

Area Agency on Aging of Somerset County



Senior News

November 2009



An Overview of the Medicare Improvements for Patients and Providers Act of 2008

On July 15, 2008, Congress overrode President Bush's veto and enacted the *Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)*. This law is perhaps best known for blocking scheduled cuts in Medicare's payments to doctors. What is less understood is that MIPPA makes other important and positive changes to Medicare.

Medicare Savings Programs are a family of three programs that provide assistance directly to low-income Medicare beneficiaries. For those who qualify, these programs provide direct financial help, offering them valuable relief from health care costs. The programs are: 1) Qualified Medicare Beneficiary (QMB); 2) Specified Low-income Medicare Beneficiary (SLMB); and 3) Qualified Individual (QI). All three programs cover the cost of the Medicare Part B premium, which is currently \$96.50/month. Anyone who is enrolled in any Medicare Savings Program is also automatically qualified for the Part D low-income subsidy. Unfortunately, fewer than a third of those eligible are enrolled and receiving assistance.

All three Medicare Savings Programs are administered through state Medicaid agencies as part of the Medicaid program. QMB and SLMB are jointly funded by states and federal government. QI is entirely federally funded. Like other aspects of Medicaid, states have considerable flexibility in setting income and asset eligibility rules for all three Medicare Savings Plans, though many have stuck with the basic minimum federal eligibility rules. The table provides a summary of the three programs.

Program	Benefits Covered	Income Limit as Percent of Poverty (amount in 2008 dollars)
Qualified Medicare Beneficiary (QMB)	Part B Premium Part A & B deductible; Part A & B co-insurance	Up to 100% (\$10,400/Individual)
Specified Low-Income Medicare Beneficiary (SLMB)	Part B Premium	100%-120% (\$10,400-\$12,480 individual)
Qualified Individual (QI)	Part B Premium	120%-135% (\$12,480-\$14,040 individual)

New Benefits include improvements to:

A. The Medicare Savings Program.

1. Asset Limits for Medicare Savings Programs Increase, Effective 2010
2. Estate Recovery for Medicare Savings Programs Eliminated, Effective 2010
3. Better Coordinated Outreach with Social Security by 2010

B. The Part D Low-Income Subsidy

1. Life Insurance Eliminated as a Countable Asset, Effective January 2010
2. In-Kind Support and Maintenance Eliminated as Countable Income, Effective January 2010
3. Elimination of the Part D Late Enrollment Penalty for Low-Income Beneficiaries, Effective January 2009

C. To Medicare Benefits

1. Mental Health Coinsurance Parity, Phased in from 2010 to 2014 (50% to 20% co-pay)
2. Flexibility to Add Preventive Services, Effective January 2009
3. Benzodiazepines and Barbiturates Covered by Part D, Effective January 2013

Legal



Issues

A partnership between
the Area Agency on Aging
and the
Somerset County Bar Association

The topic for this month's feature is "Identity Theft".

Avoiding Identity Theft

Take Care of Your Social Security Number:

*Contact the three major credit bureaus and ask that they use only the last 4 digits of your Social Security Number.

*Give out your Social Security Number only when absolutely necessary. Ask to use another identifier whenever possible.

*Don't carry more credit cards or ID than you need. Keep the rest, including your Social Security card, in a secure place.

*Since the identifier on your Medicare card is your Social Security Number, don't carry it unless you're keeping a doctor's appointment or know that you're going to need it.

*If any other insurance card you carry uses your Social Security Number, ask that company for a new card with a different identifier.

*Make sure that your driver's license doesn't carry your Social Security Number. If it does, get a new one.

*Never have your Social Security Number printed on your checks.

Mail and Paper:

*Don't just toss, shred. Shred anything that has personal information on it, including credit card offers. Invest in a cross-cut paper shredder.

*Keep track of when your statements and bills are due. When something doesn't show up when it is supposed to, call that company. This includes your monthly bank statements, credit card bills, utility bills, anything with personal information on it.

*Check you bank statements every month and report any suspicious transactions.

*Never clip outgoing mail to your mailbox. Take it directly to the Post Office or place it in an official Postal Service mailbox.

*Be careful when responding to unsolicited promotions. Identity thieves often create phony offers just to get personal and financial information.

*Don't fall for any "claim your prize" scams that ask you for personal information before your so-called prize is sent to you.

Next Month's Feature: More Tips on Identity Theft

Disclaimer: The information presented in the Legal Issues feature has been prepared for informational purposes only. It is not offered for and does not represent legal advice or a legal opinion on any specific fact or issue.



MARY MARTHA HOLT HONORED FOR 100 YEARS

Mrs. Mary Martha Holt of Pettikofer House in Windber was honored by the Area Agency on Aging's Centenarian Program. Mrs. Holt was presented with a special certificate at a special gathering of family, friends and staff at the Pettikofer House on July 24, 2009.

Mary Martha was born in Derry on June 25, 1909. After completing high school she went to Indiana Teachers College. She married Dr. Robert Holt. This union lasted 27 years, until his death. The Holt's raised 1 child, Mary Virginia Holsopple, who resides in Windber.

Mary Martha worked at Derry School District and then moved to Johnstown-Westmont-Upper Yoder School District.

Her advice on how to live a long life: "You have to love and believe in your work. I never thought of getting old. Think positively and have faith in God."

If you know of any Somerset County resident who will be turning 100 years of age, please contact the Area Agency on Aging of Somerset County at 443-2681.

Medicare, APPRISE & You

The following information is provided by the Area Agency on Aging State Health Insurance Program (SHIP) known as the APPRISE Program in PA.

Extra Help Can Lower Cost of Part D

Medicare Part D provides coverage for prescription drugs. Medicare beneficiaries entitled to or enrolled in Medicare Hospital Insurance (Part A), and/or Supplemental Medical Insurance (Part B), may enroll in this voluntary prescription drug program. Under Medicare Part D, beneficiaries are responsible for premiums, deductibles, and co-payments. Individuals with limited resources and income may qualify for Extra Help with their Medicare prescription drug costs. Individuals eligible for this Extra Help receive full or partial assistance up to the benchmark premium for a base plan with their Medicare Part D monthly premiums, deductibles, and co-payments. Individuals must be enrolled in a Medicare Part D plan to get Extra Help.

Some Medicare beneficiaries automatically qualify and do not need to apply for Extra Help. These beneficiaries are "deemed eligible" as long as they:

- *Are entitled to Medicare (Part A, Part B, or both) and
- *Receive SSI (including 1619 (b)), or
- *Receive full Medicaid, or
- *Are Qualified Medicare Beneficiaries (QMB), Specified Low Income Medicare Beneficiaries (SLMB), or Qualified Individuals (QI).

Beneficiaries who do not meet the criteria for deemed eligible entitlement may still be eligible for the subsidy based on their income, resources, and household size. The beneficiaries must file an application for Extra Help to see if they qualify.

For assistance to file for the Extra Help contact the Area Agency on Aging APPRISE Program for an appointment at any senior center or the main office in Somerset.

Attention Medicare Recipients

If you have received any letters regarding your plan and are not sure what to do or if you would like to review and compare plans, contact the APPRISE Program for assistance.

You may change plans during the enrollment period of November 15 through December 31, 2009 for 2010. Volunteer counselors are taking appointments at your local senior center during this time period.

CAN WE COUNT ON YOUR HELP?

Since 1981, the Area Agency on Aging of Somerset County has published a monthly newsletter, Senior News, as a free service to seniors and others in the community. The Agency regularly receives positive comments from readers, who say they find the information both helpful and useful. Currently, the Agency prints and issues almost 4,000 copies of Senior News every month.

Printing and postage costs for the newsletter run almost \$ 21,000 each year. With these costs continuing to rise, we are asking for your help. At this time, we hope you will consider making a tax-deductible donation to show how much you appreciate the Senior News. Your generosity will go a long way to ensuring that you, as well as your friends and neighbors, can continue to enjoy this informative publication.

All you need to do is submit your donation and the following form, to the address listed on the form. If you wish, your name will appear as a patron for the Senior News in a future edition of the newsletter.

Thank you for your consideration and support.

Senior News Donation

Yes, I would like to make a donation to help offset the cost of printing and postage for the monthly Senior News.

Name: _____

Amount of Donation \$ _____

Please Check the Appropriate Box:

_____ **Please print my name as a donor in a future edition of Senior News.**

_____ **Please do not print my name as a donor.**

Please mail your donation and this form to:

**Area Agency on Aging
1338 South Edgewood Ave.
Somerset, PA. 15501
Att: Mary**

Volunteer Opportunities Through RSVP

The Retired and Senior Volunteer Program of Somerset County provides placement services and support benefits to people age 55 and over who wish to serve their community by volunteering for one of 70 organizations county-wide. For information about these and other volunteer opportunities, please call RSVP at (814) 443-2681 or 1-800-452-0825.

Community Action Partnership-Community Action is sponsoring a Volunteer Income Tax Assistance (VITA) service to help those with low to moderate incomes. Volunteer Tax Assistors receive free instruction and all training and certification materials necessary to prepare basic to intermediate level income tax returns. Training and certification will be Saturday January 9 and 16, 2010. Volunteer time is approximately four (4) hours a week during tax season. You choose day, evening or Saturday hours.

Salvation Army-Volunteers are needed for: Christmas Bell Ringing at local stores; Christmas cheer for nursing home residents; gift and food sorting; food collections; Christmas distribution. If you can help with any of these projects, please contact the Salvation Army office at 445-9232.

Meals on Wheels-This very important nutrition program serves those who are unable to prepare their own meals and depends on volunteers to pack, drive and carry the meals. Regular volunteers and substitutes are needed for all positions, especially during the winter months when some regular volunteers go South. RSVP provides some mileage reimbursement.

County Office Building-Regular shifts are available at the information desk of the County Office Building to direct the public to offices within that building and the Courthouse. Call RSVP for details.

This Agency is a branch of Somerset County Government under the Commissioners of Somerset County
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If you would like to obtain further information about any newsletter topics or Agency services please call the Somerset office at 443-2681 or 1-800-452-0825

Find us online at:
www.somersetaaa.org



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