

Action  
for Older Persons

# Mature Messenger

Winter 2022  
January ~ February ~ March

# Staff Spotlight



## Introducing: Lynn Forsberg, Program Specialist

Lynn joined AOP in September 2021. She has worked as an office manager in a chiropractic office for 25+ years. She's been married for 40 years, has three adult children and 4 beautiful grandchildren. She enjoys spending time with

family and friends. She is a longtime member of St. Anthony of Padua Church in Endicott. She enjoys cooking, reading and traveling, but her passion is golf.

## Introducing: Mykayla Zeigler

### Sr. Long-Term Care Ombudsman Program Coordinator

Mykayla comes to us with a diverse skill set having worked in the human service field for the past seven years. She has worked with a variety of populations including individuals with developmental disabilities, domestic violence victims, individuals struggling with mental health crises, as well as our local geriatric population. She has her cosmetology license from BOCES, Associate in Human Services from SUNY Broome, and her Bachelor in Social Work from Keuka College.



Prior to joining AOP, Mykayla was a social worker at a local nursing home, which sparked her desire to find a position where advocating for residents was her main focus. She believes that even the most basic rights need to be protected and advocated for. When she is not working, she is spending time with her family. She is married to her high school sweetheart and they have two little kiddos, Adelaide and Colson, who are their world.

# Open Enrollment by the Numbers in 2021

## medicare milestones at AOP

We are thrilled to have provided Medicare counseling services to so many Broome County residents through our HICAP program in 2021. We want to acknowledge our spectacular, dedicated volunteers and thank them for all they have done for us this year.

Our final totals had not been calculated as of the time of this printing, but we served approximately **1,300** Medicare beneficiaries during the eight week Open Enrollment period. This assistance resulted in a savings in anticipated health and prescription drug costs of over **\$900,000** for 2022. That is an average of **\$705** per person.

Due to the great demand, we ended up with over 160 clients on a waiting list. We plan to call these clients in January to see how we can serve them through a Special Enrollment Period.

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

**Support from donors and our members is vital to offering these services.**

# Long-term Care Ombudsman Program

## Volunteers Needed!

**Over the past two years, many of the rights of our long-term care facility residents have come into question.** Many of the rules that have been put into place during the pandemic continue to increase their isolation. Too many of these residents do not have a family member or friend to help explain these changes that impact their everyday life. **But you can make a difference in their lives...**



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 certification training to better understand the issues that may occur within the facilities and strategies to find impactful solutions. They are then asked to perform routine and complaint visits to a facility weekly.

**If you feel you could be a support for these residents and advocate for their most basic rights,** please reach out to Mykayla Zeigler or Reva Mack by phone at 607-722-1251 or email at [mzeigler@actionforolderpersons.org](mailto:mzeigler@actionforolderpersons.org). A training will be held in late winter/early spring.

# Addressing ELDER ABUSE through Enhanced Multi-Disciplinary Teams

*Each year over 260,000 older adults are victims of elder abuse in New York State.*

Financial exploitation is a fast growing and complex form of elder abuse that can have devastating consequences for older adult victims. To address this type of abuse, E-MDTs, comprised of professionals from a variety of disciplines (including local law and legal enforcement, aging services, and the financial industry), work together to investigate, intervene, and prevent financial exploitation of older adults.

Since 2019, AOP has coordinated the E-MDT “Hub” covering Broome, Chenango, Delaware, Otsego, and Tioga counties. In the last year alone, our E-MDT Hub has investigated 25 cases of elder abuse ranging from financial exploitation, physical, emotional abuse and neglect, as well as implemented workable outcomes that will offer a safe future for these victims. More than \$1.2 million has been saved for these victims.

If you suspect someone is a victim of elder abuse, we can help you determine which agencies in your community need to be contacted. Call us at 607-722-1251 today.

*1 in 10 Americans age 60+*

*have experienced some form of elder abuse*

# A Heartfelt Thank You to our 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!*

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## There is still time to support AOP!

We've haven't quite reached our **2021 Membership and Annual Giving Goal**. But we are almost there!

If you are on the fence, we hope you will consider renewing your membership before the end of the year. If you have already renewed, **please consider making an end of year gift at** [www.actionforolderpersons.org](http://www.actionforolderpersons.org) or call us and we will be happy to send you an envelope in the mail.

**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! *Memberships received after 12/9/21 will be recognized in our next newsletter.*

# Medicare Advantage Open Enrollment Period

You can switch from your Medicare Advantage Plan (MAP) to another Medicare Advantage Plan, or to Original Medicare and then purchase a Medicare supplement plan and a standalone prescription plan, 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 are enrolled in a Medicare Advantage Plan. Changes made during this period take effect the first of the month following the month you enroll.

For example, if you switch to a new Medicare Advantage Plan in February, your new coverage begins March 1<sup>st</sup>. Insurance companies are not allowed to advertise that this special enrollment period exists.

**PUT THIS  
ON YOUR  
CALENDAR**

**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 Plans

## Information to know

As of January 1, 2020, Medigap plans sold to new beneficiaries 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 two 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 are new to Medicare after January 1, 2020, don't fear.*** You can still enroll into Plan G which covers all of the same costs as the Plan F, with only one exception—the Medicare Part B deductible. The Part B deductible will be \$233 in 2022. 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).

In NYS, you can change your Medigap plan at any time. Call us to see what companies have the lowest monthly premium since the coverage by plan letter is standardized.

A circular graphic with a dark gray background. In the center, the words "MEDIGAP PLAN INFO" are written in white, bold, sans-serif capital letters.

MEDIGAP  
PLAN INFO

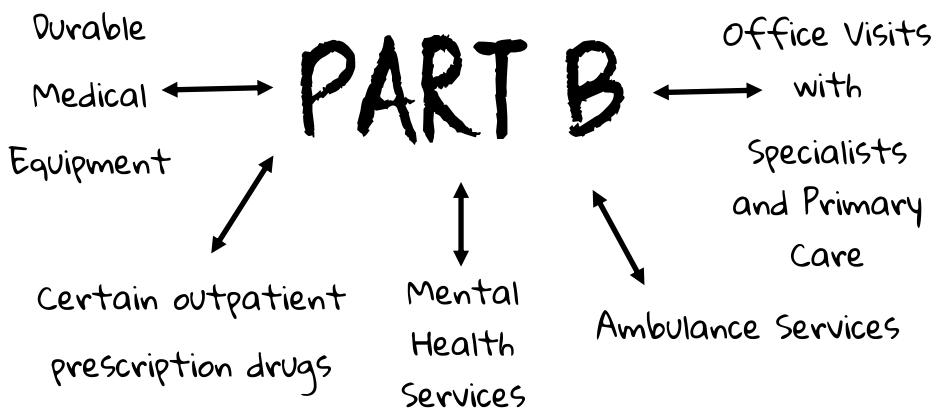
Here are a few **important** things  
to take note of about  
**Medicare Part B:**

- You can only delay 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 A and 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 **\$1,469 (single) or \$1,980 (couple)** and AOP can assist with the application process. In March 2022, increased income limits will be announced.
- If you are losing coverage based on active employment, you are able to enroll in Medicare Part B outside of the General Enrollment timeframe.

## 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 your or your spouse's active employer in the previous 12 months, your Part B premium may be higher than the 2022 premium of \$170.10. 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.

# Seminar Series

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

## 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 treat them. A kind word goes a long way!

Please call for dates & times!

## Managed Long-Term Care (I CAN)

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 12, 2022 at 10:00am –12:00pm

Wednesday, February 16, 2022 at 10:00am –12:00pm

Wednesday, March 16, 2022 at 10:00am –12:00pm

## 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.

Wednesday, January 12, 2022 at 1:00pm

Wednesday, February 16, 2022 at 1:00pm

Wednesday, March 21, 2022 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.

Monday, January 10, 2022 at 1:00pm

Monday, February 14, 2022 at 1:00pm

Monday, March 21, 2022 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.

Monday, January 10, 2022 at 10:00am

Monday, February 14, 2022 at 10:00am

Monday, March 21, 2022 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?

Wednesday, January 12, 2022 at 10:00am

Wednesday, February 16, 2022 at 10:00am

Wednesday, March 21, 2022 at 10:00am

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## Action For Older Persons

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