

Cuyahoga Regional HIV Prevention and Care Planning Council
Ashtabula, Cuyahoga, Geauga, Lake, Lorain and Medina Counties
Naimah O’Neal, Faith Ross – Co-Chairs



COMMUNITY LIAISON COMMITTEE (CLC)
Meeting Minutes
Wednesday, January 7, 2026 – 12:00-1:30 pm

CLC Committee Members		Planning Council Members	Community Attendees	Presenter(s)
1. Naimah O’Neal, Co-Chair	P	Billy Gayheart	Michael D.	Sarah Florimonte
2. Faith Ross, Co-Chair	P	T.E.*	Brooke W.	CCBH Staff
3. LeAnder Lovett	P			Lisa-Jean Sylvia
4. Talib Mahdi*	P			Brittanie Evans
5. Kimberlin Dennis	P			Anastassia Idov
6. Sahara Rivera	A			
Total of 13 in attendance	P = Present A = Absent O (Other) = Phone *Non-member Volunteer or Pending PC Member			
Call to Order	Co-Chair, Naimah O’Neal, called the meeting to order at 12:01 pm.			
Moment of Silence	In remembering all those past, present, and future in the fight against HIV/AIDS.			
Quorum Determination	5 of 6 CLC committee members present - quorum of 4 needed.			
Welcome, Introductions & Conflicts of Interest	All members, attendees, and guests welcomed and asked to state conflicts of interest in the chat. <i>Conflicted: Talib Mahdi – NLURC; Naimah O’Neal – The Centers; Faith Ross – Pegasus; Brooke W. – University Hospitals</i>			
Approval of Agenda	CLC Committee reviewed and approved the revised agenda for January 7, 2026. Motion made by Talib Mahdi, seconded by Kimberlin Dennis In Favor: all; Opposed: 0			
Approval of Minutes	CLC Committee reviewed and approved the minutes from November 5, 2025. Motion made by Kimberlin Dennis, seconded by Talib Mahdi In Favor: all; Opposed: 0; Abstained: LeAnder Lovett, Tony Elmore			
Medicare 101	Sarah Florimonte, Ohio Senior Health Insurance Information Program (OHSHIIP) presenting: <ul style="list-style-type: none"> • OHSHIIP is funded through a federal grant to provide free, objective, unbiased information about Medicare. Every state has its own SHIP program. In Ohio, OHSHIIP is housed within the Ohio Department of Insurance. • Hotline: 1-800-686-1578 • What is Medicare? Federal health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) for those who are: 65 and older; any age and disabled; diagnosed with End Stage Renal Disease or ALS • There are 2 ways for how you receive Medicare. Option 1: Original Medicare + secondary insurance + prescription drug coverage. Option 2: Medicare Advantage • Applying for Medicare – enrollment is automatic if you get Social Security benefits prior to Medicare eligibility. All others must apply with Social Security during the 7-month Initial Enrollment Period. 			

- Things to consider at 65: if you are covered under a current employer group health plan while still working, you do not have to apply at 65.
 - COBRA is not a current group health insurance
 - IRMAA considerations – if you are a high income earner, you may pay more for your premium
 - Health Savings Account
 - Marketplace plans do not cover folks who are over 65
 - Retirement insurance – you do still need to sign up for Medicare at 65 and your retirement plan will become secondary
 - 10% penalty if you don't sign up when you are eligible
- Original Medicare vs Medicare Advantage
 - Original Medicare: Covers Part A and B; may need stand-alone part D. Medicare Advantage: Covers parts A and B; usually includes Part D benefits.
 - Original Medicare: Can see any provider in the U.S. as long as they accept Medicare. Medicare Advantage: May be restricted to seeing in-network providers.
 - Original Medicare: No referral needed to see a specialist. Medicare Advantage: May need referral to see specialist.
 - Original Medicare: Set payment structures. Medicare Advantage: costs and rules vary depending on plan
- Medicare Part A - Hospital
 - Inpatient, skilled nursing facilities, home health care, hospice
- Medicare Part B – Medical
 - Outpatient services, doctors/ providers, preventive benefits, durable medical equipment
- Medicare preventive benefits
 - Screening tests and procedures with no out-of-pocket costs for most. Complete list of tests and procedures available at medicare.gov
- Medicare does not cover vision and dental services. Some Medicare Advantage plans will cover limited basic services for vision and dental.
- Costs: Original Medicare monthly Part B premium = \$202.90
- Secondary Insurance: group health insurance, Medicaid, or Medicare supplemental insurance
- Medicare Part D – Prescription drug coverage
 - Available two ways: stand alone prescription drug plans (PDP), or as part of Medicare Advantage plans
 - All people with Medicare can get Part D
 - Review drug plans each year: Convenience, Coverage, Cost
 - Review plans annually with OSHIIP or medicare.gov
 - Find the best drug plan for you based on your individual needs – everyone is different and each plan is different.
 - *IMPORTANT: Look at your prescription drug plan every year even if you haven't made any other changes with your insurance*
- Medicare Advantage
 - Offered by private companies to replace Original Medicare. You still have to be enrolled in Part A&B, live in the plan's service area, but there are no age or medical restrictions for eligibility.

	<ul style="list-style-type: none"> ○ Plan types: HMO (Health Maintenance Organization), PPO (Preferred Provider Organization) ○ Most plans include Part D benefit ○ Networks, referrals, prior authorization, premiums, and copays vary by plan ○ Same open enrollment period: October 15 – December 7; also January 1 – March 31. ● Medicare Savings Programs <ul style="list-style-type: none"> ○ Programs that help people with lower income afford Medicare. Helps pay premiums, coinsurances, and deductibles. ○ Call OSHIIP or your county Job & Family Services Office for application <p>Q&A</p> <ul style="list-style-type: none"> ● If you're still working, do you need to apply for Medicare at age 65? A: No. You don't have to do anything. When you leave your job and apply for Medicare later on, you show proof that you had insurance coverage at that time. ● Once you select Medicare Advantage or Original Medicare, can you switch? A: If you start with Medicare Advantage (the 1-card option), you can choose to go back to Original Medicare (the 3-card option). However, you may have issues purchasing a supplement based on your age or medical history. If you start on Original Medicare, you can go to Medicare Advantage whenever you want during open enrollment. ● What is the Medicare Savings Program? A: A federal program that helps people with low income afford their Medicare premiums, coinsurance, and copays. ● What is the difference between income and resources when it comes to these savings programs? A: Income is anything that you're receiving monthly. Resources are anything outside of a primary residence and primary vehicle, so things like savings, 401k, stocks, bonds. ● If someone wanted you to come to their support group to present, would they just call that number? A: Yes, if you call that main number they will get you to our scheduler who sets up all of our outreach for us. ● For the \$2100 Part D out-of-pocket maximum, does that cover all tier of drugs? Many HIV drugs are Tier 4 and seem to have ongoing copays. A: It should cover all tiers of drugs as long as they are on the formulary. One issue that you may be having is that they are not on the drug formulary, so they are not covered on the cap. If you have a specific question or you think something isn't working as it should, definitely call that hotline number and we will help figure it out. <p>Question to consider: How does Medicare currently work together with Ryan White Part B?</p> <p>Resources: OSHIIIP Hotline: 1-800-686-1578 oshiipmail@insurance.ohio.gov www.insurance.ohio.gov www.medicare.gov www.socialsecurity.gov</p>
<p>Approve the 2026 Work Plan</p>	<ul style="list-style-type: none"> ● Item 1 on the 2026 work plan: Create and implement a consumer needs survey to inform PSRA and Planning Council decisions.

	<ul style="list-style-type: none"> ○ Lj – I recommend using the same survey, but focus on responses from young people and outlying counties, rather than everyone filling it out again. Naimah – We should contact providers of support groups and programs for younger people to get them to fill out the survey. Billy – this might be a great opportunity to collaborate with NXTGEN Collective. ● Item 2: Design and implement 2 online and 2 in-person listening sessions. <ul style="list-style-type: none"> ○ Lj – we can continue to try to do those listening sessions. Do we still want this to be the goal with 2 in person and 2 online? Talib – how are we going to reach people in outlying counties? Lj – we can ask the Medical Case Managers in the outlying counties what would work best to reach their patients. Naimah – one of the listening sessions could be specific to NXTGEN. Lj – How could we do the outlying counties differently? Naimah – Maybe work with the case managers to provide a space for the listening session. Talib – a virtual meeting would probably be more effective. Billy – Do we have a full list of all support groups? Lj – Yes. Naimah – I don’t think we need to have any more in-person sessions in Cuyahoga County. ● Item 3: Create and deliver a presentation about consumer needs to inform PSRA and other PC decisions. ● Item 4: Create and implement an outreach plan to connect with the community, welcome more people into the CLC, and listen to community needs and priorities. ● Item 5: Implement up to 5 training sessions to inform and support members of the CLC and encourage participation by new people.
FY2027 Budget Ideas	<ul style="list-style-type: none"> ● Lj – our question to you is, “are there any new things that we want to do in FY2027?” The one idea that I had is, in an effort to get more PLWH involved, do we want to try to have some sort of in-person open house type of event? If we want to budget for that, we need to put that in the request now. ● Kimberlin – haven’t we still decided to have the orientation in person each year? Lj – we have one in-person orientation each year, but we’re moving that to online and having an in-person training.
Listening Sessions & Survey	Moved to Parking Lot
Parking Lot	Listening Sessions & Survey
Announcements	<p>Billy – New member orientation is next Wednesday online.</p> <p>Brittanie – Thank you to Billy, Kimberlin, Talib, and LeAnder for helping with a World AIDS Day panel discussion at CCBH!</p>
Adjournment	Meeting adjourned by Naimah O’Neal at 1:34 pm.
<p>Reminder: Check your Email or the Website for Updates Next Meeting: February 4, 2026 12:00 to 1:30 PM Visit the Ryan White HIV/AIDS Homepage at: www.ccbh.net/ryan-white</p>	