

Action for Older Persons

Information you can count on ~ Assistance you can trust

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Endicott, NY 13760

607-722-1251

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AOP's Board of Directors

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Action for Older Persons

Mature Messenger

Fall 2025

October ~ November ~ December

New Staff Spotlight



We are excited to welcome Teresa and Mary to our Front Desk team and Seth and Ariel to our ICAN and Facilitated Enrollment programs.

Teresa joined AOP after working for over 40 years in the various customer service roles. Teresa enjoys gardening, walking and anything that will get her outside to enjoy the nicer weather.



*Introducing
Teresa McCartney*



*Introducing
Mary Serbonich*

Mary joined AOP in March 2025 working at the Front Desk after retiring from a 43 year career in the financial services industry. She enjoys helping people and learning new skills. She likes spending time with family and friends, traveling, going for long walks and relaxing at the lake.

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Please let us know if an error has been made in the list above—we try our best to get it but sometimes errors do occur. If an error has been made please call 607-722-1251 and it will be corrected in the next Mature Messenger. Thanks for your understanding.

Thanks to our wonderful sponsors of our Shredding and Lithium-ion Recycling Event!



Thanking our Wonderful Ambassador and

The following list acknowledges the special commitment of our Ambassador and Supporting Members and individual donors who have contributed **\$60** or more during our 2025 Annual Membership Campaign.

This list reflects memberships and donations received between 1/1/2025-9/1/25. Memberships and donations received after 9/1/25 will be recognized in the next newsletter.

Thank you for sharing your giving spirit with AOP!

Jawaid Alam	Gerald and Bev Docteur	Charles and Eleanor Jakaitis
Mark and Ruth Allstadt	Kerrie Doyle & Roger Smothers	Billie Lee Jarrell
Edward & Nancy Anderson	Jeannette Edwards	Laura and Robert Jensen
Laurie and Kevin Anderson	Carissa Egan	Joni Kaiser & Thomas Lake
Sue and Kenneth Avery	Dann and Barbara Ellsworth	LeAnn Keim
Peter Behlog	Mark Evans	Paula and David Krajcir
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John Clark	Esther and Craig Hanna	Matthew & Jacqueline McGinley
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David and Iveta Dervay	Tom and Christine Hoke	
Marilynn DeVercelly	Peter and Laura Holbus	
Rita DiRado	Joanne and Bill Infantolino	

Introducing Seth Allen-Nagle



Seth comes to Action for Older Persons with a passion for advocacy and equality. A native of the Southern Tier and a graduate of SUNY Broome's Human Services curriculum, Seth has served roles in both direct and indirect care settings. With previous experience as a Health Homes Care Manager with the Southern Tier Aids Program and a Mental Health Therapy Aide for Greater Binghamton Health Center, Seth understands the complexity of needs within our community. When not at work, Seth enjoys running, obstacle course racing, and spending time with his family.

Introducing Ariel Runyon



Ariel brings to AOP firsthand experience in working with individuals across their lifespans—from early childhood in daycare settings to older adults in nursing home as a nursing assistant. She has a background in advocacy and navigating New York's complex health insurance systems. Outside of work Ariel enjoys painting and all things, science fiction. She loves spending quality time with her two kids adventuring and crafting. Ariel holds a deep passion for health care equity and continues to center that commitment in all aspects of their advocacy.

Medicare Open Enrollment 2025

Open Enrollment is from Oct. 15-Dec. 7, 2025 and is the perfect time to determine what coverage is best for you as it is the one time each year any Medicare beneficiary can change their plan. AOP members may begin calling for an appointment on **Monday, Sept. 22nd at 8:30AM**. All other clients may begin calling on **Monday, Sept. 29th at 8:30AM**. Our program, Health Insurance Information Counseling and Assistance Program, (HIICAP) is the only local source of no-cost, unbiased and confidential insurance counseling and financial assistance program application help. We also offer seminars to help educate and empower Medicare recipients. If you or a loved one needs help or would like to come to a seminar, please give us a call.

Starting Now!

Call in advance to guarantee your appointment with one of AOP's certified Medicare counselors. Appointments begin October 15, 2025.

October 15, 2025

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

December 7, 2025

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, 2026

New plans chosen during the Open Enrollment period (Oct. 15-Dec. 7) become effective January 1, 2026.

Ways to be Prepared

An annual review of your personal documents helps you stay **organized, protect your independence, and ensure your information is current in case of major life events.**

What does a review consist of:

The following are some suggested items to review annually. Consider making yourself a checklist of what is important to you.



- **Expiration dates** - Check dates on your driver's license, passport and any other identifying documents you may have.
- **End of Life Documents** - Check your will, power of attorney, health care proxy, do not resuscitate orders and other documents to ensure your wishes have remained the same and they are current.
- **Insurance Policies** – Make sure policies are current and the beneficiaries are correct.
- **Financials** – Check your bank statements, investment summaries and credit report to protect yourself from identity theft and fraudulent activity.

Also consider:

Where are these documents? Do the appropriate parties have access to these documents in case of an emergency? Now is a great time to make sure you are prepared and protected.

Seminar Series

Space is limited *Registration is Required*
call AOP to Reserve your spot
607-722-1251

Medicare 101

This is a comprehensive seminar on Medicare. We'll cover eligibility, enrollment rules, and all Medicare options. We will also talk about savings programs that are available to help defer Medicare costs and preventive benefits that can enhance and preserve your health.

Tuesday, October 14, 2025 at 9:00am

Tuesday, November 18, 2025 at 10:00am*

Tuesday, December 9, 2025 at 9:00am

*Held at Broome County Public Library

other sessions are held at

AOP's Office at 609 E. Main Street, Suite 11 in Endicott

Medicaid Long-term Care Options

If you, a spouse, a parent, or other loved one needs long-term care, whether in a nursing facility or in your own home, we will review the eligibility criteria for Medicaid to pay for these services. Topics will include an introduction to financial guidelines, the five-year lookback, and spousal impoverishment laws. You will also learn about Medicaid Managed Long-term Care (MLTC) plans that can provide community based long term care services and support in your home.

Tuesday , November 18, 2025 from 1:00-2:00pm
at the Broome County Public Library

Why reevaluate your coverage during Open Enrollment??

Medicare Advantage Plans and Part D Prescription Drug Plans are obligated to send an Annual Notice of Change (ANOC) to their members by September 30. The ANOC is a detailed document that outlines any changes to your plan for the upcoming year—and importantly, if your current plan is available for the next year. It will also tell you things like changes to premiums, deductibles, copays, provider and pharmacy networks, drug formulary changes, etc. This gives you time to decide if you need to make changes to your coverage during Open Enrollment. You need to contact your provider if you do not receive your ANOC in September.

If there appears to be no changes in your current plan, you may want to reevaluate your coverage during Open Enrollment to see if there is a plan that better meets your needs that offers lower prescription costs, copays, coinsurances , or monthly premiums. Financial savings are a primary reason Medicare beneficiaries choose to change their coverage.

With the nearly constant advertising of Medicare plans on TV, mailings and aggressive phones calls, especially around Open Enrollment, it can be very confusing. If you are happy with your current plan and you have read your ANOC to determine you do not need to change your coverage, you do not have to do anything. If you aren't sure or have questions, our counselors will generate information comparing all the different types of plans best suited to you for your consideration.



Welcome Tioga County Medicare Beneficiaries!

AOP is excited to announce a new partnership with Tioga Opportunities, Inc. to provide HIICAP Medicare counseling services to Tioga County, NY Medicare beneficiaries! This partnership officially began on September 1, 2025 and we will be providing all Tioga County Medicare counseling assistance going forward, including Open Enrollment appointments this fall. If you or a loved one lives in Tioga County and has Medicare needs or questions, give us a call!

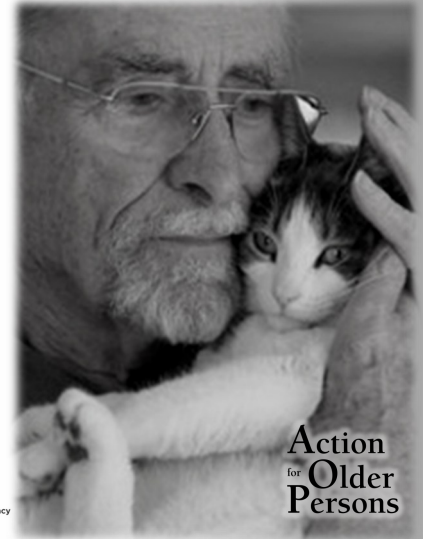


Did You Know?

The federal government plans to hire private companies to use artificial intelligence to determine whether patients who have traditional Medicare insurance would be covered for some procedures. This practice, known as prior authorizations, was often why people chose to pay more for traditional Medicare than chose a plan offered through a private insurance company. This program, called the Wasteful and Inappropriate Service Reduction Model (WiSeR), is set to start on Jan. 1, 2026 and is being rolled out in six states: Arizona, New Jersey, Ohio, Oklahoma, Texas, and Washington.

Where to Begin When You Need Home Care?

When you or a loved one needs a little extra assistance to remain in your home safely, it's hard to know where to start. If you qualify for Medicaid, a Medicaid Long-term Care Plan could be the answer. Medicaid Long-term Care plans cover services not covered by Medicare, such as home care, in-home therapy, durable medical equipment and more.



Action for Older Persons' **ICAN Program** (Independent Consumer Advocacy Network) can help you navigate the process of obtaining long-term care services through Medicaid. We can help with:

- Medicaid eligibility and enrollment
- Obtaining a long-term care assessment through the New York State Independent Assessor Program
- Choosing a long-term care plan that's right for you

We Don't Stop There

As the New York State Ombudsman Program for people with Medicaid who need long-term care services we can advocate for people enrolled in long-term care plans to ensure plans are following the guidelines of the New York State Department of Health. We can:

- Help you appeal a denial or reduction of services from your health plan through informal advocacy and formal appeal processes
- Report to the NY State Department of Health complaints about Medicaid Managed Long-term Care Plans
- Provide educational outreach to inform New Yorkers about their long-term care options and rights through Medicaid

**Questions about Medicaid or Medicaid Long-term Care Plans?
Call AOP at 607-722-1251**

Facilitated Enrollment Aged, Blind & Disabled

Do You Need Health Insurance ?

If you are 65 or older, blind or disabled and need assistance applying for health insurance, our facilitated enrollers can help!



We can help you apply for:

- ♦ Medicaid
- ♦ Medicaid for Nursing Home or Long-term Care
- ♦ Medicaid Excess Income / Resource Programs
- ♦ Medicaid Buy in for Working People with Disabilities
- ♦ Medicare Savings Program



Call 607-722-1251 to make an appointment.

AOP's FE-ABD program serves Chenango, Cortland, Otsego and Delaware Counties.

CSS Community Service Society

Action
for
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Become an AOP Volunteer!

AOP is always looking for volunteers in our Health Insurance Information

Counseling and Assistance Program (HIICAP) and our Long-Term Care Ombudsman Program (LTCOP). For HIICAP, you educate Medicare beneficiaries on their options and screen for low-income programs. LTCOP provides advocacy and resources for families and people living in long-term care facilities. Each program provides extensive training to prepare you for these important volunteer positions.

Action
for
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**Health Insurance
Information, Counseling
and Assistance Program**

**If you are looking for a rewarding and
challenging volunteer opportunity, call us
today!**

**Volunteer as a
long term care
ombudsman.**

Make a difference.

Educate.
Empower.
Advocate.





October is Residents Rights Month

October is Residents' Rights Month, an annual event designated by Consumer Voice to honor residents living in all long-term care facilities and those receiving care in their home or community. It is an opportunity to focus on and celebrate the dignity and rights of every individual receiving long-term services and supports. Residents have the right to self-determination and to use their voice to make their own choices. This year's theme, *Stand with Me*, highlights the importance of solidarity and support for residents who stand up and advocate for their rights, as well as the value of encouraging the community to join residents in sharing their voices.

Mountainside Residential Builds Community

The residents of Mountainside Residential Care Center, located in Margaretville, N.Y. , have recently published a cookbook.

The residents who live at Mountainside often reminisce about cooking, family favorites, and tips and tricks. The wealth of knowledge of these residents is like a living library. AOP's LTCOP would like to take this rare opportunity to pass along one of the culinary traditions found inside this book of memories.

Autumn Welcome Indian Pudding

Perfect for warming the tummy on a cold night and a great dessert for fall celebrations.

Preparation time: 30 minutes

Cook time: 2 1/2 hours

Yield: 8 servings

Ingredients:

3 cups milk

3 tablespoons corn meal

1/3 cup dark molasses

1/2 cup sugar

1 beaten egg

3 tablespoons butter

1/4 teaspoon salt

1/2 teaspoon ginger

1/2 teaspoon cinnamon

1/2 cup milk, set aside

Preparation:

Heat oven to 300 degrees. Scald 3 cups of milk. Combine cornmeal and molasses into hot milk and cook until thickened. Stir constantly with whisk in a figure eight pattern to prevent scorching. Remove from heat. Add sugar, egg, salt, ginger, and cinnamon one at a time, mixing each in thoroughly before adding the next. After mixing, pour into baking dish and bake for 30 minutes. Pour 1/2 cup milk into baking dish and carefully stir to combine. Continue baking for 2 more hours.

Serve hot with whipped cream or ice cream.

