



Action  
for Older Persons  
Mature  
Messenger

Fall 2021  
October~ November ~December

# STAFF SPOTLIGHT

## Introducing: Linda Kresock, Program Specialist



Linda joined AOP in August 2021. She has worked for 27 years as an office assistant in the insurance industry, in both personal and commercial lines. She is active in service groups at St. James Church and Your Home Public Library. She enjoys reading, walking, home improvement projects, but especially spending time with her twin grandsons who arrived at the start of the COVID pandemic.

## Introducing: Karen Spafard, Sr. Long-Term Care Ombudsman Program Coordinator

Karen comes to us with several years of healthcare experience, both as a board-certified healthcare chaplain and as a nurse. She has a bachelor's degree in psychology and health science with electives in gerontology and adulthood and aging. She has her master's degree in religious studies, an advanced practice certificate in palliative care, and has just completed her Doctor of Theology in spiritual direction. She enjoys playing the flute, piano, harmonica, tin whistle, and Celtic harp, and is active in her church's music ministry program. Karen has two adult children who both live out of town. She is also a pet parent to an adorable Yorkipoo named Phoebe, who knows 8 different tricks and loves to show off.



# Medicare OPEN Enrollment

AOP offers free unbiased insurance counseling and financial assistance program application help. Last year, AOP counseled 1,311 individuals saving them \$741,956. **Due to the pandemic, all appointments will be over the phone this year.**

AOP members may begin calling for an Open Enrollment appointment on **Monday, Sept. 20<sup>th</sup>** at 8:30AM. All other clients may begin calling on **Monday, Sept. 27<sup>th</sup>** at 8:30AM. We ask for your patience as we answer the influx of calls on these days. Please tell your friends, neighbors, and loved ones that we are available to help.

**NOW!**

Call now to schedule your appointment with one of AOP's certified Medicare Counselors; have your prescription list on-hand.



**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 7. If you plan to do a last minute change, please schedule ahead of time.



**January 1**

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

# AOP 2021 Medicare Open Enrollment

*Here's what you need to know!*

- You have the right to review and consider all your options. AOP staff and volunteers can enroll you in ALL Medicare plans available in the area.
- There are several “types” of Medicare coverage—Original Medicare, supplemental or Medigap policies, and Medicare Advantage plans. There are many companies that sell Medicare Prescription Drug Plans, Advantage Plans, and supplements in Broome County.
- United HealthCare (AARP) Medicare supplement plans in our area were recently approved for a rate increase of **14.8%**. Medicare supplement plans are regulated by law. Every Plan F is the same as every other Plan F. There are no networks, and the coverage is exactly the same regardless of what company the plan is purchased from. By law, any provider in the Country that accepts Medicare must accept a Medicare supplement plan. In NYS, you can purchase a Medicare supplement plan at any time during the year. United HealthCare used to have the lowest premiums for many supplement plans in Broome County. This is no longer the case, so call AOP today to see if the Medicare supplement plan you have is still the most cost effective plan.
- If you are computer savvy, you can review all of the Medicare Prescription Drug and Advantage Plans at [www.Medicare.gov](http://www.Medicare.gov). Supplement/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.

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



Every year, plans add and remove prescription medications from 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 choose to change their coverage. New plans may offer lower prescription costs, copays, coinsurances, and monthly premiums.



Make sure that you choose a plan that is accepted by your medical providers. 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!

# VOLUNTEER SPOTLIGHT



Each year, AOP presents the Henry Beach Award to an outstanding volunteer at the Annual Meeting. Due to the pandemic we did not present it last year, so we decided to select two HIICAP volunteers this year.

AOP's HIICAP volunteers are a special group of people. Medicare is an extremely complicated program with Parts A, B, C & D, and as a result, HIICAP counseling is not for just anyone. After their initial training, our volunteers spend an additional 25-30 hours each year in ongoing training to stay up to date. Additionally, they have to study and pass a difficult state certification test annually. In spite of this, our HIICAP volunteers stay with us. Collectively, our 15 counselors have given over 111 person years of time to AOP!

Our two volunteers who were awarded the Henry Beach Award this year are Evelyn Rozunick and Alzina Johnson. Over the last 14 years, these women have counseled several thousand clients and saved them hundreds of thousands of dollars. Both Evelyn and Alzina are extremely committed and capable, and positively impact many lives each year by helping clients enroll in the insurance that best meets their needs. We are so grateful for their dedication to our agency and the clients we serve.

**Evelyn Rozunick** worked as a Community Health Nurse for many years. When she retired from her position as COO and Director of Patient Services at Twin Tier Home Health, Evelyn was looking for a way to put her talents to use. In 2007, she saw an AOP advertisement for volunteers to become Medicare insurance counselors and she has been with AOP ever since! Evelyn is a very dedicated volunteer and hates to take much time off because she's afraid she will lose her "mojo". Her friends and neighbors at Good Shepherd Village in Endwell love her because she counsels them right there in the village. In her spare time, Evelyn enjoys bird watching, swimming and traveling.



**Alzina Johnson** is another long-time volunteer at AOP. During her working career, she was a chemist who did laboratory work at UHS. When Alzina retired in 2008, she also saw an ad looking for volunteers. She thought it would be helpful to know about Medicare and to be able to help her family and friends. Alzina continues to volunteer because she has learned a great deal and met so many nice people. One of the things we most appreciate is Alzina's willingness to give many more hours of her time whenever we need it. Alzina also volunteers at her church and through the Broome County Council of Churches. In her free time, Alzina enjoys golf, hiking and trivia.

We wish to thank Evelyn and Alzina for their tireless devotion to AOP. These two women exemplify the very best of the human spirit. They help to make our community the wonderful place it is in which to live.

# Thanking our wonderful Supporting Members and Donors

*The listing below acknowledges the special commitment of our supporting members and individual donors who have contributed \$60 or more during our Annual Membership Campaign. Thank you for sharing your giving spirit with AOP! And don't worry if your name is not on the list yet, there is still time to support this year's campaign!*

Sharon & Robert Abbey  
Georgene & Dirk Alberts  
Frederick & Constance Alexander  
Therese & Ronald Arno  
Bambi Lynn Autos  
Marilyn Bailey  
Audrey & George Basler  
Howard Bronson  
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Stanley & Dorothy Erney  
Richard & Cheryl Escott  
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Kathleen Rezeski	
Barbara A. Robinson	
Melvin & Geraldine Rolph	
Evelyn Rozunick	

### *Did we get it right?*

Our members and donors are VERY important to us—but sometimes there are inadvertent errors or omissions in our listing. Please let us know if we got it wrong so we can get it right!

# Long-term Care Residents' Rights Month

October is Long-term Care Residents' Rights Month. Residents' Rights Month is a time to recognize the rights of residents in long-term care facilities. The theme for 2021 is "Reclaiming My Rights, My Home, My Life."

This past year has had a tremendous impact on long-term care residents and their families. Residents' Rights Month highlights the need for residents' rights to be acknowledged, prioritized, and continually advocated for. It is a time to reaffirm the long-term care facility as the residents' home, and the importance of empowering residents to reclaim their own lives.

During Residents' Rights Month, we also 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 and assistance to long-term care residents.

The ombudsman program serves residents of nursing homes, assisted living facilities, adult care facilities, and family type homes for adults. As AOP celebrates Residents' Rights Month, 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 long-term care ombudsman volunteer. 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.

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

***RECLAIMING***  
**My Rights, My Home, My Life**

# Volunteer Advocates needed!

## **Want to make a difference in the lives of others?**

Looking for a meaningful and rewarding volunteer opportunity? Want to make a difference in the lives of others? If you answered “yes” to these questions, the Long-Term Care Ombudsman Program needs you!

## **What is an Ombudsman?**

Long-Term Care Ombudsman Volunteers are advocates for residents of long-term care facilities. As an ombudsman, you will help residents resolve issues they cannot resolve on their own.

## **Who can be an Ombudsman?**

Ombudsman volunteers come from all walks of life. If you can commit to 2 hours a week for at least one year, we encourage you to contact us.

## **How do I become an Ombudsman?**

A 36-hour certification course as well as ongoing training and support is provided free of charge.

## **I'm interested in volunteering! What is the next step?**

If you would like to learn more or sign up for our next certification class, please call 722-1251 ext 109/119 or e-mail [karen.spafard@actionforolderpersons.org](mailto:karen.spafard@actionforolderpersons.org).



# Independent Consumer Advocacy Network (ICAN)

AOP is proud to be part of the Independent Consumer Advocacy Network (ICAN), bringing its important support services to residents of Broome, Chenango, Cortland, Delaware, and Otsego counties.

We have two ICAN advocates who can assist individuals and their families enroll in and use managed care plans that cover long-term

care services, including home care services. We can answer questions, provide information and advice, and try to solve your problems using negotiation and formal appeal processes.

Our ICAN advocates may be able to assist you if:

- You need help with your daily activities (such as bathing, dressing, walking, chores); and
- You have Medicaid or qualify for Medicaid; and
- You are enrolled in (or need help joining) a Managed Long-Term Care plan or Medicaid Managed Care plan.



## **Some of the greatest challenges for Managed Long-Term Care Enrollees in the Southern Tier are:**

- Home health aide shortages
- Access to durable medical equipment
- Returning home after a nursing home stay

# Webinar Series

Space is limited. **Registration Required.**

We're ZOOMING towards providing you the information you need and trust. To sign up for a webinar, 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 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 treat them. A kind word goes a long way!

Call for your personal session!

# Webinar Series

(Continued from prior page)

## 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 5th at 1:00PM

Tuesday, November 2nd at 1:00PM

Thursday, December 9th at 9:00AM

## 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, November 10th at 10:00AM

Wednesday, December 8th 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. Call for your personal session!



**Are you retired but looking for a rewarding part-time position?** Do you want to work with great people to make a real difference? AOP has two openings that might be a perfect for you:

**ACCOUNTING ASSOCIATE**



**FRONT DESK RECEPTIONIST**



Contact Jessie at [jstonehe@actionforolderpersons.org](mailto:jstonehe@actionforolderpersons.org) or 722-1251 ext 105 to learn more!

# **Action For Older Persons**

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