

Action  
for Older Persons

# Mature Messenger

Fall 2020  
October~ November ~December



Welcome  
Aboard

Robbie  
Smolinsky

AOP is proud to announce the appointment of Robbie Smolinsky as its new **Executive Director**.

A life-long resident of the Southern Tier, Smolinsky joins AOP from Habitat for Humanity of NYS where he served as Director of Communications.

"Robbie's unwavering commitment to our community with his unique experience in leadership positions across business sectors will help lift the organization to new heights", said Greg Catarella, Board President of AOP.

Robbie has an extensive background in community service, including more than 13 years with local nonprofits including United Way of Broome County as well as a 7-year tenure with AOP that began with an internship as a Binghamton University student. In the 9 years since his departure as an employee, he has remained connected to AOP by offering technical assistance as a volunteer and serving on the Board of Directors.

"I am elated to be returning to Action for Older Persons", said Smolinsky. "I am excited to build upon the decades of work that our leadership, staff, and volunteers have invested in establishing AOP as a cornerstone nonprofit in our region."



# Best Wishes

**Casondra Hamilton** began working at AOP as the HIICAP Coordinator. She shortly transitioned into the Executive Director position a year later. In that time, Casondra took on more than a few roles, while ensuring the day to day operations of AOP remained as seamless as possible in the world of non-profits. She improved the lives of **older adults** in the community by supporting current programs, while searching for ways to provide improved and new services.



A small example of the work that she has done over the years includes resolving or supporting program coordinators with 13 E-MDT cases, over 400 LTCOP cases, 700+ ICAN cases and marketed APEL consultations. Within the HIICAP program she personally counselled **1,662 clients** and saved them **\$1,906,991** in unnecessary Medicare costs in her 7 years at the organization. The assistance she has provided our community is immeasurable. She truly emulated our tagline: Information you can count on, Assistance you can trust.

**We wish her the very best! -AOP Staff**

# Medicare **OPEN** *enrollment*

PUT THIS  
ON YOUR  
CALENDAR

Medicare Open Enrollment begins October 15th and ends December 7th. Action for Older Persons is now scheduling appointments to meet with Medicare Beneficiaries.



**Call Now** to schedule your phone appointment. Last year, appointments filled before December. **Do not delay.**

**NOW!**

Call in advance to guarantee your appointment with one of AOP's certified Medicare Counselors. Appointments begin 10/15/2020.



**October 15th**

Open Enrollment begins October 15th. Be sure to have your list of prescriptions ready for your appointment.



**December 7th**

The final day to select new coverage is December 7th. If you plan to do a last minute change, please schedule ahead of time.



**January 1, 2020**

New plans chosen during the open enrollment period (Oct. 15-Dec. 7) become effective January 1, 2021.

# Why *reevaluate* your coverage during *open enrollment*?



Every year, plans add and remove prescription medications for their formulary. If your plan removes your medication from the formulary, you will be required to pay full price.



Financial savings are the primary reason Medicare Beneficiaries chose to change their coverage. Often, prescription costs are lower. Other times, copays and coinsurances are lower with new plans or monthly premiums are lower.



Make sure that you choose a plan that is accepted by your medical provider. Doctors and hospitals often renegotiate with health plans yearly. As a result, they may no longer accept your current coverage.



Do you ever wonder if you are over or under insured? Are you paying a low premium but drowning in copays? Are you paying a high monthly premium but rarely require medical care? Open enrollment is the perfect time to determine what coverage is best for you. If another plan or type of coverage is a better fit, you can switch.



Peace of mind is one of the greatest reasons to review your coverage. It's nice to know you have chosen excellent, appropriate coverage before you go forward with it into next year!

# AOP 2020 Medicare Open Enrollment

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*Here's what you need to know!*

- Our office offers free unbiased insurance counseling and financial assistance program application help. Medicare Open Enrollment will take place from Oct. 15<sup>th</sup> - Dec. 7<sup>th</sup>. This is the one time each year that all Medicare beneficiaries can change their health care selection.
- Last year AOP met one-on-one with 1,321 individuals and saved local residents an estimated \$997,987 in premium and copay expenses for 2020. Do you know that only **8%** of Medicare beneficiaries review their plans each year? Let's have Broome County beneficiaries lead the way in saving money!
- **Due to the coronavirus pandemic, we will be taking all Open Enrollment appointments via telephone.** Our counselors have been doing this successfully for the past 6 months. It is different from what our clients are used to, but it is working.
- AOP members may begin calling for an Open Enrollment appointment on **Monday, Sept. 21<sup>st</sup>** at 8:30 am. All other clients may begin calling on **Monday, Sept. 28<sup>th</sup>** at 8:30 am. We ask for your patience as we answer the influx of calls on these days.



- The Federal Medicare or New York State EPIC programs will NEVER send representatives to your home and they do not send representatives to grocery stores, pharmacies, or similar locations. If someone comes to your home or meets you at a store, they do not work for Medicare or EPIC. Feel free to ask who they are employed by and request a business card. You are always free to ask them to leave your home.
- You have the right to review and consider your options. Do not feel forced to make a decision—particularly during the early parts of open enrollment. If someone tells you that you must sign up today, you can call AOP to ask for assistance enrolling in the plan of your choice once you have had time to review your options. AOP staff and volunteers can enroll you in ANY Medicare plan available in the area.
- There are several “types” of Medicare coverage—Original Medicare, supplemental or Medigap policies, and Medicare Advantage plans. You have the right to review all types of coverage.
- There are several companies that sell Medicare Prescription Drug Plans, Advantage Plans and supplements in Broome County. You have the right to hear from one or more of these companies.
- If you’re computer savvy, you can always review all of the Medicare Prescription Drug and Advantage Plans at [www.Medicare.gov](http://www.Medicare.gov); Supplemental/Medigap policy rates are available at [https://www.dfs.ny.gov/consumers/health\\_insurance/supplement\\_plans\\_rates](https://www.dfs.ny.gov/consumers/health_insurance/supplement_plans_rates) or at AOP.

# A Drive-in Event: Financial Safety for Seniors

An event presented by the Broome County Family Violence Prevention Council's Elder Abuse Prevention Committee

Learn how to protect yourself, friends, and loved ones from **COVID-19 Scams**. Learn what to do & who to call for help!



Drive Up and Tune In  
September 9th: 10am-11:00am

**Historical Lackawanna Train Station**

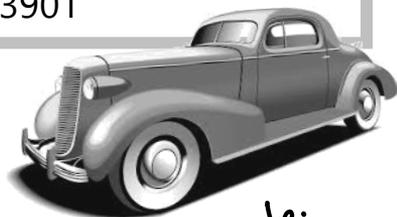
45 Lewis Street  
Binghamton, NY 13901

## Event Speakers:

**Michael Danaher**, Assistant Attorney General in Charge at Binghamton's Regional Office

**Darryl Lindsey**, Physical Security and Investigations, Physical Security Specialist Vice President at M&T Bank

**Rebecca Bradley**, E-MDT Coordinator at Action for Older Persons



Rain Date:  
9/10/2020

To attend, please  
**Register** with  
Kristen Beylo by  
calling  
**607-778-2626**

# VOLUNTEER SP T

**Richard Alt** became a volunteer for AOP's Long-Term Care Ombudsman Program in June of 2018. He has been a passionate advocate for the residents of the facilities that he is assigned to.

Richard specializes in assisting this vulnerable population and those who are living with mental illnesses. Even during the pandemic, Richard ensured that he kept in touch with the residents in his assigned facilities and helped improve their quality of life by speaking to facility staff on their behalf. He keeps updated on any new policies by attending webinars and in-services. With this learned information he makes sure that the residents stay fully informed of these changes, as is their right.

In April, he was nominated to be honored at the Annual Volunteer Conference and Recognition Luncheon event held by VAST, United Way of Broome County, and RHNSCNY. Due to the circumstances of 2020, we were unable to celebrate and

say a huge **THANK YOU**

to Richard for his dedication.



**Name: Richard Alt**  
**Program: LTCOP**

# A Heartfelt ♥ Thank You

James & Marilun Carter

Robert & Elaine Costello

Carol Frost

Donna & William Gavula

Linda Heasler & Steve Jeremko

Alan & Cunthia Hertel

Tom & Christine Hoke

MaruAnn & William Klish

Robert & Sandra Mead

Evelun Rozunick

Jane & Lionel Talbot

Thank You  
Supporting Members



“Now is no time to think of what you do not have. Think of what you can do with what there is.”

~ Ernest Hemingway

# LONG-TERM CARE Residents' Rights

October 2020

Month

Residents' Rights Month is a time to acknowledge the rights of residents in long-term care facilities. The theme for 2020 is - **"Connections Matter"** - to emphasize connections - to family, to friends, and to the community - as an essential component of good health and quality of life for residents. During this crisis, many creative ways of staying connected were shared that can be replicated and built upon in all communities.

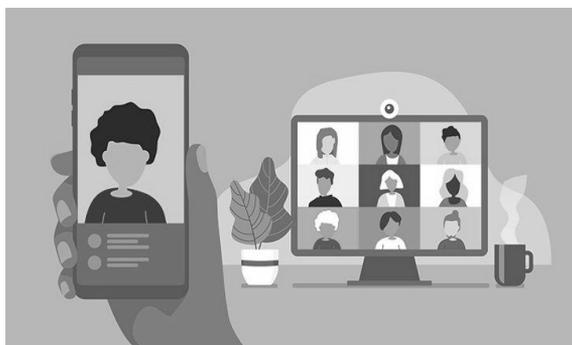
During Residents' Rights Month, we recognize our local long-term care ombudsman program staff and volunteers, who work daily to promote residents' rights, assist residents with complaints and provide information to



those who need to find a long-term care facility.

In this area, the ombudsman program serves residents of **BROOME, DELAWARE, CHENANGO, AND TIOGA COUNTY** Nursing Homes, Assisted Living, and Adult Care Facilities.

As *Action for Older Persons* celebrates Residents' Rights, we encourage community members to connect with those they know who live in long-term care facilities, to participate in Residents' Rights Month events, or inquire about becoming a volunteer long-term care ombudsman. Your assistance and attention help to ensure that the voices of long-term care residents do not go unheard and demonstrates to residents that they have not been forgotten.



**CALL US TO BECOME A VOLUNTEER OMBUDSMAN!**

# SEMINAR SERIES

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

We're continuing to hold our seminars safely via the ZOOM online application.

For more information or to sign up for a seminar, call AOP at 607-722-1251. You will need to provide an **email address** when registering!



## Aging Sensitivity Training & Long-Term Care Ombudsman Program (LTCOP)

This combination seminar includes a hands on training program that will help you to become more empathetic and understanding when assisting aging persons. We will review the five senses and how they change as we age.

We will also discuss the role of the Ombudsman Program in advocating for residents in long-term care facilities who are going through these changes. It makes sense that the more aware you are of what the person may be experiencing, the more effective you may become in relating to the person.

Call for dates!

# SEMINAR SERIES

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Please call AOP at 607-722-1251 to register.

## 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 the MAPS vs. GAPS seminar.

Tuesday, October 6th at 10:00am

Tuesday, November 3rd at 10:00am

Tuesday, December 8th 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.

Call for Dates!

## 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.

Call for Dates!

# **Action For Older Persons**

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