

Senior GAZETTE

Fall 2019

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

MEDICARE OPEN ENROLLMENT

Open enrollment begins October 15th and runs thru December 7, 2019.

During Medicare's annual open enrollment, seniors can:

- Stay on Original Medicare and shop for a stand-alone "Part D" prescription drug plan. Select a Medicare Advantage Plan, which provides comprehensive health benefits, typically including prescription drug coverage.
- Determine if existing coverage will continue to meet health insurance needs.

If you would like to have a comparison done or discuss your options, 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 with limited income. 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:

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

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

ATSSO OFFICE HOURS:
8:00 A.M. – NOON (M-F)

Phone: 988-5894 – Ext. 101

Email: amhersttwpseniors@gmail.com



Home- Delivered Meal Program



ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted according to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, soup & salad, or soup. If you would like to receive a home-delivered meal or need more information, please contact the Senior Service Office at 988-5894, ext101.

VOLUNTEERS NEEDED



Can you spare 1 hour a week or a month to help your senior neighbors? Our meal program is in need of volunteers to deliver meals to township senior residents. We have an immediate need for "**Friday**" drivers. The routes are approximately 16 miles long and take about 45 minutes to complete, anytime between the hours of 10:30 a.m. and Noon. Mileage is reimbursed at \$0.58 per mile. If you are interested in volunteering, please call the office.

MEDICARE SAVINGS PROGRAMS

There are 4 programs available to those with low income and low assets to help pay for health care coverage.

- **QMB** – Qualified Medicare Beneficiary:
 - Works as a free Medicare supplement policy
- **SLMB** – Specified Low Income Medicare Beneficiary:
 - Pays the Medicare “Part B” premium
 - Retroactive “Part B” premium amounts for each of the last 3 months
- **QI** – Qualified Individual:
 - Pays the Medicare “Part B” premium
- **QDWI** – Qualified Disabled and Working Individuals:
 - Helps pay the “Part A” premium if you are under 65, disabled, and no longer entitled to free “Part A” solely because you returned to work

“Resources” include money in a checking or savings account, stocks, bonds, home, car, life insurance policies, IRA’s, household income, burial plot, or burial expenses up to \$1500 per person.

The following table lists the income and asset limits for each program:

	For 1 Person		For 2 Persons	
	INCOME	ASSETS	INCOME	ASSETS
QMB	\$1,025	\$7390	\$1,374	\$11,090
SLMB	\$1,226	\$7390	\$1,644	\$11,090
QI	\$1,377	\$7390	\$1,847	\$11,090
QDWI	\$2,030	\$7390	\$2,727	\$11,090

If you think you may qualify, please call the Senior Service Office for further information or visit Medicare’s website at: www.medicare.gov.

FRAUD & IDENTITY THEFT PROTECTION

During Medicare open enrollment, seniors need to be aware of predatory sales practices and Medicare scams. These scams come in the form of unsolicited calls asking for personal information, such as your Social Security number or Medicare number. Please remember to **never** give out any personal information over the phone including your address, credit card or banking information.

Another recent scam involves offering you “free” genetic tests. Scammers claim Medicare will cover the test in order to get your Medicare Number and

then use it to commit fraud and identity theft. They’re targeting people through telemarketing calls, health fairs and even knocking on doors.

Only a doctor you know and trust should order and approve any requests for genetic testing. If you get a genetic testing kit in the mail, refuse the delivery or return to sender unless your doctor ordered it.

If you suspect any wrongdoing, please call the Medicare Fraud & Enforcement hotline at **1-800-686-1527** or the Senior Medicare Patrol at **1-800-488-6070**.