



Mature Messenger



Information you can count on. Assistance you can trust.

Winter 2016



What is your New Year's resolution?
Would you like to give back to your community?

AOP has various volunteer opportunities available to those who want to give back!

We currently have four different opportunities available:

The Health Insurance Information Counseling and Assistance Program

The HIICAP program volunteers provide unbiased information to Broome County residents on Medicare and additional insurance plans. Medicare and other insurance is a complicated and often frustrating concept. The HIICAP volunteers provide assistance, knowledge, understanding, and ultimately, peace of mind to Broome County's Medicare Beneficiaries. All of this is in addition to the financial savings found by HIICAP volunteers, which positively impacts AOP's clients and the community as a whole. The HIICAP program is a challenging and rewarding opportunity for eager volunteers. To quote one of our current volunteers, "who needs luminosity; you could just be a HIICAP volunteer. That will keep you on your toes."

The Long-Term Care Ombudsman Program

The LTCOP program is searching for volunteers that are interested in becoming advocates for seniors in nursing homes or assisted living/adult care homes. AOP conducts the Ombudsman pro-

gram in Broome, Delaware, Tioga, and Chenango counties and is searching for volunteers in all four areas. The LTCOP volunteers visit nursing homes or assisted living/adult care residents and discuss resident's concerns. The volunteers are then able to assist the residents with any actions that need to be taken in order to provide a better living environment.

Office/Administrative Volunteer

Action for Older Persons would happily benefit from volunteer assistance with various office duties including data entry, filing, and reminder calls. Special projects are always arising as well.

Graphic Design

With the expansion of current services and development of new programs, Action for Older Persons is always seeking to better inform the public and to encourage the utilization of available services. The development of promotional materials would help AOP reach these goals and clients.





Senior Health Insurance Counseling

Seminars - January • February • March

The following are the Medicare, Medicaid and ICAN (Managed Long-Term Care) seminars for the first quarter of 2017.

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.

Tuesday, January 17, 2017 at 2:00 p.m.

Tuesday, February 14, 2017 at 2:00 p.m.

Tuesday, March 14, 2017 at 2:00 p.m.

Medicare Advantage Plans

Join us for a seminar on Medicare Advantage Plan (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.)

Wednesday, January 18, 2017 at 2:00 p.m.

Wednesday, February 15, 2017 at 2:00 p.m.

Wednesday, March 15, 2017 at 2:00 p.m.

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.

Thursday, January 19, 2017 at 2:00 p.m.

Thursday, February 16, 2017 at 2:00 p.m.

Thursday, March 16, 2017 at 2:00 p.m.

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, January 25, 2017 at 2:00 p.m.

Wednesday, February 22, 2017 at 2:00 p.m.

Wednesday, March 22, 2017 at 2:00 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.

Tuesday, January 24, 2017 at 2:00 p.m.

Tuesday, February 21, 2017 at 2:00 p.m.

Tuesday, March 21, 2017 at 2:00 p.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.

Thursday, January 26, 2017 at 2:00 p.m.

Thursday, February 23, 2017 at 2:00 p.m.

Thursday, March 23, 2017 at 2:00 p.m.

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.

Tuesday, January 31, 2017 at 2:00 p.m.

Tuesday, February 28, 2017 at 2:00 p.m.

Tuesday, March 28, 2017 at 2:00 p.m.



VOLUNTEER RECOGNITION

BINGHAMTON
UNIVERSITY
STATE UNIVERSITY OF NEW YORK

Volunteer Spotlight

BINGHAMTON
UNIVERSITY
STATE UNIVERSITY OF NEW YORK

Action for Older Persons was fortunate to develop internship opportunities with Binghamton University through the Fleishman Career Center for the fall 2016 semester. As a result, we had three terrific students work with us as HIICAP counselors. They trained during the month of September, shadowed experienced counselors in early October, and then began working with clients.

They learned a great deal of Medicare information in a short time and were a huge help to us during our very busy Open Enrollment period; each contributing eight hours a week. In fact, these three young women did such a great job, they have been hired to work part-time!

The BU internship program provides a wonderful opportunity that benefits both the students and employers. The students gain real world experience working for an employer in an area of interest to them, while earning four college credits. The employer benefits from these very capable students who bring energy and enthusiasm to the workplace.

Here is a little information about these bright students.

Karen Acevedo

(from Middletown, NY)

Karen is a senior Biology major who is planning to go to Medical School.

Ann Conmy

(from Endicott)

Ann is a senior Political Science major who is headed to graduate school to get her Master's Degree in Public Health.

Isabelle Duvivier

(from Port Washington, NY)

Isabelle is a junior Human Development major who plans to get a Master's Degree in Public Administration.





HIICAP INFORMATION

HIICAP by the Numbers in 2016

We are very proud to have served many residents of Broome County through our HIICAP program in 2016. We also want to acknowledge our spectacular, dedicated volunteers and thank them for all they have done for us again this year.

- During the eight week (October 15-December 7) Open Enrollment period, AOP provided one-on-one counseling to **987** Medicare beneficiaries. This assistance resulted in an estimated, minimum saving in anticipated health and prescription drug costs of **\$803,205** for 2017. That is an average of **\$813** per person.
- We were also excited to discover the impact of the HIICAP program throughout 2016; the figures are staggering. We will provide Medicare counseling services to more than **2,000** people for the first time ever. Providing this assistance will result in a minimum savings of **\$1.4** million in health and prescription drug costs for 2017, an average of **\$700** per person.

Part B General Enrollment Period

If you missed your initial enrollment period for Medicare Part B and are now looking to enroll, this is the time to do so. The Medicare part B General Enrollment Period runs from January 1st to March 31st; to enroll contact Social Security at 1-800-772-1213 or visit the local office on Hawley Street in Binghamton. If you enroll in Medicare Part B during this time, your Medicare Part B will become effective July 1st.

If you have not been enrolled in creditable medical insurance coverage through your or your spouse's active employment in the previous 12 months, your Part B premium may be higher than the 2017 premium of \$134. This increase in monthly cost will be the result of the late enrollment penalty for Part B. The penalty is 10% of the current premium for each 12 month period that you were not enrolled in Medicare Part B or other creditable health coverage based on active employment. Unfortunately, this penalty will only continue to rise if you put off enrolling in Medicare Part B without other coverage.

Here are a few things to remember about Medicare Part B:

- You can only deny Medicare Part B, without risk of penalty, to continue with employer coverage based on **your or your spouse's active employment** if the company has more than **20** employees. If are not yet 65 and are eligible for Medicare based on disability, the company must employ more than **100** individuals.
- To enroll in a **Medicare Advantage Plan** or **Medicare Supplement Policy**, you must be enrolled in Medicare Part B.
- With rare exceptions, enrollment in Medicare Part B is required when receiving retiree medical benefits.
- **COBRA** coverage is not based on active employment, even if your previous employer agrees to pay the premium. Therefore, **COBRA** coverage does not allow you to avoid the Part B late enrollment penalty. Additionally, Medicare coverage is often less expensive than **COBRA**.
- If you are eligible for a Medicare Savings Program, you may be able to enroll in premium free Medicare Part B at any time. The income limits for these programs are currently **\$1357 (single)** or **\$1823 (couple)** and AOP can assist with the application process.
- If you are losing coverage based on active employment, you are able to enroll in Medicare Part B outside of the general enrollment time frame.



HIICAP INFORMATION

Annual Medicare Advantage Plan Disenrollment Period

The Annual Medicare Advantage Plan Disenrollment Period takes place from January 1st to February 14th. During the disenrollment period, you are able to disenroll from a Medicare Advantage Plan and return to Original Medicare with or without a prescription drug plan. This period does not allow you to switch from one Advantage plan to another or from Original Medicare to a Medicare Advantage Plan. Call AOP to schedule an appointment for assistance with disenrollment, as well as the selection of a Medicare Prescription Drug plan and/or Medicare Supplement policy.

Making Changes after Medicare Open Enrollment

While the Medicare Open Enrollment has come to an end, you may still have an opportunity to switch plans. If any of the descriptions below pertain to you and you are unhappy with your current coverage, call AOP for an appointment;

- Those enrolled in EPIC can change their plan one time a year outside of Open Enrollment.
- Those enrolled in Medicaid, Low Income Subsidy, or a Medicare Savings Program can change their Medicare coverage at any time.
- In New York State, you are able to enroll in a Medicare Supplement policy at any time if you are currently enrolled in Original Medicare.

2017 Medicare Premium Amounts

The standard Medicare Part B monthly premium will be increasing from \$121.80 to \$134.00 in 2017. The premium was \$104.90 in 2015. Although the premium will be increased, most people with Medicare will pay less than \$134 next year. This is because there will only be a very slight 0.3% Social Security cost-of-living adjustment (COLA) for 2017. The average Social Security check will increase by approximately \$4.

Social Security has a “hold harmless” provision whereby a beneficiary’s Social Security check is not allowed to be reduced from one year to the next because of the increase in the Part B premium. So, for people with Medicare Part B currently who are collecting Social Security, the premium cannot be increased any more than their Social Security COLA amount or else the Social Security benefit would be reduced.

Therefore, for current beneficiaries collecting Social Security, their Part B premium will go up the same amount as their COLA (an average of about \$109) and for the second year in a row, most beneficiaries will receive no net increase in their Social Security check.

Beneficiaries that will be subject to the \$134 premium will be those new to Part B in 2017 and those who may have Part B currently but are not collecting Social Security.

2017 Medicare Premium Amounts for Individuals Making More Than \$85,000/yr. and Couples Making More Than \$170,000/yr.

Beneficiaries with higher incomes are not protected from the increase in Part B premiums. The income thresholds for the higher Part B premium in 2017 will continue to start at \$85,000 for an individual and \$170,000 for a couple, but the premium amounts will be increasing next year.



HIICAP INFORMATION

Beneficiaries paying a higher Part B premium based on income in 2017 will pay between \$187.50 and \$428.60, up from \$170.50 and \$389.80 in 2016.

Also increasing for 2017 will be the Part B annual deductible which will be going up from \$166 to \$183 in 2017.

Copays and Deductibles with Original Medicare (Does Not Apply to Those with Medicare Supplement Policies or Medicare Advantage Plans)

The Part A cost-sharing amounts increase every year and 2017 will be no exception. The Part A deductible will be increasing from \$1,288 to \$1,316, coinsurance days (61-90) from \$322 to \$329, lifetime reserve days from \$644 to \$658 and skilled nursing facility coinsurance from \$161 to \$164.50 per day.

For those who do not qualify for premium-free Part A based on their own or a spouse (or ex-spouse's) work history, they will be able to purchase Part A but at a slightly higher premium in 2017 than this year. Most people will qualify for premium free Part A Coverage. People with Medicare with less than 30 quarters of Medicare-covered employment can get Part A for \$413 per month in 2017, up from \$411 in 2016, while those with between 30 and 39 quarters would pay \$227 in 2017, a small increase from the 2016 rate of \$226.

Social Security Number Removal Initiative (SSNRI)

Starting in 2018, CMS will be removing the current Health Insurance Claim Number (HICN) from the Medicare cards and replacing it with a new Medicare Beneficiary Identifier (MBI), which does not contain a Social Security number.

The new MBI will contain the same number of characters as the current HICN (11). The MBI will contain uppercase alphabetic and numeric characters throughout the 11 digit identifier.

The MBI will be unique to each beneficiary, so that a husband and wife will each have their own MBI.

All people with Medicare will be sent a new card with an MBI between April 2018 and April 2019 to replace their current Medicare card.





NEWS & INFORMATION

New Elder Services Guide Coming Soon!



Action for Older Persons is working closely with the Broome County Office for Aging and New York Connects to update and revamp the *Elder Services Guide*. This is the first update since 2013 and many community organizations and services have changed. Just as an example, when the last edition was printed AOP had not yet moved to our Vestal location. We are working diligently to ensure Edition 7 includes the information you need – all in a more user friendly format.

March 2017 is our tentative printing date. Follow AOP on our website at www.actionforolderpersons.org or on Facebook at www.facebook.com/actionforolderpersons or call us at 607-722-1251 to obtain a copy.

****STAR Program****

Have you heard of the STAR Program? The STAR Program is for people who are 65 years of age and older, disabled, or Veterans. If you qualify for STAR (based on income) you can receive a deduction on your property and/or school taxes.

There are various levels of STAR including Basic, Enhanced and Veterans. For eligibility and application assistance, contact your Town Assessors Office.

The timeline to enroll in STAR is January 1 to March 1 each year. If you are already enrolled in STAR, keep an eye out for your renewal.



Action for Older Persons
would like to wish everyone
a safe and
healthy holiday season!



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

As the Executive Director, I would like to extend my thanks to the 56 individuals and families who became first time Action for Older Persons members or renewed their memberships during this year's Medicare Open Enrollment period. While we work to provide meaningful membership benefits, we are also thankful that your support allows us to continue to grow and expand.

Casondra Hamilton
Executive Director

In the 35 working days during this year's Open Enrollment, AOP staff and volunteers were able to provide one-on-one counselling services to 987 individuals. This is 203 more than 2015 and a record for Action for Older Persons. Without our members' support, we would be unable to adequately staff the organization and to achieve this milestone.

We want to extend our sincerest thanks to all of our new and renewed members. We would not be able to do it without you! If you renewed your membership in early 2016, during our traditional renewal period, please watch for this year's notice – coming in March 2017.

~ Casondra Hamilton

