

# Senior GAZETTE

Fall 2018

by Lynda Ashley, Director, Amherst Township Senior Service Office (ATSSO)



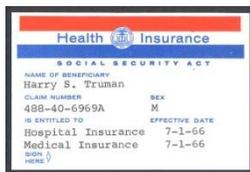
## Home-Delivered Meal Program



ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, soup & salad, or sandwich and salad. A “soup only” option is also available as a choice. There is no minimum amount you need to order, the schedule is flexible. Meals can also be provided for short term coverage such as vacations.

If you would like to receive a home-delivered meal, or need more information, please contact the Senior Service Office at **988-5894, ext. 101**.

## You're Getting a New MEDICARE CARD!



Between April 2018 and April 2019, Medicare will be removing Social Security numbers from Medicare cards and mailing each person a new card. This will help keep your information more secure and help protect your identity. You'll get a new Medicare Number that's unique to you, and it will only be used for your Medicare coverage. The new card won't change your coverage or benefits.

**ATSSO OFFICE HOURS:**  
**8:00 A.M. – NOON (M-F)**  
**Phone: 988-5894 – Ext. 101**

Email: [amhersttwpseniors@gmail.com](mailto:amhersttwpseniors@gmail.com)

## MEDICARE OPEN ENROLLMENT

It's that time of year again! Open enrollment is October 15 thru December 7, 2018. ALL seniors who are on Medicare A and B should look at their prescription plan during open enrollment. It is the one time a year that you can make a change.

Information for 2019 should be arriving at your home any time now explaining the changes for next year. Prescription plan premiums, out of pocket costs and co pays change year to year. Medication classifications may change causing you to pay more for your maintenance medications. It is important to compare plans and see if simply changing plans and/or pharmacies can save you money. A simple change can possibly save you hundreds of dollars per year!

If you would like to have a comparison done, please call the office at **988-5894 ext. 101** for an appointment.

## LOW-INCOME SUBSIDY

Low Income Subsidy (LIS) is a Medicare program for individuals on limited incomes. This program helps to pay for your Medicare Part D prescription plan's premium, deductible, and co pays.

You will automatically qualify for "Extra Help" if you have one of the following:

- Both Medicare and Medicaid
- Medicare Part B premium help from the state
- Medicare and Supplemental Security Income (SSI)

You should apply for LIS if you have the following income and resources:

- Yearly income equal to or less than \$18,210 for individuals or \$24,690 for married couples living together.

If you already receive LIS please be aware that if your income or resources change, you may not automatically qualify for help next year.

## FRAUD ALERT

With Medicare Open enrollment approaching, seniors have been targeted with calls from companies trying to sell them "Medigap Insurance". If you are approached or called by a sales representative or insurance agent who tries to convince you to purchase a "Medigap" while you are already a Medicare Advantage client, this is a clear sign that the company is not reputable.

These companies will pressure you to buy a policy or lie in order to get you to switch to a new company. If you are considering changing policies, either contact the policy company directly or make an appointment with an insurance agent.

If you have come across a "Medigap" insurance provider who is dealing the policies in an illegitimate manner, be sure to report the issue to The Ohio Department of Insurance Fraud Hotline at:

**1-800-686-1527**

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## CHOLESTEROL

Cholesterol is a waxy substance found in every cell of your body. It has important natural functions when it comes to digesting foods, producing hormones, and generating vitamin D. There are two types of cholesterol; **LDL** (bad) and **HDL** (good). Your body needs some cholesterol; however, it can build up on the walls of your arteries and lead to heart disease and stroke.

The American Heart Association recommends limiting saturated fat to 5 to 6 percent of total daily calories. Limiting red meat, full fat dairy, sugary foods and beverages can help lower your cholesterol.

A healthy diet of fruits, vegetables, poultry, fish, whole grains, and nuts is recommended. By increasing the fiber in your diet, it may be possible to lower bad cholesterol levels by 10% or more.

Switching out unhealthy foods for heart-healthy options and exercising a minimum of three times a week can help to keep cholesterol levels down to enhance heart health.

As you age, the development of chronic conditions and illness increase as does the need for individualized care.

As always, be sure to consult with your doctor to find the best course of treatment for you.