

Dutchess County Office for the Aging's

## **AGING NEWS**

For the week of November 4

*Note: the Office for the Aging and OFA Friendship Centers are closed on the following November holidays:*

*Tuesday, November 5 – Election Day*

*Monday, November 11<sup>th</sup> – Veterans Day*

*Thursday, November 28<sup>th</sup> – Thanksgiving Day*

*Additionally, OFA Friendship Centers are closed on Friday, November 29<sup>th</sup>.*

*The OFA office in Poughkeepsie will be open for regular hours on the 29<sup>th</sup>.*

## **HOW TO APPEAL A DENIED MEDICARE CLAIM**

It happens to about 10% of Medicare beneficiaries in any given year: A beneficiary's Medicare claim is denied, according to the KFF Survey of Consumer Experiences with Health Insurance. The more services an older adult uses, the more likely a claim will be denied, according to the survey.

The part many older adults *don't* know about is that the denial is not the end of the story. You have the right to appeal that decision, and you can improve your chances of having the denial reversed. Only 15% of Medicare beneficiaries have tried appealing a denied claim, and over two thirds don't even know they have appeal rights, according to the KFF survey.

*Let's fix that.* We can't exercise our rights if we don't know about them.

The appeals process is more straightforward than one might assume.

### **Is My Appeal Viable?**

Ask yourself the following questions, says Jen Teague, director for health coverage and benefits at the National Council on Aging ([ncoa.org](http://ncoa.org)):

- Do you believe you have a medically necessary need for which Medicare coverage has been denied?
- Do you think you're being discharged earlier than you should be?
- Do you need specific care or treatment that's being denied?

### **Get Your Paperwork Together - And Call OFA For Help, If You Need Us**

Medicare beneficiaries receive a Medicare Summary Notice (MSN) in the mail.

While you may see the words "This is not a bill" on the MSN, don't throw it away. If a Medicare claim has been denied, you have 120 days (about 4 months) to appeal the denial.

Here's the key information you'll need to file an appeal:

- Your name, address, and the Medicare number on your Medicare card;
- A list of the items and/or services you disagree with on the MSN;

- An explanation of why you think the items and/or services should be covered. Even better, include a letter from your doctor, on your doctor's letterhead, explaining why the items and/or services should be covered;
- The name of your representative, if you've appointed a representative; and
- Any additional information that may help your case.

The people most likely to be helped by successful appeals are the ones who use the most health services, and who are thus the most likely to experience a claims denial. They're often too sick to effectively advocate for themselves.

Who can help? An organization called a Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO), which is responsible for medical case review, supporting the rights of people on Medicare. It's a big acronym, and they can be a big help. The BFCC-QIO representing Medicare beneficiaries in Dutchess County is called Livanta.

Your rights include protecting you when you get healthcare, and making sure you get the healthcare services the law says you can get. As a BFCC-QIO, Livanta can help you if you have a concern about the care you have been

receiving or if you want to request a review (appeal) of your discharge from a healthcare facility. Their federal web address is [livantaqio.cms.gov/en](http://livantaqio.cms.gov/en), or call 866-815-5440.

Livanta is available 9 am to 5 pm Eastern time, and 10 am to 4 pm on weekends and holidays.

***Golden Living is prepared by the Dutchess County Office for the Aging,  
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2555, email: [ofa@dutchessny.gov](mailto:ofa@dutchessny.gov) website: [www.dutchessny.gov/aging](http://www.dutchessny.gov/aging)  
Social media: [www.facebook.com/DutchessCountyOFA](http://www.facebook.com/DutchessCountyOFA)***

## **OFA AT “THRIVING IN RHINEBECK” (Saturday 11/2)**

Thriving in Rhinebeck: a Showcase of Services and Resources to Support our Multigenerational Community will be held on Saturday, November 2, 2024 from 9:30 AM to 12:30 PM at Rhinebeck High School (45 North Park Rd.).

You don't have to live in Rhinebeck to attend.

Approximately 40 organizations including the Office for the Aging are expected to participate, along with health care / home care organizations to cultural / educational resources, transportation services, advocacy groups, and an array of civic organizations with programs benefiting older adults.

Rhinebeck High School students from the Interact Club will be on hand to greet attendees and help them navigate the school spaces.

“Our target audience is Rhinebeck and our neighboring communities, and we hope to attract a wide range of interested people – not just older adults, but their families, their caregivers, and others who will at some point really need to know how and where to reach out,” said Nina Lynch, President of Rhinebeck at Home and a member of the organizing team and OFA Advisory Board. “We are trying to help build an age-friendly, resourceful community.”

Informational tables will fill the lobby and gym of Rhinebeck High School. Breakout sessions on Financial Literacy and Nutrition Tips will be offered in classrooms. Printed programs for attendees with the schedule and names of all participating organizations will be available. In addition to Rhinebeck at Home, the organizing team includes Archcare at Ferncliff,

Rhinebeck Central School District, Rhinebeck Rotary Club and Education Network for Teachers and Artists (ENTA).

For more information, call Rhinebeck at Home at 845-379-1114 or email [office@rhinebeckathome.org](mailto:office@rhinebeckathome.org)

### **OFA “NAVIGATING MEDICARE” CLASSES FOR THE FALL (SO FAR)**

Medicare’s annual Open Enrollment period began on October 15<sup>th</sup>, as it does every year; and the Office for the Aging has added additional “Navigating Medicare” classes to the year-round schedule of classes at the Poughkeepsie Galleria Community Room (2001 South Rd., Poughkeepsie), Adriance Library in Poughkeepsie (93 Market St.) and Starr Library in Rhinebeck (68 W. Market St.).

Here’s what’s on the fall schedule so far, along with how to call and register for a class:

11/7/24, 9:30am	Boardman Road Branch Library 141 Boardman Road, Poughkeepsie	845-485-3445 x3380
11/13/24, 10am	Starr Library	Call OFA
11/20/24, 10am	Poughkeepsie Galleria (Community Room)	Call OFA

11/25/24, 4pm	Starr Library	Call OFA
12/4/24, 3pm	Adriance Library	845-485-3445 x3380
12/4/24, 10am	Starr Library	Call OFA
<i>Medicare open enrollment closes on December 7<sup>th</sup></i>		
12/18/24, 10am	Poughkeepsie Galleria (Community Room)	Call OFA

We continue to add Navigating Medicare classes during Open Enrollment. For the most up-to-date calendar listings, visit [www.dutchessny.gov/calendar](http://www.dutchessny.gov/calendar). Classes are held on the third Wednesday of every month at the Galleria, and on the fourth Monday of the month at Starr Library.

## **2024-25 “HEAP” SEASON NOW OPEN**

The winter heating season is fast approaching, so it's time to make sure you're taking advantage of any heating assistance for which you qualify. The most well-known heating assistance program, the Home Energy Assistance Program (HEAP), provides eligible customers with assistance in paying home heating bills. The HEAP program for the 2024-2025 heating season opens on Friday, November 1st. New applicants can apply for assistance, either in person or online. Applications have already been sent to qualified individuals

in Dutchess County, who received HEAP last year and meet the eligibility criteria.

If this is your first time learning about HEAP and you're over 60, call OFA's HEAP Hotline during business hours at **845-486-2553** to request an application, or to find out if you qualify. Those under 60 can contact the HEAP hotline at the Dutchess County Department of Community and Family Services, at **845-486-3249**.

HEAP offers a one-time benefit directly applied to customers' utility bills. This federally funded program is available to households with incomes at or below 175 percent of the federal poverty guidelines.

Customers who qualify for HEAP may also qualify a Clean and Tune benefit, providing for the cleaning and maintenance of primary heating equipment.

Additionally, any household with at least one person who receives HEAP benefits and is a homeowner may qualify for the Weatherization Assistance Program (WAP).

## **SENIOR GARDENING WITH “PEOPLE USA”**

Join People USA (102 Fulton Ave., Suite A, Poughkeepsie) on the second Thursday of each month from 3-5 pm for Senior Gardening, open to adults age 60+ for low activity gardening.

To join, email [kmiller@people-usa.org](mailto:kmiller@people-usa.org) or [memenzenski@people-usa.org](mailto:memenzenski@people-usa.org).

### **Other news:**

[Get caught up here](#) on Dutchess County Executive Sue Serino’s plans for growing services to older adults in 2025. More about the 2025 proposed Dutchess County budget is within the link.

The recommended age for a pneumonia vaccine [has been lowered to 50](#). It had been 65.

Lung cancer is increasing among [U.S. women of Asian descent who don't smoke](#).

[Doctors are on the fence](#) about new Alzheimer's drugs.

(sigh) [Yep, time for another scam-prevention reminder](#). Please share with your offline friends.

What happens when [an older adult is being scammed...but doesn't believe they're being scammed?](#)

### **This week's birthdays:**

11/1: Golfer [Gary Player](#) (89)

11/2: Singer-songwriter [k.d. lang](#) (63)

11/3: Singer/songwriter [Lulu](#) (76)

11/4: Actor [Ralph Macchio](#) (63)

11/5: Singer/songwriter [Art Garfunkel](#) (83)

11/6: Actress [Sally Field](#) (78)

11/7: Singer/songwriter [Joni Mitchell](#) (81)

**Oh indeed, we have a Bad Joke!**

Q: Why do melons only get married in church?

A: Because they cantaloupe.