



# Mature Messenger



Information you can count on. Assistance you can trust.

Summer 2016



## AOP and ALL Medicare Beneficiaries Need YOUR Help!

We delayed this edition of the Mature Messenger after we received some **terrible news**. We need your help. In June, the Senate Appropriations Committee put forth a 2017 budget that **eliminated funding for the State Health Insurance Program entirely**.

*What does this mean?*

This funding supports Action for Older Persons' Health Insurance Information Counseling and Assistance Program. **Without this funding, Medicare beneficiaries across Broome County and the United States will no longer be offered free, unbiased assistance selecting Medicare Prescription Drug Plans, Medicare Advantage Plans, and Medigaps. Help enrolling in assistance programs that make health care and prescriptions more affordable will cease.** The 10,000 people who become eligible for Medicare each day will not receive the guidance necessary to successfully navigate the complex Medicare system. Medicare Beneficiaries will be required to select new coverage on their own each year during Medicare's Open Enrollment Period.

**We need you to reach out to our elected officials and tell them this is unacceptable.** Action for Older Persons expects to provide one on one assistance to more than 2000 Medicare Beneficiaries in 2016 – our busiest year ever. In 2015, we saved Medicare Beneficiaries more than \$1.6 million in health and prescription costs by helping people to enroll in assistance programs and more appropriate insurance coverage. Tell our Senators and Congressman that this program is more necessary than ever and that eliminating this funding will have vast, negative impacts on seniors and disabled individuals in Broome County, New York State, and every corner of the United States.

To submit your support of the State Health Insurance Program to **Senator Schumer** online go to:

<https://www.schumer.senate.gov/contact/email-chuck>

Written letters can be sent to Senator Schumer at

322 Hart Senate Office Building

Washington, D.C. 20510

Please fax your support to 202-228-3027

To submit your support of the State Health Insurance Program to **Senator Gillibrand** online go to:

<https://www.gillibrand.senate.gov/contact/>

Written letters can be sent to Senator Gillibrand at

478 Russell

Washington, DC 20510

Please fax your support to 202-228-0282

To submit your support of the State Health Insurance Program to **Congressman Hanna** online go to:

<http://hannaforms.house.gov/contact/>

Written letters can be sent to Congressman Hanna at

319 Cannon HOB

Washington, DC 20515

Please fax your support to 202-225-18912



# Senior Health Insurance Counseling

## Seminars - July • August • September

The following are the Medicare, Medicaid and ICAN (Managed Long-Term Care) seminars for the third quarter of 2016.

Space is limited so please call AOP at (607) 722-1251 to register for seminars.

### Medicare 101

Join us for a comprehensive seminar on Medicare. You will learn about eligibility, Part A and Part B coverage, EPIC, and preventive benefits that can enhance and preserve your health.

Monday, July 18, 2016 at 10:00 a.m.

Tuesday, August 16, 2016 at 10:00 a.m.

Monday, September 12, 2016 at 10:00 a.m.  
at the Vestal Senior Center

### Medicare Advantage Plans

Join us for a seminar on Medicare Advantage Plans (MAP) options. You will learn about the differences between original Medicare and MAPs, as well as the different types of MAPs (HMO, PPO, and PFFS plans.)

Tuesday, July 19, 2016 at 10:00 a.m.

Wednesday, August 17, 2016 at 10:00 a.m.

Friday, September 16, 2016 at 10:00 a.m.  
at the Vestal Senior Center

### Closing the Gaps in Medicare

Join us for a seminar on the supplement insurance options available to cover some or all of the remaining costs after Medicare pays for a medical or hospital service. You will learn what the gaps are and which plans fill those gaps.

Tuesday, July 19, 2016 at 1:00 p.m.

Thursday, August 18, 2016 at 1:00 p.m.

Friday, September 16, 2016 at 10:00 a.m.  
at the Vestal Senior Center



### Long-Term Care Insurance

Join us for a comprehensive seminar on the various ways to plan for and pay for long-term care. You will learn eligibility guideline; affordability and risk factors; as well as the various options to offset the costs, including long-term care insurance, NY State Partnership Plans, the role of Medicare and Medicaid, and home equity.

Wednesday, July 20, 2016 at 1:00 p.m.

Wednesday, August 24, 2016 at 10:00 a.m.

Tuesday, September 13, 2016 at 1:00 p.m.

### Medicaid and Nursing Home Care

Join AOP for an overview on using Medicaid to pay for a Nursing Home stay for you, a spouse, parent or other loved one. Topics will include an introduction to financial guidelines, the five year lookback, spousal impoverishment laws, etc. We can also answer questions about Long-Term Care insurance policies (partnership and non-partnership policies) and the use of Medicaid.

Thursday, July 21, 2016 at 1:00 p.m.

Tuesday, August 23, 2016 at 10:00 a.m.

Tuesday, September 13, 2016 at 10:00 a.m.

### Managed Long-Term Care (ICAN)

Are daily tasks such as bathing, toileting, food preparation and dressing getting difficult for you or a loved one? Are you eligible for Medicare and Medicaid? If you've answered yes to these questions, this presentation is an excellent source of information for you. Join AOP and receive information about Managed Long-Term Care Plans, the services they provide, how to enroll, and the eligibility criteria. We understand that these plans are new and confusing for many, so bring your questions or simply come to learn more.

Wednesday, July 13, 2016 at 2:00 p.m.

Thursday, August 25, 2016 at 2:00 p.m.

Wednesday, September 14, 2015 at 2:00 p.m.



# Senior Health Insurance Counseling

## Advance Planning for End of Life

Join us for a comprehensive seminar on advanced directives. You will learn how to select and assign a health care proxy, complete a living will, and broach the subject of end of life decisions with your family. All participants will receive the necessary documents for free. NEW – the seminar will also include an introduction to the newest way to manage all of your health care information, *My Little Book: A Health Diary*.

Tuesday, July 12, 2016 at 2:00 p.m.

Monday, August 22, 2016 at 2:00 p.m.

Wednesday, September 14, 2016 at 10:00 a.m.

## Medicare Open Enrollment 2016

AOP would like to remind everyone that Medicare Open Enrollment is quickly approaching. It takes place from October 15th-December 7th each year.

Do you know why it is important to review your Medicare Advantage or Medicare Prescription Drug Plan during Medicare Open Enrollment? Here are just a few reasons;

- Plans may make changes to their Formulary (the drugs that they cover);
- Plans may make changes to their Premium (monthly cost);
- Plans may make changes to their co-pays at the pharmacy or at the doctor/hospital as well as other covered services;
- Plans may make changes to their network of doctors and hospitals;
- Plans may cancel their contract with Medicare – canceling your plan completely;
- New plans may become available that are more cost effective than your current plan;
- Plans may end their contract with specific pharmacies or pharmacy chains.

Last year during Medicare Open Enrollment, Action for Older Persons met one-on-one with more than 700 individuals and saved Broome County residents an estimated **\$899,069** in premium and co-pays expenses for 2016. Most of this savings was in prescription costs.

AOP will begin scheduling appointments for Open Enrollment on **Monday, September 26th**. We ask for your patience as we answer the influx of calls beginning that day. We also encourage you to make your appointment as soon as possible to ensure appointments are still available; in 2015, appointments were full through the end of open enrollment (December 7th) before mid-October. For the first time in 2016, we will also have appointments off site. If you are a resident of Harpursville, Whitney Point, or Deposit and would prefer to meet with an AOP staff member or volunteer at the local senior center, please let us know when you call.

Lastly, AOP also wants to remind our members of a few other important facts. First, most of AOP's open enrollment appointments will be held at our office location at 200 Plaza Drive, Suite B, Vestal, NY 13850. Secondly, please be advised that **Medicare and/or the New York State EPIC program will not send representatives to your home**. If someone comes to your home and states that they work for Medicare or EPIC, please know that this is not true. Third, when you schedule an appointment we will send you a form to fill out with your current prescription information. We ask for this information to better assist you with plan selection.



## AmeriCorps Opportunity with Action for Older Persons Action for Independence Program Specialist



Do you know a young person looking for experience in a work environment where they can make a positive impact on the community? Do you know someone who would be a great addition to the Action for Older Persons' team? If so, encourage them to consider joining the AOP team as the Action for Independence Program Specialist for the 2016-2017 AmeriCorp year.

### *What is AmeriCorp and the Rural Health Service Corps?*

The Rural Health Service Corps (RHSC) is an AmeriCorps National Service Program administered by the Rural Health Network of South Central New York. The purpose of the Rural Health Service Corps is to provide meaningful service and learning opportunities for people committed to improving the health and lives of those living in South Central New York State. Rural Health Service Corps members address the broad community health needs of South Central NY, with a focus on health access and education, creating systemic food security, and supporting independent living for the elderly, homebound and people with disabilities. Members serve at over 20 partnering host sites across the region.

### *What are the benefits of becoming an AmeriCorps members?*

- ~ Begin Service in September/October.
- ~ Serve full-time for 11-12 months – Complete 1700 hours of service.
- ~ **Living allowance of \$12,530.**
- ~ **Segal Education Award of \$5,775.**
- ~ Networking opportunities.
- ~ Professional and personal growth.
- ~ College loan forbearance available.
- ~ No-cost, ACA-compliant health insurance; No-cost vision and dental insurance available.
- ~ Child care assistance for qualifying members.
- ~ **See the impact of your service in the community.**

### *What are the job responsibilities?*

The Action for Independence Program Specialist will work to connect older adults and disabled individuals with services and supports that increase independence and allow them to continue living safely in their homes and community. In this role, the Action for Independence Program Specialist will develop and coordinate marketing, outreach, and educational campaigns to promote awareness and utilization of services including personal care aides, transportation to medical appointments, meals on wheels, social or medical adult day care, and home modification that increase livability (ex. ramps and handrails, etc.) The Action for Independence Program Specialist will help low income individuals enrolled in recently implemented Managed Long Term Care plans understand the benefits available to them and ways to access services. Marketing and outreach efforts will also be targeted towards professionals (ex. doctors, social workers, and physical therapist) who can refer clients to Action for Older Persons for assistance with access to long term care services and supports. A strong emphasis will be placed on individuals in rural communities throughout Broome, Chenango, and Cortland Counties with the goal of increasing independence, health care access, socialization, and overall wellbeing for those served.

For more information call Action for Older Persons at 607-722-1251 or email [chamilton@actionforolderpersons.org](mailto:chamilton@actionforolderpersons.org) or call the Rural Health Network at 607-692-7669 or email [rhsc-staff@rhscny.com](mailto:rhsc-staff@rhscny.com).



# SUPPORTING MEMBERS

Without our members, AOP would not be able to offer new and expanded services to residents of the Southern Tier. It is your support that allows us to help improve the lives of local seniors. We would like to say a special **THANK YOU** to the supporting members listed below.

---

*J. D. Shaffer*

*R.S. Montgomery*

*Mario & Denise Mughetti*

*Bruce & Debra Parmalee*

*Dick & Margaret Culver*

*Louie & Sharon Galli*

*Mary Dahn*

*Ray & Sandy Berchtold*

*Michael Florez & Richard Gremere*

*Keith & Diane Olivet*

*Courtney Cashman*

*Dan & Marcella View*

*Beverly Fassett*

*Richard Dellureficio*

*Paul & Jo May Ives*

*Allan & Sandra Snyder*

*Marvin & Alice Gregg*

*Christopher Marion*

*Craig Zentz*

*Rachel Esserman*

*Leonore Manasse*

*Duane & Barbara Travis*

*Maryanne Davitt*

*Anna Helisek*

*Stanley & Dorothy Erney*

*Jack & Ann McNichols*

*Sally Hoffman*

*Beth Westfall*

*Karen Garrison*

*Doris Render*

*Thomas & Marian Hammond*

*Elaine Scanlon*

*Robert Sabin*

*Lee Day*

*Mary Matyas*

*Jim & Dayle Hickey*

*Elder Care Management Solutions*

*Gerald & Maria Motsavage*

*Sam & Margaret Iwobi*

*Clifford & Cheryl Signor*

*Evelyn Rozunick*

*Edwin Baldwin*

*Louise Baringer*

*Mary Diegert*

*Ron Heeber*

*Diane Carpenter*

*Ann Marie Abdelazim*

*Marsha Leipfert*

*Byron Moore*

*Gary Vanostrand*

*John Clark*

*Richard & Mattie Ervin*

*Judith Kessler*

*Kathleen Bunnell*

*Jeffery & Sydney Davis*

*Chester & Joanne Niziolek*

*Nancy Stephens*

*Sandra Sanzo*

*Louis & Luciana Pecora*

*Caroline Vadala*

*Mark & Beth Johnson*

*Chere Baldwin*

*Barry & Ann Driggs*

*Rebecca Allerton*

*Jerry Albrecht*

*Lionel & Jane Talbot*

*Frank Tatusk*

A decorative graphic with the words "Thank You" written in a large, elegant, cursive script font.



# VOLUNTEER SPOTLIGHT



At Action for Older Persons, we often speak of our phenomenal volunteers who visit nursing homes to advocate on behalf of residents and others who provide assistance with Medicare plan selection but there is MORE to it than that. For every Medicare beneficiary that meets with an AOP staff member or volunteer, an intake form is generated. Various information from the form must then be entered into either three or four databases – depending on where the Medicare beneficiary lives. During open enrollment, this can generate hundreds of hours of data entry. And, we are on a timeline!! In order to meet the requirements of the New York State Office for Aging, this information must be entered by the end of the next month.

In this issue of the Mature Messenger, we are happy to shine our volunteer spotlight on **Linda Tommasino**. Linda joins us throughout the year to help us keep up with data entry. We appreciate it all year but never more than during open enrollment. Action for Older Persons Executive Director, Casandra Hamilton, said “there are a lot of times during open enrollment when seeing Linda walk through the door is my favorite part of the day. When we are completely overwhelmed during open enrollment, it’s as though Linda lifts a giant weight off of our shoulders.” Linda also seems to be able to make the staff smile and laugh, regardless of what’s going on. We appreciate Linda to the moon and back. If you are interested in volunteer opportunities at Action for Older Persons, please call 607-722-1251.

## Searching for Volunteers



The Long-Term Care Ombudsman Program (LTCOP) is designed to assist residents in long-term care facilities who have many questions or concerns about their rights as residents, the facility’s policies and procedures, home and community services, etc. New York State Certified Volunteer Ombudsman visit an assigned facility a minimum of two hours a week to assist the elderly with these questions and concerns by educating the resident. The Ombudsman empowers the resident by encouraging them to speak for themselves. If a resident is uncomfortable with speaking with the facility staff, the Ombudsman can advocate on their behalf and investigate into any issues that they may have. Educating, empowering, and advocating, this volunteer role is essential to ensuring the resident’s receive quality care and quality living.

To continue to ensure these resident’s voices are heard we are asking those in the communities of Broome, Chenango, Tioga, and Delaware counties to volunteer to become a Certified Ombudsman. In the fall of 2015 the Ombudsman program was arranged into 15 regions. Due to this regional model our office absorbed both Chenango and Tioga counties’ programs and there is now a great need of Certified Volunteer Ombudsman in these counties. We also have need for volunteers in Delaware and Broome Counties.

If you or someone you know is interested in a rewarding volunteer opportunity, please feel free to contact our LTCOP Coordinators, Rebecca Bradley or Morgan White.

## You're Invited!

### Please join Action for Older Persons for our 49th Annual Meeting.

AOP members are encouraged to attend our 49th Annual Meeting to hear about our 2015-2016 accomplishments and the many plans we have for the year, and years, to come. We will also honor one of our many dedicated volunteers who provide quality services to community members. If that isn't enough to entice you, refreshments will be provided. If you are unable to attend, please consider completing the enclosed proxy form allowing someone to vote on your behalf as 10% of our members must attend or vote via proxy.

**When:** July 14, 2016 at 10:00am

**Where:** Broome West Senior Center

2801 Wayne Street, Endwell, NY



### Health and Safety Day

The Broome County Traffic Safety Program will host a Health and Safety Day on Wednesday, July 20th from 9:00 a.m.-12:00 p.m. at the Johnson City Senior Center located at 30 Brocton Street in Johnson City. Participants who attend all four sessions will receive a FREE lunch at the center!



- **Broome County STOP-DWI Program:** Medications and driving don't always mix. Learn about how prescription medications mixed with alcohol and other drugs can impair safe driving ability.
- **CarFit:** Join us in the parking lot and work one-on-one with a CarFit Technician to receive a quick, yet comprehensive check on how well you and your vehicle work together using a 12-point checklist.
- **Johnson City Police Department K9 Unit:** Don't miss Officer Crandall and his partner "Cruz" for a canine demonstration. Learn how dogs can help protect the public and aid law enforcement in the field.
- **Union Volunteer Emergency Squad:** Learn valuable health information about Medical Orders of Life-Sustaining Treatment (MOLST), DNR, Living Will & Healthcare Proxy and what you need to know if you call EMS.

Be sure to bring your unwanted medication and prescription drugs to be disposed of by the Broome County Sheriff's Office. Pre-registration is requested by Monday, July 18th by calling (607) 778-2807.



### Understanding the Various "Levels of Care"

Do you know the difference between an ALP, an ALR, an EALR, a SNALR, a SNF? These are just a few of the acronyms used when discussing options for Long Term Care. Do you know what levels of care Medicare will pay for and for how long? Each of the levels of care have different admission standards, retention standards, and payer sources. Maria Motsavage, Elder Care Coordinator for Levene, Gouldin, and Thompson, LLP joins us to discuss what your options are for Long Term Care, as well as the rules and payment mechanisms.

What: Presentation on "Levels of Care"

Who: Maria Motsavage, RN, Elder Care Coordinator at Levene, Gouldin, and Thompson, LLP

Where: Action for Older Persons, 200 Plaza Drive, Suite B, Vestal, NY 13850

When: July 13, 2016 at 2:00 p.m.



**Casondra Hamilton**  
Executive Director

***From the Desk of AOP's Executive Director...***

We are currently working on creating a new, updated version of the Elder Services Guide. The current version was printed in 2013 and many programs and services, as well as community needs, have changed. If there is information you feel should be added, elaborated on, or is simply “wasting space” in the Elder Services Guide, we would love to have your feedback and input. We are hoping to select a new format that is easier to use and include the information that matters most to seniors in Broome County. Feel free to call us at 607-722-1251 or email me at [chamilton@actionforolderpersons.org](mailto:chamilton@actionforolderpersons.org) to share your thoughts. Watch out for the new version in late 2016 or early 2017!

~ Casondra Hamilton

