medicare recipients."

Most challenging aspect of helping seniors with Medicare?

Straightening out years of misconceptions and bad information and the confusion between Medicare and Medicaid.

Memorable moments while volunteering for OSHIIP?

"Having Alicia hand deliver the certificate showing me I had been one of several people nominated as Rookie of the Year. That really had me smiling for quite a while. I truly felt honored just to be considered."

Most Professional Accomplishment?

"I am a Licensed Social Worker. I went back to school in my 50s and earned my Associates, Bachelor's and Master's degrees in Social Work in six years. After working for a short time, I became my older sister's full time family caregiver for four very intense years until her passing in early 2015. I love the profession of Social Work and plan to work towards my LISW and Case Management Certification. My passion is helping family caregivers."

What would you tell someone who is thinking about becoming an OSHIIP volunteer?

"Do it! Being able to help someone navigate the 'Alphabet soup of Medicare' as I call it is very rewarding."

Hobbies and fun:

"I enjoy researching my family history."

Thank you, Mary, for sharing your experience as an OSHIIP volunteer. We appreciate your dedication to each client you meet and look forward to many more memorable stories from you throughout the years.

Protecting Yourself from Enrollment Fraud



Medicare has rules about how Medicare Advantage and Part D prescription drug plans can contact you and market their services at all times, including during Medicare's Open Enrollment Period, which runs from October 15 through December 7 each year.

Point 1: Know the rules about how plans can contact and market to beneficiaries.

Plans can begin marketing as early as October 1 each year. Knowing some of these rules can help protect your clients from dishonest plan agents or people posing as agents.

Plans are allowed to send mail. However, unless a beneficiary is currently enrolled in the company's plan, they are not allowed to call, email, visit the home, or approach clients in public to market their plan without their permission. Agents

and brokers can have educational exhibits at public events, but they cannot try to enroll attendees in their plan at these events. They can give out their contact information only upon request, and the client must be the one to call them.

Point 2: Know how to avoid potential enrollment fraud.

There is a higher risk for fraudulent activities during Medicare's Open Enrollment Period. Enrollment fraud occurs when a plan agent or representative purposefully tricks beneficiaries into enrolling in their plan, regardless of whether it is the right plan for them. They may do this by stating misleading or false information to get them to enroll. Some may even enroll them without their knowledge.

Clients should:

- Watch out for people who pressure them with time limits to enroll in their plan. Beneficiaries can use the entire Open Enrollment Period to make their decisions. You will not receive extra benefits for signing up early for a plan. Contact your State Health Insurance Assistance Program (SHIP) for trustworthy and unbiased counseling if you have questions about any of your plan options.
- Watch out for people who ask for their Medicare number, Social Security number, and/or bank information just to provide them with information. Someone can use this personal information to enroll them in a plan without their permission. Know that plans cannot request this personal information at an educational event and cannot call them to ask for a payment over the phone—they must send a bill.
- Watch out for people who threaten beneficiaries with the loss of their Medicare benefits unless they sign up for their plan.
- Watch out for people who offer them gifts to enroll in their plan. Gifts must be given to everyone regardless of their enrollment, and cannot be worth more than \$15.
- Watch out for people who say they represent Medicare. Plans are never allowed to suggest they represent or are preferred by Medicare or any other government agency.

Protecting Yourself from Enrollment Fraud

Point 3: Report suspected enrollment fraud and marketing violations.

If a client feels a plan or agent has violated Medicare's marketing rules, they should save all documented proof, when available, such as an agent's business card, marketing materials, or phone call records. Encourage them to report the activity to 1-800-MEDICARE or to your local Senior Medicare Patrol (SMP). If your client believes they were enrolled in a plan without their permission, contact 1-800-MEDICARE or their local SMP to report it. Clients can also contact OSHIP for help changing their plan.

Please note: Medicare allows victims of enrollment fraud to make changes outside of Medicare's Open Enrollment.

Take action:

1. Clients should watch out for plans or plan agents who make unsolicited phone calls or home visits, approach clients in public, or pressure them to join a plan.
2. Contact their SMP if they suspect a plan is not following Medicare's marketing rules or if they think they were wrongfully enrolled in a plan.
3. Contact OSHIP if they would like unbiased counseling about their plan options during Open Enrollment or for information about how and when they can change their plan.



OSHIIP Roadshow

Medicare Check Up Events
For a complete list of all events go [here](#)

Medicare 101

Knox County

November 7, 2pm
Country Club Retirement Center
1350 Yaeger Rd
Mt. Vernon, Ohio 43050

Sandusky County

November 9, 10am
Bellevue Hospital
1400 West Main St.
Bellevue, Ohio 44811

Wayne County

November 9, 6:30pm
Dalton Library
127 S. Church St.
Dalton, Ohio 44618

Cuyahoga County

November 13, 10am
Westlake Porter Public Library
27333 Center Ridge Rd.
Westlake, Ohio 44145

Summit County

November 28, 6pm
Nordon Hills Library
9458 Olde 8 Rd.
Northfield, Ohio 44067

Medicare Options Seminar

Stark County

November 21, 9am-11am
Mercy Medical Center
Mercy Hall Auditorium
1320 Mercy Dr., NW
Canton, Ohio 44708

New to Medicare

Delaware County

November 4 & 8, 10am
November 29, 6pm
SourcePoint
800 Cheshire Rd.
Delaware, Ohio 43015
RSVP to SourcePoint at 740-363-6677

Welcome the Newest OSHIIP Volunteers!

Dianne Mortensen – Ottawa County
Alonna Watkins – Union County
Katherine Paterson – Erie County
Roger Waser – Delaware County
Rebecca Baumgartner – Erie County
Samantha Walls – Scioto County
Betty Hixenbaugh – Athens County

Webinar and Volunteer Training

2017 OSHIIP Volunteer Training Webinars

Attendance at a monthly OSHIIP training webinar counts toward your OSHIIP volunteer training recertification. Register for a training below. For audio call 1-877-820-7831, use passcode: 896960.

November Webinars: SSA Updates

To register, click on a link below:

November 9, 2:00pm.: <https://attendee.gotowebinar.com/register/5998921531795588099>

November 21, 10:00am.: <https://attendee.gotowebinar.com/register/3996409591539929857>

December Webinar: 2017 Refresher Wrap-Up

December 13, 10am: <https://attendee.gotowebinar.com/register/5093479204918129666>

December 19, 2pm: <https://attendee.gotowebinar.com/register/5661733202431841026>

Welcome to Medicare Webinar

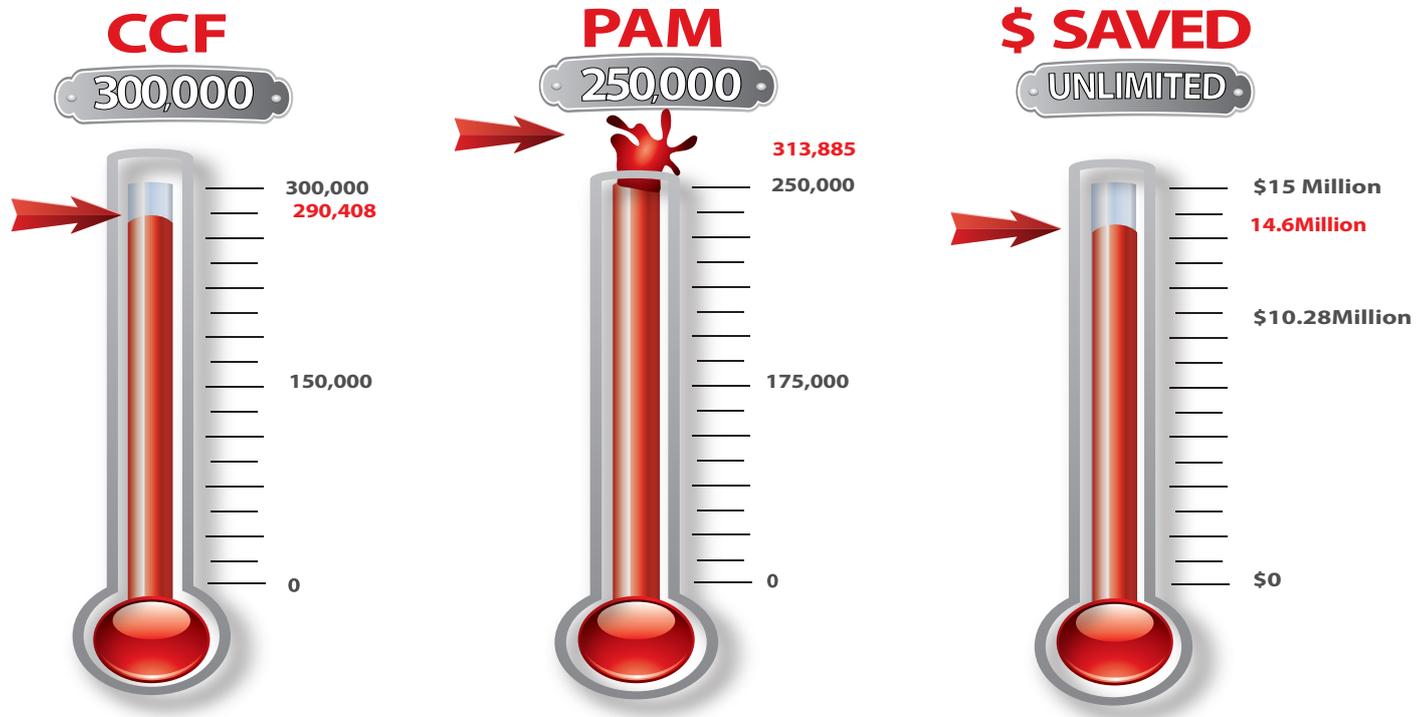
This webinar is for those turning 65 and new to Medicare. There is no phone number to call, attendees will need to access their computer speakers for audio and can type in questions for the moderators to answer. Click this date to register: [11/24/2017, 4:00pm.](#)

New! 2017 Medicare Check Up Webinar

This fall OSHIIP will host live Check-Up Webinars to help people with Medicare prepare for the Medicare Open Enrollment period and upcoming 2018 changes. Please join us or encourage your clients to register today! Click the date to register: [11/2/2017 10:00am](#)

Our Goal Progress So Far!

OSHIIP 2017 Goals



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