

Action  
for Older Persons

Mature  
Messenger

Winter 2021  
January ~ February ~ March

# Spotlighting **All** Volunteers



This has been a very strange and complicated year for the volunteers here at Action for Older Persons and for everyone around the world. We wanted to use this issue's spotlight to share just how versatile and compassionate our amazing volunteers have been.

Despite having to close our office to the public in March of 2020, we were still able to provide invaluable services to our clients with our volunteers' assistance. Learning how to administer these services virtually was no small task. Our HIICAP volunteers continued to provide Medicare counseling, our LTCOP volunteers assisted in contacting residents in long-term care, and clerical assistance volunteers were able to keep our programs in order.

Previously, our volunteers had access to weekly in-person facility visits, regular office appointments, and our databases and information to help provide these services. They were so willing to learn and help develop new plans on how to access this virtually and remotely. To learn how to shift into this new environment and still provide stellar services was truly a demonstration of how dedicated and incredible all of our volunteers are. There is no possible way to thank these volunteers enough for their help in navigating the many inconveniences of this year.



## Thank you!



## What is ICAN?

ICAN is the New York State Ombudsman Program for people with Medicaid who need long-term care services.

## What can ICAN do for me?

- We can answer your questions related to Medicare, Medicaid, long-term care (for example, your home care or nursing home care), and your managed care plan.
- We can help you solve problems with your managed care plan or providers like home care agencies, nursing homes, doctors, hospitals, and pharmacies. For example, we can help you complain or appeal.

## Who does ICAN help?

- We help anyone in a Medicaid Managed Care Plan who needs long-term care services (like home attendant, adult day care or transportation).
- We also help people who are applying for Medicaid and need help enrolling in a Managed Long-Term Care (MLTC) or Medicaid Managed Care (MMC).
- We can talk to friends, family members, and anyone else who is helping people with their medical decisions.

## Can I trust ICAN?

- **Yes.** Action for Older Persons/ICAN provides advocacy, individualized counseling, and unbiased information to empower older adults and their families to make informed decisions.
- Action for Older Persons/ICAN is also the only organization that holds the contract with The NYS Department of Health to serve as the Ombudsman for Broome, Cortland, Chenango, Delaware and Otsego Counties, providing information you can count on and assistance you can trust.
- Please call us when you need assistance in your Managed Long-Term Care to get information about recent Medicaid changes including the MLTC lock-in period and Disenrollment from MLTC plans if in a Nursing Home for longer than 3 months.

## How can I get help from ICAN?

Call **Mary Ann DeMoney** at **Action for Older Persons** at **(607) 722-1251**.

We are open Monday through Friday, 8:30 AM to 4:00 PM.

Visit our website at [actionforolderpersons.org](http://actionforolderpersons.org)

# Medicare Advantage Open Enrollment Period

You can switch from your Medicare Advantage Plan to another Medicare Advantage Plan, or to Original Medicare with or without a stand-alone prescription drug plan (Part D), during the Medicare Advantage Open Enrollment Period.

The Medicare Advantage Open Enrollment Period occurs each year from January 1<sup>st</sup> through March 31<sup>st</sup>. Remember, you can only use this enrollment period if you have a Medicare Advantage Plan. Changes made during this period take effect the first of the month following the month you enroll.



PUT THIS  
ON YOUR  
CALENDAR

For example, if you switch to a new Medicare Advantage Plan in February, your new coverage begins March 1<sup>st</sup>. Unlike Fall Open Enrollment, you can only make a single change during this period.

## If you have:

A Medicare Advantage Plan (MAP) with or without prescription drug coverage

## You can switch to:

A different MAP with or without prescription drug coverage

OR

Original Medicare with or without a prescription drug plan AND with or without a Medicare supplement policy/Medigap

# Medigap: Plan F

*Who is still eligible?*

As of January 1, 2020, Medigap plans sold to new people with Medicare aren't allowed to cover the Part B deductible. Because of this, Plans C and F are *not available to people who were new to Medicare* starting on January 1, 2020.

If you already had either of these 2 plans (or the high deductible version of Plan F) or have been covered by one of these plans since before January 1, 2020, you are able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.

For those who are new to Medicare starting January 1, 2020 here are alternative options to consider: Plan G will cover all of the same costs as the Plan F, with only one exception—the Medicare Part B deductible. The Part B de-

ductible will be \$203 in 2021. The Plan N will cover all costs with the exception of the Part B deductible, and a maximum copay of \$20 for office visits and \$50 for emergency room visits (this fee is waived if you are admitted).



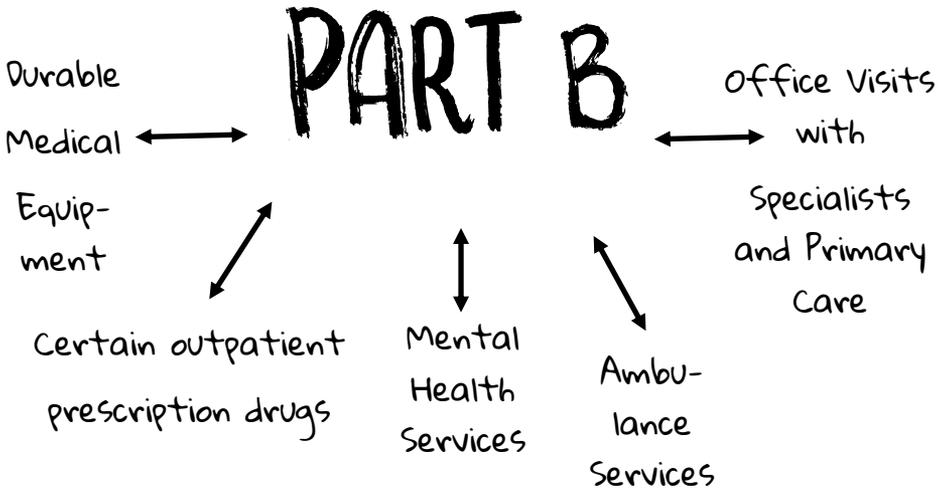
Here are a few **important** things  
to take note of about  
**Medicare Part B:**

- You can only deny Medicare Part B, without risk of penalty, to continue with employer coverage based on **you 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 **\$1,456 (single) or \$1,960 (couple)** and AOP can assist with the application process. In March 2021 we'll receive any updates to these income limits.
- 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.

# 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. 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 you or your spouse's active employment in the previous 12 months, your Part B premium may be higher than the 2021 premium of \$148.50. 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.

# Open Enrollment by the Numbers in 2020

## Medicare Milestones at AOP

We are very proud to have provided Medicare counseling services to many residents of Broome County through our HIICAP program in 2020. We want to acknowledge our spectacular, dedicated volunteers and thank them for all they have done for us this year.

During the eight week (October 15<sup>th</sup>-December 7<sup>th</sup>) Open Enrollment period, AOP provided one-on-one counseling to more than **1,308** Medicare beneficiaries. This assistance resulted in a minimum savings in anticipated health and prescription drug costs of **\$740,258** for 2021. That is an average of **\$565** per person.

We were so thankful that despite this year's challenges we were still able to assist so many of our clients to save them on insurance costs in the new year.



Reviewing  
Medicare options  
through AOP helped  
to save!

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

Residents of Long-Term Care have been deeply affected by the pandemic and the guidance placed on their facilities to promote a safer environment. Many of these residents do not have a family member or friend to help explain these changes that impact their everyday life.

*This is the reality for many long-term care residents.  
But you can make a difference.*

# Long-Term Care Volunteer Advocates

## Needed

Last year's pandemic greatly affected residents living in long-term care. March 13<sup>th</sup> began the lockdown for visitations. The Long-Term Care Ombudsman Program continued to dedicate itself to protecting the rights and ensuring quality of life for residents in nursing homes, adult care, assisted, and enriched living facilities. Consistent advocacy was provided at both local and state levels.

Volunteer Ombudsmen in our Region are assigned to a facility in Broome, Chenango, Delaware, or Tioga County to assist residents in advocating for their rights and addressing any concerns within the facility. Ombudsmen attend a free 36 hour certificate training to better understand the issues that may occur within facilities and strategies to find impactful solutions.

Contact Morgan White or Reva Mack at (607) 722-1251 to advocate for one of our community's most vulnerable populations.



We've reached our *2020 Membership Goal* of \$30,000!

Our theme for our Membership Drive was a Derby Race and this team of Derby attendees are incredibly grateful. We won the Triple Crown with your help! Your continued support helps us to better serve community members.

### **Want to know what benefits our members receive?**

- Members will have one week to schedule appointments for Medicare's open enrollment period (Oct. 15 – Dec. 7) before this service is opened to others
- Members receive free assistance completing living wills and health care proxies, while others pay \$10
- A subscription to AOP's *Mature Messenger* – mailed quarterly
- A subscription to AOP's *Mini-Messenger* – the monthly emailed newsletter
- Priority reservations for AOP seminars when seating is limited and priority consideration for obtaining AOP services when wait lists are necessary



- Free lamination of your *NEW* Medicare card
- Free shredding of private, confidential materials at AOP's annual *Shredding Day*
- Access to technology tutoring for \$10 per hour

By choosing to become a **supporting member**, you gain access to the following additional benefits:

- Recognition in AOP's Annual Campaign Contributors' Listing in the Mature Messenger
- Access to technology tutoring including once a year, private, free half-hour computer, tablet, or cellphone tutoring sessions and a \$5 hourly discount on any follow-up tutoring
- Access to select AOP-copyrighted materials

# A Heartfelt ♥ Thank You

## To our new Supporting Members

Anne Abdelazim

Karen & Timothy Babicek

Sandra & Raymond

Berchtold

Margaret & Dick Culver

David & Iveta Dervay

Bonnie & Arthur Lohr

Michael Moore

John & Susan Pollock

Joyce Temple

Marcella & Dan View

Margaret Weiland





# SEMIMAR SERIES

Space is limited. **Registration Required.**

## 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.

In many long-term care facilities residents equate their quality of care and quality of life with how nicely the staff treated them. A kind word goes a long way!

[Please call for dates & times!](#)

## 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.

Please call for dates & times!

## 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.

Thursday, January 21, 2021 at 1:00pm

Thursday, February 18, 2021 at 1:00pm

Thursday, March 18, 2021 at 1:00pm

# 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.

Thursday, January 14, 2021 at 1:00pm  
Thursday, February 11, 2021 at 1:00pm  
Thursday, March 11, 2021 at 1:00pm

## 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.

Please call for dates & times!

# 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.

Wednesday, January 13, 2021 at 1:00pm

Wednesday, February 10, 2021 at 1:00pm

Wednesday, March 10, 2021 at 1:00pm

## 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?

Wednesday, January 20, 2021 at 1:00pm

Wednesday, February 17, 2021 at 1:00pm

Wednesday, March 17, 2021 at 1:00pm

# **Action For Older Persons**

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