

Dutchess County Office for the Aging's

AGING NEWS

For the week of January 13th

Note: the Office for the Aging and all OFA Senior Friendship Centers are closed for the Martin Luther King, Jr. national holiday on Monday, January 20th. Clients of the OFA Home Delivered Meals program will receive shelf-stable meals in advance of the holiday.

Golden Living . . . News for Seniors, Their Families and Caregivers

Todd N. Tancredi, Director

Dutchess County Office for the Aging

A DIFFERENT OPEN ENROLLMENT SEASON

The annual open enrollment season for Medicare ended on December 7th, but for seniors with specific questions about Medicare Advantage plans, there's an additional enrollment period. It runs from January 1st to March 31st. During this

period, if you are in a Medicare Advantage plan, you can change to another Medicare Advantage plan, or back to Original Medicare.

For those of you who are new to the Medicare universe, let's explain the differences and similarities between Original Medicare (Parts A and B) and Medicare Advantage. Talk to your health care provider about whether you need certain services or supplies, especially if they're not covered by Original Medicare.

The federal government created Medicare Advantage in 1995 to give people more health insurance options. Private health insurers sell Medicare Advantage plans, which are federally regulated.

At a minimum, all Medicare Advantage plans have to offer the same benefits as Medicare Parts A and B. Part A covers hospital insurance, and Part B covers things like doctor's visits, clinical research, ambulance services, durable medical equipment, mental health, and limited outpatient prescription drugs. Original Medicare doesn't cover everything. After you pay a deductible, Medicare pays an 80% share of the Medicare-approved amount, and you pay the remaining 20% share in coinsurance and deductibles.

Now for where the similarities end.

Original Medicare is offered through the federal government. You receive a

red, white and blue card that identifies you as a beneficiary. Medicare Advantage plans contract with the federal government to provide benefits, for which you receive a different identification card.

Original Medicare is offered nationwide. Medicare Advantage plans may be available in some parts of the country, but not others.

Many Medicare Advantage plans offer more coverage than Original Medicare. They may cover dental, vision, and hearing services, as well as prescription drugs.

Whereas Original Medicare has no cap on what you pay out of pocket, and only pays for a certain number of days in the hospital or in a skilled nursing facility, Medicare Advantage plans have an out-of-pocket maximum each year. That means that once you hit a certain dollar amount, the plan pays 100% of the cost for most services it covers.

Under Original Medicare you have the choice to pay an additional premium for a “Medigap” that covers Medicare cost-sharing. This option is not available under Medicare Advantage plans.

By this point, especially if Medicare is new to you, the details can be puzzling. The Office for the Aging can help you find free, confidential, and unbiased information to help you make the insurance choices that best meet your needs.

Contact the Office for the Aging for a session with one of our volunteer Health Insurance, Information, Counseling and Assistance (HIICAP) counselors. They'll help you work things out.

Contact us also if becoming a volunteer HIICAP counselor interests you.

HIICAP is a federally-funded program from the Centers for Medicare and Medicaid Services through the New York State Office for the Aging. It is part of the State Health Insurance Program (SHIP) network.

Golden Living is prepared by the Dutchess County Office for the Aging, 114

Delafield St., Poughkeepsie, New York 12601, telephone (845) 486-2555, email:

ofa@dutchessny.gov website: www.dutchessny.gov/aging

Office for the Aging events calendar

Unless otherwise indicated, call (845) 486-2555 for more information

All times and venues subject to change

Follow Dutchess County Government on social media to find out more

Fri 1/17/2020, 11:15 a.m. – Scam Prevention

With OFA Outreach Coordinator Brian Jones

The Fountains at Millbrook, 79 Flint Rd.

Wed 1/22/2020, 2:00 p.m. – Scam Prevention

With OFA Outreach Coordinator Brian Jones

Interfaith Towers, 66 Washington Ave., Poughkeepsie

Fri 1/24/2020, 11:00 a.m. – Scam Prevention and Elder Abuse Awareness

With OFA Outreach Coordinator Brian Jones

and Arlette Murrain, Elder Abuse Awareness Coordinator, EverCare At Home

Pleasant Valley Town Hall, 1554 Main St. (Route 44)

Tue 1/28/2020, 11:00 a.m. - Keeping Your New Year's Nutrition Resolution

With OFA nutrition coordinator Nimesh Bhargava

Pawling Senior Friendship Center, 154 Charles Colman Blvd.

Tue 3/24/2020, 1:00 p.m. – Scam Prevention

With OFA Outreach Coordinator Brian Jones

Red Hook Public Library, 7444 S. Broadway (Route 9)

EMERGENCY “HEAP” SEASON NOW UNDERWAY

The Emergency Home Energy Assistance Program (HEAP) Component is open as of January 2nd.

Households who have already used their initial HEAP benefit may request a second benefit. Households who have either a termination notice with an electric company, or who are at less than ¼ tank of fuel (or have less than a 10-day supply) may apply for the benefit.

To be eligible, applicants must have received the first HEAP benefit and have less than \$3,000 in financial resources. An application may be completed in person or over the phone. Applicants may be asked to provide additional documentation if there have been significant changes in the household, such as someone new moving in or a large increase in income. If there have been no such changes, applying just requires a short interview.

The Emergency HEAP Component benefits are \$675 for non-utility heating fuel (such as oil and kerosene) and \$490 for electric or natural gas heat. Clients who have a termination notice with an electric company, but who heat using fuel, may also apply for a smaller benefit amount. Please contact 845-486-2553 to apply.

For those who have not yet applied for HEAP this season, the benefit is still open and projected to remain open until early Spring.

Anyone interested can contact the Office for the Aging for more information about eligibility and applying.

Other aging news online:

This winter's influenza season may be a rough one, according to the federal Centers for Disease Control: <https://www.nytimes.com/2020/01/08/health/flu-season-severity.html?action=click&module=Well&pgtype=Homepage§ion=Health>

Good news – death rates from several common cancers are continuing to decline: https://www.nytimes.com/2020/01/08/health/cancer-deaths-decline.html?smid=fb-nytsience&smtyp=cur&fbclid=IwAR1kLXooWd90C4feyz19pIZBNz2KN8_ZdBleHv88Igb0JFDQzdvkonOBBpl

It's a LONG way from being deemed effective, but a possible Alzheimer's vaccine may be ready for human trials within two years:

<https://www.phillyvoice.com/alzheimers-vaccine-could-be-ready-human-trials-within-two-years/>

Scientists have found that music evokes 13 key emotions:

<https://medicalxpress.com/news/2020-01-music-evokes-key-emotions-scientists.html?fbclid=IwAR1ERix77FG7tuPqsBpU8ABb77bY4ncvzVFqB2fIE4PrMYvXfovkkH68Iyo>

This week in senior birthdays:

1/13: Actor Richard Moll (77)

1/14: Drag racing legend Don Garlits (88)

1/15: Guitarist/actress Charo (69)

1/16: Journalist/author William Kennedy (92)

1/17: Actress/comedian Betty White (98)

1/18: Actor/director Kevin Costner (65)

1/19: Former UN Secretary-General Javier Pérez de Cuéllar (100)

And a Bad Joke, of course:

Q: What did the drummer call his twin daughters?

A: Anna One, Anna Two.