

Action for  
Older Persons

*Mature  
Messenger*

# NEW PROGRAM AND SERVICES

## Enhanced Multidisciplinary Team (E-MDT)

Action for Older Persons will help to build county-based Enhanced Multidisciplinary Teams in Broome, Chenango, Delaware, Otsego, and Tioga Counties. E-MDT brings together professionals from a multitude of disciplines to stop elder abuse at the earliest possible juncture. This initiative will address financial exploitation, physical abuse, psychological abuse, sexual abuse, and neglect by others.

**Current Long-Term Care Ombudsman Program Coordinator, Rebecca Bradley, will lead the new initiative.**



The primary focus for team members is to identify, investigate, and intervene in cases of elder abuse, restoring safety and security of older adults, and protecting their assets. Together, team members achieve this through coordinated case reviews and tailored responses to each abuse situation. AOP is thankful to Lifespan for their previous work in this arena and the opportunity to join their network.

**Identifying, investigating, and intervening  
in cases of elder abuse**

# HIICAP BY THE NUMBERS IN 2018

## Medicare Counseling Milestones at AOP

We are very proud to have provided Medicare counseling services to many residents of Broome County through our HIICAP program in 2018. We 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 more than **1,243** Medicare beneficiaries. This assistance resulted in a minimum savings in anticipated health and prescription drug costs of **\$1,224,745** for 2019. That is an average of **\$985** per person.
- We were also excited to discover the impact of the HIICAP program throughout 2018; the figures are staggering. We provided Medicare counseling services to more than **2,750** people for the first time ever. Providing this assistance resulted in a minimum savings of **\$2.8 million** in health and prescription drug costs for 2019, an average of more than **\$1,000** per person.

*HIICAP is a cornerstone of AOP's efforts to help improve the health, wellbeing, and financial stability of older adults in our community.*



## **Medicare Advantage Open Enrollment Period**

Starting in 2019, January – March of each year will be the Medicare Advantage Open Enrollment Period.

Anyone in a MA plan on January 1st will be able to make one additional change to how they receive their Medicare benefits. Beneficiaries can change to a different Medicare Advantage plan, or switch to Original Medicare (with or without a Part D plan).

## **AARP Medigap Rate Increase Approved**

The NYS Department of Financial Services (DFS) has approved a rate increase for Medigap plans offered by UnitedHealthCare/AARP. The rate increase will take effect April 2019. In Broome County, AARP/UnitedHealthCare Medigap Plan F will now have a \$224 monthly premium, while the Plan N will increase to \$142.

## **New Medicare Cards**

Medicare has completed the mailing of new Medicare cards to New York State residents. The new cards use a unique 11-character identifier. While beneficiaries can continue to use their old Medicare cards through December 2019, anyone who has not received a new card is asked to call 1-800-MEDICARE. If you have a P.O. Box and have not received your card, you may be required to verify your address.

# Managed Long-Term Care Plan (MLTC) Changes for 2019

Please be aware that there are changes coming to Managed Long-Term Care Plans in Broome County/New York State in 2019. Managed Long-Term Care Plans are insurance plans that cover long-term care services and supports for those eligible for Medicare and *Medicaid*.

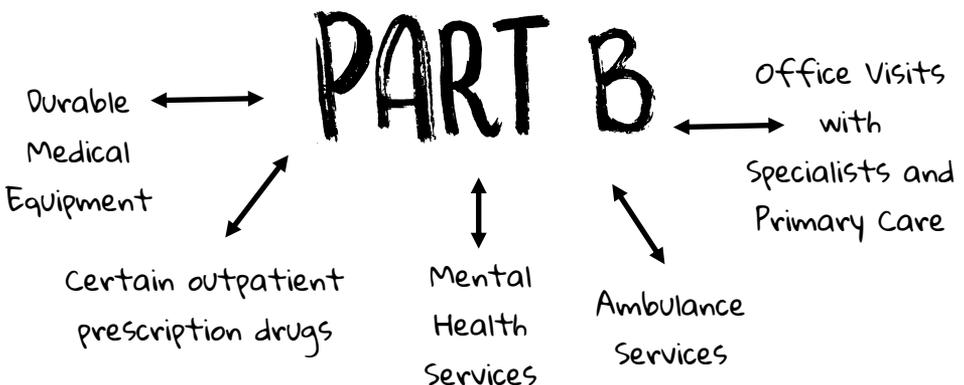
1. United Healthcare\* will no longer offer MLTC products in Broome County—effective February 2019
  - UHC enrollee should have received notification of this change in November 2018
  - Enrollees can choose a new plan before the effective date or be automatically reassigned to a new plan
  - Whether the enrollee chooses a new plan or is reassigned, the new plan must continue to honor the same service plan with the same providers for 120 days after the effective date
2. Beginning December 1, 2018, new enrollment into an MLTC plan will be subject to a lock-in period. If you switch from your MLTC on or after December 1, 2018, you will have a 90 day grace period to make another plan transfer. Then you will experience a lock-in period for nine months after the end of your grace period.
  - During the lock-in period, you may transfer to another plan if you show good cause.

\*This does **not** impact UHC's Medicare advantage, prescription, or Medigap plans.

# Medicare 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 1<sup>st</sup> to March 31<sup>st</sup>; 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 1<sup>st</sup>.

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 2019 premium of \$135.50. 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 **important** 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 you 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 **\$1,386 (single) or \$1,872 (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.

**K**aren Holman has served as a Certified Volunteer Ombudsman for Action for Older Persons since 2008. As part of her work with the Ombudsman program, Karen has assisted residents in various nursing homes and assisted living facilities in Broome County. Karen is always asking important questions, attending monthly in-services, and seeking every opportunity to best assist residents in obtaining the quality of life and care they are entitled to. We can safely say Karen has spent 1,429 hours in the last 10 years with Action for Older Persons for the Long Term-Care Ombudsman Program.



*Volunteer Administrators of  
the Southern Tier Honoree:*

**KAREN HOLMAN**

This is time spent visiting the residents in the facility, investigating concerns, filling out documentation, traveling, answering phone calls from AOP staff, and many other duties. Karen has been able to help resolve concerns on the behalf of residents in more than 35 cases during her tenure.

We, and the residents she has helped, are deeply grateful to Karen. This year we honored Karen for her dedication and excellent volunteer service at the Volunteer Administrators of the Southern Tier's 2018 Annual Volunteer Conference & Recognition Reception. Thank you for all that you do!

# VOLUNTEER SPOTLIGHT

Eileen Sullivan has done a fabulous job assisting the HIICAP program for the last 2½ years. She volunteers to do data entry, primarily entering client's prescription drug lists into the Medicare.gov system. Having this information entered prior to appointments ensures counselors have more time to focus on plan selection and enrollment. It also helps the office to run smoothly and greatly decreases the possibility for lengthy delays for clients. We estimate that Eileen entered over 4,000 medications into the Medicare system this fall.

Eileen is married to her husband Ken and has 2 grown children. After 42 years as a Social Workers, Eileen was looking for some useful volunteer work when she met Jane at a benefit golf tournament. When Jane explained HIICAP and the Medicare counseling services offered, Eileen thought it sounded interesting and offered to help.

Eileen says "I love it at AOP, the staff is wonderful, and it's a joy to come here". The AOP staff is thrilled to see Eileen when she comes in the door and is incredibly grateful for her dedication.



**Name: Eileen Sullivan**

**Program: HIICAP**

**Specialty: Prescription Entry**

# NEW YEAR 2019



## Resolve to make a Difference

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.

### **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, more importantly, our clients.

### **Office/Administrative**

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.

## **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 program 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.

## **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".

# SEMINAR SERIES

Space is limited. Registration Required.  
Please call AOP at 607-722-1251 to register

## Long-Term Care Ombudsman Program (LTCOP)

Join us for a seminar on the Long-Term Care Ombudsman Program. You will learn about NYS Certified Ombudsman and how they are able to advocate and assist residents in long-term care facilities. Various information about long-term care also included.

Tuesday, January 29 , 2018 at 10:00am

Tuesday, February 26, 2018 at 10:00am

Tuesday, March 26, 2018 at 10:00am

## Advanced 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.

Wednesday, January 23, 2019 at 10:00am

Tuesday, February 19, 2019 at 10:00am

Thursday, March 28, 2019 at 10:00am

## Managed Long-Term Care (ICAN)

Are daily tasks such as bathing, toileting, dressing, and food preparation difficult for you or a loved one? Are you eligible for Medicare and Medicaid? Are you looking for a way to remain in your home or to keep a loved one at home? If you've answered yes to these questions, this presentation is an excellent source of information for you. Join AOP to learn about Managed Long-Term Care Plans, the services they provide, how to enroll, and eligibility criteria.

Wednesday, January 23, 2019 at 10:00am

Tuesday, February 19, 2019 at 10:00am

Thursday, March 28, 2018 at 10:00am

## Medicaid and Nursing Home Care

Join AOP for an overview on using Medicaid to pay for a nursing home stay—whether for you, a spouse, parent, or other loved one. Topics 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 and the use of Medicaid.

Tuesday, January 15, 2019 at 2:00pm

Tuesday, February 5, 2019 at 2:00pm

Tuesday, March 5, 2019 at 2:00pm

# SEMINAR SERIES

Space is limited. Registration Required.  
Please call AOP at 607-722-1251 to register.

## Long-Term Care Insurance

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

Tuesday, January 15, 2019 at 10:00am

Tuesday, February 5, 2019 at 10:00am

Tuesday, March 5, 2019 at 10:00am

**Question:** Why is it important to understand and review your Medicare options?

**Answer:** There are several reasons to understand and review your options, among them is the growing number of available options. Nationwide, 2,734 Medicare Advantage plans (MAPs) will be available for individual enrollment in 2019 – an increase of 417 plans since 2018. The average beneficiary will be able to choose among 24 plans in 2019, up from 21 in 2018. The availability of plans in Broome County exceeds the national average, totaling 41.

# Medicare 101

Join us for a comprehensive Medicare seminar. Learn about the four Parts of Medicare - A, B, C & D, eligibility, and enrollment. Receive an overview of options for additional coverage such as Medicare Advantage plans and Supplemental policies, ways to save money with various assistance programs including NYS EPIC, and preventive benefits that can preserve and enhance your life. The Medicare program is very complex and this seminar will provide the information you need to make the best choices. It is advisable to attend this seminar prior to attending to the MAPS vs. GAPS seminar.

Monday, January 14, 2019 at 10:00am

Monday, February 4, 2019 at 10:00am

Monday, March 4, 2019 at 10:00am

## Medicare Advantage Plans vs. Medigap

Join us for a seminar on the use of Medicare Advantage Plans (MAP) versus Medigap (Medicare Supplement) Policies. You will learn the differences between original Medicare and MAPs, as well as the different types of MAPs (HMO, PPO, and PFFS plans). You will also learn how Medigap insurance options cover some or all of the remaining costs after Medicare pays for a medical or hospital service. What option is best for you?

Monday, January 14, 2019 at 2:00pm

Monday, February 4, 2019 at 2:00pm

Monday, March 4, 2019 at 2:00pm

# **Action For Older Persons**

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