



## New Medicare Cards Are Coming!

Coming  
Soon

Social Security Number Removal Initiative (SSNRI) - In an effort to help prevent Identity theft, almost 60 million Medicare cards are being reissued. The Social Security numbers are being replaced on the Medicare cards with the Medicare Beneficiary ID (MBI).

- The MBI will be a unique 11 digit ID number/letter combination and will not include the letters S, L, O, I, B and Z.
- The gender and signature line are also being removed.
- As soon as you receive your new card, you should begin to use it immediately and discard your old card.
- The new card is still paper. Action for Older Persons will laminate AOP members' cards for free. If you are not a member, we charge \$2.00.
- Your Medicare benefits are not changing at all, just the number on your card.
- The only action you need to take to receive your new card is be sure your address is correct with Social Security as the cards will NOT be forwarded. If you have moved recently, call Social Security at 1-800-772-1213 or go to their website at [ssa.gov/myaccount](http://ssa.gov/myaccount).
- You will not be contacted by phone about your new card, so if you receive a call about this, it is a scam. Beware of scammers who are contacting beneficiaries asking them to verify a Social Security number and other personal information or asking for money before a new Medicare card can be sent to them.
- Your new Medicare card will come in an envelope with the return address of Department of Health And Human Services Centers for Medicare & Medicaid Services 7500 Security Boulevard Baltimore, Maryland 21244-1850. Watch for this envelope so you don't mistake it for junk mail.
- In New York, our best estimate as to when you will receive your new Medicare card will be late July or early August 2018. The mailing of these cards is a large project, so don't be surprised if your card arrives on a different day than your neighbor's.
- For more information, go [www.medicare.gov/newcard](http://www.medicare.gov/newcard). There is a map of the US with the mailing strategy. It is being updated regularly so you can get a better idea of exactly when your card is coming.
- As always, if you have any questions about your Medicare health insurance, call Action for Older Persons at (607) 722-1251 for assistance.

Medicare



# SHOWTIME

*You*  
DON'T WANT TO *miss this...*

Action for Older Persons' 2nd Annual Lip Sync Challenge is just around the corner. This highly entertaining fundraising event for Action for Older Persons features performers aged 55 and over. Performers will Lip Sync (move their mouth to the words of the song) and dance to some of their favorite tunes. From older to newer genres of music, the performances give the community a chance to see our seniors shine.

Last year's performances were a hit with the crowd! While our performers are 55 and over, many of our most enthusiastic audience members were just youngsters. That said, our ICAN Program Coordinator's young son was not happy that his favorite performer didn't take the first place prize. Luckily, his favorite has signed up to participate again this year and we expect another fabulous performance!

## Join Us!

**Thursday, August 16th  
at 6:30 p.m.**

A small snack food reception will precede the event at 5:30 p.m.

**Be  
part!  
of it.**

# Action for Older Persons

presents...

**Local Celebrities & Friends**



# *Lip Sync* **Challenge**

**August 16, 2018**

**5:30-6:15pm**

**Reception with  
Finger Foods**

**6:30-8:00pm**

**Showtime**

**Helen Foley Theatre**

**at Binghamton High School**

Sponsored by:  
GHS Federal Credit Union  
Coughlin & Gerhart, LLP

**ONLY -  
\$5/Ticket**



# Senior Health Insurance Counseling

## Seminars - July • August • September

The following are the Medicare, Medicaid and ICAN (Managed Long-Term Care) seminars for summer 2018. 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. Space is limited.

Wednesday, July 18, 2018 - 10:00 a.m.  
Wednesday, August 8, 2018 at 10:00 a.m.  
Wednesday, September 5, at 10:00 a.m.

### Medicare Advantage Plans vs. Medigap

Join us for a seminar on Medicare Advantage Plans (MAP) versus Medigap (Medicare Supplement) Policies. You will learn about 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?

Wednesday, July 18, 2018 at 2:00 p.m.  
Wednesday, August 8, 2018 at 2:00 p.m.  
Wednesday, September 5, 2018 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.

Tuesday, July 17, 2018 at 2:00 p.m.  
Wednesday, August 15, 2018 at 2:00 p.m.  
Thursday, September 20, 2018 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, July 17, 2018 at 10:00 a.m.  
Wednesday, August 15, 2018 at 10:00 a.m.  
Thursday, September 20, 2018 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 11, 2018 at 10:00 a.m.  
Wednesday, August 22, 2018 at 10:00 a.m.  
Wednesday, September 11, 2018 at 10:00 a.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.

Wednesday, July 11, 2018 at 1:00 p.m.  
Wednesday, August 22, 2018 at 1:00 p.m.  
Tuesday, September 18, 2018 at 1:00 p.m.

### 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 longer-term care facilities and additional information about Long-Term Care.

Thursday, July 26, 2018 at 10:00 a.m.  
Tuesday, August 28, 2018 at 10:00 a.m.  
Tuesday, September 25, 2018 at 10:00 a.m.





# HIICAP INFORMATION



## **Medicare Open Enrollment 2018**

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 989 individuals and saved Broome County residents an estimated **\$1,067,792** in premium and copays expenses for 2018. Most of this savings was in prescription costs.

AOP will begin taking Open Enrollment appointments for **MEMBERS only** on Monday, **September 17th**. 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. Non-Members can begin making appointments on September 24th. Again in 2018, we will 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 it with your current prescription information or you can now submit the information through our website – [www.ActionforOlderPersons.org](http://www.ActionforOlderPersons.org) – by clicking on “HIICAP Client Forms” and the “Click here to access Prescription Drug List Form”. We ask for this information to better assist you with plan selection.



# HIICAP INFORMATION

Do you need help paying for your Medicare Part B or Medicare deductibles, copayments, and coinsurance? Assistance May be Available!

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles. There are three main Medicare Savings Programs: Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI) program. Each program has different eligibility limits.

Those who qualify for Medicare Savings Programs are automatically enrolled in Extra Help, also known as Low-Income Subsidy, which can drastically reduce medication copays and reduce or eliminate the premium for a Medicare Prescription Drug Plan. For those who qualify, Medicaid can also be used as secondary insurance coverage in addition to Medicare.

## 1. QMB — Qualified Medicare Beneficiary Program

- Pays your Medicare premiums. Also, if you enrolled in the QMB program, providers can't charge you Medicare deductibles or cost-sharing for Medicare-covered services if you see providers who participate in Medicare or are in your Medicare private health plan's network.
- You can have both QMB and Medicaid.

## 2. SLMB — Specified Low-Income Medicare Beneficiary Program

- Pays your Medicare Part B premium.
- You can have both SLMB and Medicaid.

## 3. QI — Qualifying Individual Program

- Pays your Medicare Part B premium.
- You can't have both QI and Medicaid.

## 4. Medicaid

- Medicaid is health insurance for people with low incomes. Even if you have Medicare, you can also get Medicaid to lower your health care costs. Medicaid pays your Medicare deductibles and coinsurances if you see doctors who participate in Medicare and Medicaid or who are in your Medicare private health plan's network. These doctors can't charge you anything for Medicare-covered services.
- If you have Medicaid, you probably also qualify for the Qualified Medicare Beneficiary Program (QMB). The government will pay your premiums if you are enrolled in the QMB program.
- Medicaid covers additional benefits, such as dental, vision, and long-term care.



# HIICAP INFORMATION

In New York State, the money you spend each month on health insurance premiums other than the Part B premium will not be counted. Specifically, the Part B premium (the \$134 standard premium that is deducted from your Social Security check) will count toward your total income. This is because once you have the MSP, the Part B premium will be paid by the state, not you. However, if you also pay for a Medigap, Medicare Advantage, or some other secondary insurance premium, you can deduct that amount from your monthly income to qualify for the MSP in NY. Sometimes a portion of your part D premium can also be deducted from your income.

2018 New York Gross Monthly Income Limits		
Program	Individuals	Couples
QMB	\$1,032	\$1,392
SLMB	\$1,234	\$1,666
QI	\$1,386	\$1,872
Medicaid	\$862	\$1,253

If you think you might be eligible for any of these programs, call Action for Older Persons at 607-722-1251 for an appointment to review your eligibility and to receive assistance with the application process.



**Annual Membership  
Shredding Event**

All members of Action for Older Persons are able to attend our Annual Membership Shredding event on Friday, August 3rd, from 11:00 a.m.-1:00 p.m.



We will assist our members by shredding any confidential papers you may wish to safely dispose of. We request that **all** paper clips, staples, or similar objects be removed from your paperwork prior to the event to prevent damage to shredding equipment.

The event will be held in the parking lot of our office at 200 Plaza Drive in Vestal.

For more information, please call our office at (607) 722-1251.

## Please join Action for Older Persons for our 51<sup>st</sup> Annual Meeting

AOP members are encouraged to attend our Annual Meeting to hear about our 2017-2018 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 consistently provide quality service to local seniors. If that isn't enough to entice you, refreshments will be served. 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 12, 2018 at 9:30am

**Where:** Broome West Senior Center  
2801 Wayne Street, Endwell, NY

