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INCOME-ELIGIBILITY LIMIT PRIOR TO JAN. 1, 2018

INCOME-ELIGIBILITY LIMIT BEGINNING JAN. 1, 2018

QUALIFIED MEDICARE BENEFICIARY (QMB)

Medicaid pays the Medicare Part A premiums, Medicare Part B premiums, and Medicare deductibles and coinsurance for Medicare services provided by Medicare-enrolled providers.

Entitled to Medicare Part A.

No asset test.

May have both QMB and full Medicaid, if eligible.

Specified Low-Income Medicare Beneficiary (SLMB)

Medicaid pays Medicare Part B premiums only.

Entitled to Medicare Part A.

No asset test.

May have both SLMB and full Medicaid, if eligible.

Additional Low-Income Medicare Beneficiary, also known as Qualifying Individual (ALMB)*

Medicaid pays Medicare Part B premiums only.

Entitled to Medicare Part A.

No asset test.

May not have ALMB and any other Medicaid at the same time.

*There is an annual cap on funding for the ALMB benefit level, which may limit the number of individuals in the group.

At all three levels, there is an income ‘disregard’ for beneficiaries who have income through employment, meaning that the actual eligibility levels for the Medicare Savings Programs will be somewhat higher for working people.

Western CT Area Agency on Aging 203-757-5449

Additional Help, - the Low-Income Subsidy

The Low-Income Subsidy (LIS) is an extra benefit from Medicare for someone who has Medicare Part D. If you have Medicare and a Medicare Savings Program, you are automatically eligible for the LIS. With the LIS you can get:

- Help paying your Medicare Part D monthly premium.
- Help with your Medicare Part D yearly deductibles and,
  - Help paying your Medicare Part D co-insurance and co-pays for drugs on your plan formulary. This does not start until Social Security receives notification that you are enrolled in a Medicare Savings Program.

Staff Editor: Judy Frank Fournier
Dear Marci,

What do the Extra Help Notices Mean?
I’m enrolled in the federal Extra Help program. Will there be changes to my benefits in 2018? How will I know about them?
-Ava, Huntington, WV

Dear Ava,

There are several changes that can happen for people with Extra Help, a federal program that helps pay Medicare prescription drug costs, before and during Fall Open Enrollment. If a change is being made to your Extra Help coverage, you will be mailed a notice sometime in September, October, or November. Look out for the colors and titles of these notices to find out if you need to take action to change or keep your Extra Help benefits.

If you receive an orange notice, you do not need to take action. This is the “Change in Extra Help Copayments” Notice, and you may receive it sometime in October. This notice explains if the Extra Help copays will change in 2018. Copays usually change a small amount each year. Read this notice to learn how much you will pay for your covered drugs in 2018, and save it for your records.

If you receive a blue notice, you might need to take action. There are two kinds of blue notices, and they are both called Reassignment Notices. The first kind of Reassignment Notice is sent out in October to people whose Medicare Advantage (MA) plans or Part D drug plans are leaving the Medicare program. If you receive this notice, it means that you will be reassigned to a new MA or Part D plan in 2018. If you want to choose your own plan, you will have to choose it by December 31, 2017. If you do not take action, you will be automatically enrolled in a different plan that may or may not fit your prescription drug needs.

The second kind of blue Reassignment Notice is sent in October to people whose MA or Part D plan premiums have risen above the Extra Help benchmark (the maximum premium amount that Extra Help will cover). If you receive this notice, it means you will be assigned to a new plan in 2018. If you want to choose your own plan, you should do so before December 31, 2017. Otherwise, you will be automatically enrolled in a new plan.

If you receive a gray notice, you should be prepared to take action, because it means that you could be losing Extra Help or paying more in the coming year. The first kind of gray notice is a “Loss of Deemed Status” Notice. This notice is sent in September to people who will no longer qualify to get Extra Help in 2018. If you get this notice, but you think it is a mistake (because your income hasn’t changed and/or you’re still below the income and asset limits for Extra Help), you should reapply for Extra Help right away so you don’t lose coverage in 2018. You can apply by calling the Social Security Administration at 1-800-772-1213, visiting your local Social Security office, or applying online.

The second kind of gray notice is the “Low-Income Subsidy Choosers” Notice. You will receive this in November if you chose your current drug plan (instead of being automatically enrolled in one), and your plan premium is increasing above the Extra Help benchmark amount in the coming year. If you receive this notice, it means that you have to actively change your plan to one with a lower premium. If you do not actively switch to a plan with a premium below the Extra Help benchmark, you will pay part of the premium (the difference between the premium amount and the benchmark amount) in 2018.

-Marcy

This information is reprinted with permission from the Medicare Rights Center. For more information visit www.medicarerights.org. You can also visit their free online resource, Medicare Interactive at www.medicareinteractive.org.
Effect of COLA on Average Social Security Benefits

New beneficiaries coming onto Social Security's rolls tend to have, on average, higher benefits than those leaving, so average benefits normally rise from month to month. This gradual rise in average benefits is altered by abrupt increases due to annual cost-of-living adjustments or COLAs. The **COLA for December 2017 is 2.0 percent** and is first payable in January 2018.

The table below provides estimated average benefits for certain beneficiary types, at the end of December 2017.

<table>
<thead>
<tr>
<th>Type of benefit</th>
<th>After 2.0% COLA</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired worker</td>
<td>$1,404</td>
<td>$27</td>
</tr>
<tr>
<td>Spouse of retired worker</td>
<td>732</td>
<td>14</td>
</tr>
<tr>
<td>Aged widow(er)</td>
<td>1,338</td>
<td>26</td>
</tr>
<tr>
<td>Disabled widow(er)</td>
<td>728</td>
<td>14</td>
</tr>
<tr>
<td>Disabled worker</td>
<td>1,197</td>
<td>24</td>
</tr>
</tbody>
</table>

Note: The above estimates are based on actual benefit data through August 2017.

Information source: Social Security Administration

SSI payments will go up to $750/month for single individuals, $1,125/month for couples. The substantial gainful employment activity threshold for 2018 will be $1,180/month for individuals who are not blind. $1,970 for those who are blind and $850/month for the trial work period.

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Registration #: HCA 0000684
If you are on the Medicare Savings Program, you can enroll in one of the plans below and not have to pay a Part D plan premium.
For more information please contact a CHOICES counselor at 203/757-5449, Ext. 134.

CT Benchmark Part D Plans 2018

<table>
<thead>
<tr>
<th>Phone Number</th>
<th>Plan Name</th>
<th>Plan ID</th>
<th>Company Name</th>
<th>Monthly Premium</th>
<th>Premium for beneficiaries w/Full LIS (EXTRA HELP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>866-477-5704</td>
<td>Express Scripts Medicare-Value (PDP)</td>
<td>S 5660-105</td>
<td>Express Scripts</td>
<td>$33.40</td>
<td>$0</td>
</tr>
<tr>
<td>855-338-7030</td>
<td>Aetna Medicare Rx Saver (PDP)</td>
<td>S 5810-036</td>
<td>Aetna Medicare</td>
<td>$33.20</td>
<td>$0</td>
</tr>
<tr>
<td>800-706-0872</td>
<td>Humana Preferred Rx Plan (PDP)</td>
<td>S 5884-102</td>
<td>Humana</td>
<td>$34.60</td>
<td>$0</td>
</tr>
<tr>
<td>866-552-6106</td>
<td>SilverScript Choice (PDP)</td>
<td>S 5601-004</td>
<td>Silverscript</td>
<td>$29.40</td>
<td>$0</td>
</tr>
<tr>
<td>855-283-2958</td>
<td>Symphonix Value Rx (PDP)</td>
<td>S 0522-079</td>
<td>Symphonix</td>
<td>$30.70</td>
<td>$0</td>
</tr>
<tr>
<td>888-293-5151</td>
<td>WellCare Classic (PDP)</td>
<td>S 4802-076</td>
<td>WellCare</td>
<td>$32.60</td>
<td>$0</td>
</tr>
<tr>
<td>866-250-2005</td>
<td>EnvisionRxPlus (PDP)</td>
<td>S 7694-002</td>
<td>Envision</td>
<td>$12.60</td>
<td>$0</td>
</tr>
</tbody>
</table>

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Center Director

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Fax: 203.598.0435
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www.seniorcarectrs.com

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Brookfield, CT 06804
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Fax (203) 740-8750
DON’T BE ALONE DURING HOLIDAYS OR IN WINTER

If you are homebound, try our home delivered meals. These are two meal packs that can be delivered 1 – 7 days per week depending on your need. You can receive one hot meal to eat at lunch and one cold meal that is placed in your refrigerator for dinner time. These meals are free for seniors age 60+ BUT the nutrition programs rely on voluntary donations to help finance your meals and help more seniors. An added benefit: you will receive a visit from a Registered Dietician who provides wonderful advice on nutrition to help you maintain a healthy lifestyle. In 2017, the WCAAA’s home delivered meal program through New Opportunities, City of Torrington and CW Resources, served 334,547 home delivered meals to seniors in 41 towns.

If you are interested in a more social experience, try attending one of our congregate meal sites listed below. If you visit a restaurant for a senior meal, you will find a special senior menu. At senior centers, please be sure to make a reservation by calling the senior center a few days before your visit to ensure an accurate meal count. These meals are also free of charge, BUT our nutrition programs rely on donations to help finance the meals. In 2017, our congregate meal programs served 94,559 meals which were typically lunchees at the sites below.

WESTERN AREA CONGREGATE MEAL SITES
(Meals served in a group setting)

- Brookfield Senior Center
- Cheshire Senior Center
- Falls Village Senior Center
- Danbury Senior Center
- Harwinton Senior Center
- Templeton Farms Recreation Building
- Litchfield Community Center
- Middlebury Senior Center
- Morris Senior Center
- Naugatuck Senior Center
- New Milford Senior Center
- Newtown Senior Center
- Nunnawauk Meadows Housing
- Meadowbrook Housing
- Prospect Senior Center
- Heritage Senior Center
- Lakeville Town Grove Building
- American Pie Restaurant
- Nick’s Country Kitchen
- Southbury Senior Center
- Grace Meadows
- Claire Hall
- Sullivan Senior Center
- Torrington West Housing
- Annoula’s Restaurant
- Hispanic Coalition
- Brass House Restaurant
- Monteiro Restaurant
- John Bale Bookstore
- Falls Avenue Senior Center
- McCarthy Senior Center
- Rietdyke Senior Center
- Woodbury Senior Center
- George B Lewis I & II
- New Fairfield Senior Center
- New Hartford Senior Cent

Observation Status Harms Low-Income Medicare Beneficiaries

Once again there is bad news about the impact of observation status on Medicare beneficiaries. According to a recent study published by the American Journal of Medicine, low-income Medicare beneficiaries are disproportionately harmed by observation stays.

A patient is classified as being “under observation” when they are not formally admitted to the hospital as an inpatient. Many beneficiaries are surprised to learn that they may be charged for services Medicare would have covered if they were admitted as inpatients. Considering the high cost of care and medical services, this practice causes extreme financial difficulty.

The American Journal of Medicine study, based on 2013 Medicare claims data, clearly shows lower income beneficiaries are more likely to be hospitalized and have greater out of pocket costs. The Center has fought for decades against the harm caused by observation classification. Currently, the Center is working with the John A. Hartford Foundation to not only conduct outreach and education about observation status, but to mitigate the harm it causes so many beneficiaries.

Article by Dawn Macary, WCAAA Staff, Information Source: http://www.medicareadvocacy.org/medicare-info/observation-status/.
<table>
<thead>
<tr>
<th>Program Name</th>
<th>Description</th>
<th>Towns Served</th>
<th>FFY 16 Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Almost Home Adult Day Care 52 Federal Road Danbury, CT 06810 Jim Maurer</td>
<td>To serve low income seniors in the greater Danbury area who are in need of ADC services.</td>
<td>Danbury, Bethel, Brookfield, Newtown, Sandy Hook, New Fairfield, New Milford, Bridgewater, Washington, Gaylordsville, Redding, &amp; Ridgefield.</td>
<td>$8,750</td>
</tr>
<tr>
<td>Almost Home Adult Day Care 52 Federal Road Danbury, CT 06810 Jim Maurer</td>
<td>To provide a part time aide's position, trained to handling persons with alzheimer's/dementia (open 5 days a week)</td>
<td>Danbury, Bethel, Brookfield, Newtown, Sandy Hook, New Fairfield, New Milford, Bridgewater, Washington, Gaylordsville, Redding, &amp; Ridgefield.</td>
<td>$10,885</td>
</tr>
<tr>
<td>Geer Adult Day Center 83 So. Canaan Road Canaan, CT 06018 Lori Neil</td>
<td>To enhance the quality of life to our participants, families and caregivers by offering adult day care services regardless of their ability to pay.</td>
<td>Barkhamsted, Canaan, Colebrook, Cornwall, Norfolk, Salisbury, Goshen, Torrington, Sharon, Winsted, Kent, Litchfield, Warren, Falls Village, Pleasant Valley &amp; New Hartford</td>
<td>$8,500</td>
</tr>
<tr>
<td>Geer Adult Day Center 83 So. Canaan Road Canaan, CT 06018 Lori Neil</td>
<td>To provide a part time aide's position, trained to handling persons with alzheimer's/dementia (open 5 days a week)</td>
<td>Barkhamsted, Canaan, Colebrook, Cornwall, Norfolk, Salisbury, Goshen, Torrington, Sharon, Winsted, Kent, Litchfield, Warren, Falls Village, Pleasant Valley &amp; New Hartford</td>
<td>$10,884</td>
</tr>
<tr>
<td>Daybreak at Waterbury 161 Interstate Lane Waterbury, CT 06705 Raphael Max</td>
<td>To provide a part time aide's position, trained to handling persons with alzheimer's/dementia (open 5 days a week)</td>
<td>Central Naugatuck Valley</td>
<td>$10,885</td>
</tr>
<tr>
<td>CT Legal Services, Inc. Grandparents Raising Grandchildren 85 Central Avenue Waterbury, CT 06722 Kevin Brophy</td>
<td>To provide grandparents with information and assistance to make informed decisions regarding the legal status of their role as caregivers for their grandchildren.</td>
<td>All of Northwestern CT</td>
<td>$8,000</td>
</tr>
<tr>
<td>Naugatuck YMCA Time Out to Play 284 Church Street Naugatuck, CT 06770 Karen Lineweber</td>
<td>Provide respite, child care, family activities and support for grandparents raising grandchildren</td>
<td>Naugatuck, Prospect, Middlebury, Southbury, Beacon Falls &amp; Waterbury</td>
<td>$8,000</td>
</tr>
<tr>
<td>Hispanic Coalition of GW Inc. Senior Center &amp; Transportation 135 East Liberty Street Waterbury, CT 06706 Victor Lopez</td>
<td>Multi-purpose Senior Center activities, case management and door-to-door transportation in Waterbury.</td>
<td>Waterbury and neighboring towns.</td>
<td>$17,000</td>
</tr>
<tr>
<td>Harwinton Senior Center 209 Weingart Road Harwinton, CT 06791 Sharlene Copeland</td>
<td>Provide seniors with a sense of community while encouraging and supporting their independence.</td>
<td>Harwinton, Litchfield, Torrington, Winsted, Washington, Pleasant Valley</td>
<td>$9,000</td>
</tr>
<tr>
<td>Naugatuck Senior Transportation 229 Church Street Naugatuck, CT Leslie Mengacci</td>
<td>To fund part time drivers and dispatcher so that elderly clients may be transported to various destinations and use the mini vans to their fullest potential.</td>
<td>Naugatuck</td>
<td>$8,750</td>
</tr>
<tr>
<td>New Opportunities, Inc. Senior Companion Program 232 North Elm Street Waterbury, CT 06702 Lesley West</td>
<td>Provide transportation for low income senior companion volunteers to the homes of frail, homebound elders.</td>
<td>Waterbury, Naugatuck Wolcott, Prospect, Beacon Falls, Woodbury, Bethlehem, Thomaston, Southbury, Cheshire, Middlebury, &amp; Watertown</td>
<td>$5,000</td>
</tr>
<tr>
<td>Wheels Program of Greater New Milford 40 Main Street New Milford, CT 06776 Thea Gruber</td>
<td>Provide free transportation for seniors to their non emergency medical appointments (plan to purchase a wheelchair accessible van in Oct).</td>
<td>New Milford, Roxbury, Kent &amp; Washington Depot.</td>
<td>$9,000</td>
</tr>
<tr>
<td>Northwestern CT. Transit District Municipal Bldg. 957 East Main Street Torrington, CT 06790 Carol Deane</td>
<td>Provide integrated transportation service to seniors throughout Northwestern Connecticut.</td>
<td>16 towns in Litchfield Hills &amp; Northwest CT. NW Rural</td>
<td>$34,800</td>
</tr>
</tbody>
</table>
### 2017 FINAL AWARDS

Please call the WCAAA if you cannot access any of these fine services that follow.

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Description</th>
<th>Towns Served</th>
<th>FFY 16 AWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Torrington Medical Transportation Program Sullivan Senior Center 88 East Albert Street Torrington, CT 06790 Carol Tucker, Coordinator</td>
<td>To transport elders, ambulatory and wheelchair bound to medical appointments.</td>
<td>Torrington, Harwinton, and Litchfield</td>
<td>$31,570</td>
</tr>
<tr>
<td>City of Torrington Torrington Chore Program 88 East Albert Street Torrington, CT 06790</td>
<td>Will provide housekeeping services and shopping assistance to low income, frail, at-risk elders in order for them to remain independent at home.</td>
<td>Torrington, Harwinton</td>
<td>$34,608</td>
</tr>
<tr>
<td>Chore Service PO Box 522 Lakeville, CT 06039 Pat Wright</td>
<td>To provide non medical help at home including cleaning, yard work, errands etc.</td>
<td>North Canaan, Cornwall, Falls Village, Kent, Norfolk, Salisbury, Lakeville &amp; Sharon</td>
<td>$59,492</td>
</tr>
<tr>
<td>New Opportunities, Inc. CNV Chore Program 232 N. Elm Street Waterbury, CT 06702 Mary Kate Gili</td>
<td>Assists frail elders to maintain independent living by providing house cleaning, yard work and minor home repair services.</td>
<td>Waterbury, Naugatuck, Prospect, Wolcott, Woodbury, Middlebury, Southbury, Thomaston, Bethel, Waterbury, Beacon Falls.</td>
<td>$32,136</td>
</tr>
<tr>
<td>Helping Hands Chore Service 115 Spencer Street PO Box 888 Winsted, CT 06098 Irene Connole</td>
<td>The program is designed to help seniors live safely in their own homes. Helping Hands provide light housekeeping, laundry, cooking, errands, light yard work etc.</td>
<td>Winsted, New Hartford, Barkhamsted, Colebrook &amp; Norfolk</td>
<td>$33,784</td>
</tr>
<tr>
<td>Litchfield Hills Chore Service PO Box 294 Litchfield, CT 06759 Sally Irwin</td>
<td>Provide housekeeping, shopping, and light yard work.</td>
<td>Litchfield, Morris, Goshen, Warren, Roxbury and Washington</td>
<td>$32,136</td>
</tr>
<tr>
<td>New Milford Chore 40 Main Street New Milford, CT 06776</td>
<td>Minor household chores for homebound/isolated seniors</td>
<td>New Milford</td>
<td>$15,491</td>
</tr>
<tr>
<td>New Opportunities, Inc. Money Management 232 North Elm Street Waterbury, CT 06702 Joan Neumann</td>
<td>Provide frail-at risk elders with bill paying assistance from screened, trained &amp; bonded volunteers.</td>
<td>Waterbury, Wolcott, Prospect, Watertown, Naugatuck, Southbury, Cheshire, Woodbury, Middlebury, Thomaston, Bethel, Waterbury, Beacon Falls.</td>
<td>$5,000</td>
</tr>
<tr>
<td>CACD Energy Assistance 66 North Street Danbury, CT 06810</td>
<td>Provide emergency heating assistance for deliverable fuels and utilities. Assistance is provided to elderly low-income people.</td>
<td>Bethel, Bridgewater, Brookfield, Canaan, Cornwall, Danbury, Falls Village, Kent, New Fairfield, New Milford, Newtown, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Warren &amp; Washington.</td>
<td>$9,000</td>
</tr>
<tr>
<td>NO, Inc. Energy Assistance 232 North Elm Street Waterbury, CT 06702 Joanne Balaschak</td>
<td>Provide emergency heating assistance for deliverable fuels and utilities. Assistance is provided to elderly low-income people.</td>
<td>Central Naugatuck Valley &amp; Litchfield Hills Region</td>
<td>$15,000</td>
</tr>
<tr>
<td>Renwal House 18 Aaron Samuels Blvd Danbury, CT 06810 Janice Wiggins</td>
<td>A transition housing program that moves elderly persons from homelessness to independent living.</td>
<td>41 Towns in the Western CT area.</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family Intervention Center Project Hope 22 Chase River Road Waterbury, CT 06704 Joseph Futschik</td>
<td>Provide evaluation, referral and treatment sessions for people 60+ in home/office. Provide mental health workshops in several senior complexes/senior centers within the region.</td>
<td>Western CT area.</td>
<td>$25,500</td>
</tr>
<tr>
<td>Naugatuck YMCA Senior Exercise 284 Church Street Naugatuck, CT 06770 Cathy Mauritz</td>
<td>Provide exercise, nutrition and wellness programs.</td>
<td>Beacon Falls, Bethel, Litchfield, Cheshire, Torrington, Middlebury, Naugatuck, Oakville, Prospect, Southbury, Waterbury, Watertown, Wolcott, New Milford &amp; Woodbury</td>
<td>$20,250</td>
</tr>
</tbody>
</table>

*continued on page 8*
2017 FINAL AWARDS
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<table>
<thead>
<tr>
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<th>Towns Served</th>
<th>FFY 16 AWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut Legal Services, Inc.</td>
<td>To assist seniors in addressing complex legal issues that impact the essentials of life. The goal is to help seniors maintain their independence and quality of life by promoting and enforcing their legal rights.</td>
<td>All of Northwestern CT.</td>
<td>$40,050</td>
</tr>
<tr>
<td>Independence Northwest</td>
<td>Increase the # of elderly veterans accessing VA health care benefits through outreach and education, provide veterans and their spouses additional income through access to Soldiers, Sailors and Marine Fund benefits as well as</td>
<td>WCAAA Region</td>
<td>$9,000</td>
</tr>
<tr>
<td>Nunnawauk Meadows</td>
<td>Mealsite and guests</td>
<td>Newtown</td>
<td>$25,000</td>
</tr>
<tr>
<td>Grace Meadows</td>
<td>Mealsite and guests</td>
<td>Southbury</td>
<td>$4,500</td>
</tr>
</tbody>
</table>

If you are interested in a Home Safety Checklist for Alzheimer's Disease, please call the WCAAA at 203/757-5449 to request a copy.

Judy Frank Fournier
Staff Editor
DO YOU HAVE THE GRAY CARD FROM THE STATE OF CT?
Help available from ConneCT to New Customer Service at DSS

If you are a CT resident on Medicare and have a “Gray Card” with a client ID # on the card, you may be having difficulty with your benefits. The CT Department of Social Services (DSS) has announced their new service modernization initiative called ConneCT to provide applicants, clients and the general public with better access to federal and state programs administered through DSS. DSS reports their availability is online, by phone, and in person across the State.

**Online Access**
- Current DSS clients can visit www.connect.ct.gov to set up online accounts (called 'MyAccount') and get benefit information without visiting or calling their local DSS office.
- Clients and the general public can also visit www.connect.ct.gov to check on food, cash and medical service eligibility through a **handy pre-screening tool** called Am I Eligible?.
- The ConneCT online portal is also available on the main DSS webpage at www.ct.gov/dss.

**Phone Access**
DSS now has a single, statewide toll-free number for client access. To reach their Client Information Line & Benefits Center Call 1-855-6-CONNECT (1-855-626-6632) (TTD/TTY 1-800-842-4524 for persons with speech or hearing difficulties).

- Follow the prompts to get the information you need.

The new automated ‘interactive voice response’ telephone system will help clients get the information needed without waiting to speak to an eligibility worker. You will also have the option of speaking to a worker during business hours. This Client Information Line service is available 24/7. You can also connect directly to a worker in their Benefits Center by following the phone menu prompts, Monday through Friday, between 7:30 a.m. and 4 p.m. The Benefits Center is staffed with workers dedicated to answering your questions, processing change requests and providing you with information about other resources.

For questions or more information please contact the Western CT Area Agency at 1-800-994-9422.

*Article by Dawn Macary, WCAAA Staff*
*Information Source: DSS, CT*

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**Save Hundreds on Prescriptions?**

The phone rings, you pick up, and the person on the line identifies himself as a “Medicare representative.” This person tells you it’s possible to save hundreds of dollars a month by signing up for Medicare’s prescription drug program. Since your prescription bills are getting to be hefty as you age, you think this sounds like a great deal. The “representative” asks you for your Medicare and checking account numbers, and…we hope you hung up. Any unsolicited call promising you a deal that sounds too good to be true is no deal. It is almost certainly a scam aimed at getting your personal information, like a Medicare ad checking account numbers, which can be used to steal not only from you, but also from your insurance company, or from the federal and state government.

Senior Medicare Patrol (SMP) (www.smpresource.org) recommends treating your Medicare, Medicaid, Social Security and personal insurance numbers like a credit card number. Don’t give these numbers to a stranger, especially one whose identity you haven’t verified. Take your cards with you only when you need them for doctor’s appointments, visits to the pharmacy or trips to the hospital. Contact your Senior Medicare Patrol at the Western CT Area Agency on Aging to report any Medicare Fraud at 203-757-5449.

*Article by: Dawn Macary, WCAAA Staff*
*Information Source: SMP Resource Center August 2017*

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**New Medicare Cards**

New Medicare cards will be coming out. They will NOT have your Social Security Number. Medicare is going to mail the card to you. This should be completed by 2019. There are 60 million people on Medicare so the new cards will come at different times. They are FREE, so don't be scammed by someone looking to get your personal information. These new cards will consist of 11 digits, including numbers and letters. Medicare is doing this to prevent Fraud. For a more information on the New Medicare Card please contact WCAAA at or 203-757-5449.
Effect of COLA on Average Social Security Benefits

New beneficiaries coming onto Social Security’s rolls tend to have, on average, higher benefits than those leaving, so average benefits normally rise from month to month. This gradual rise in average benefits is altered by abrupt increases due to annual cost-of-living adjustments or COLAs.

The COLA for December 2017 is 2.0 percent and is first payable in January 2018.

The table below provides estimated average benefits for certain beneficiary types, at the end of December 2017.

<table>
<thead>
<tr>
<th>Type of benefit</th>
<th>After 2.0% COLA</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired worker</td>
<td>$1,404</td>
<td>$27</td>
</tr>
<tr>
<td>Spouse of retired worker</td>
<td>732</td>
<td>14</td>
</tr>
<tr>
<td>Aged widow(er)</td>
<td>1,338</td>
<td>26</td>
</tr>
<tr>
<td>Disabled widow(er)</td>
<td>728</td>
<td>14</td>
</tr>
<tr>
<td>Disabled worker</td>
<td>1,197</td>
<td>24</td>
</tr>
</tbody>
</table>

Note: The above estimates are based on actual benefit data through August 2017. Information source: Social Security Administration.

SSI payments will go up to $750/month for single individuals, $1,125/month for couples. The substantial gainful employment activity threshold for 2018 will be $1,180/month for individuals who are not blind. $1,970 for those who are blind and $850/month for the trial work period.

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**WILL MEDICARE BENEFITS CHANGE? I MISSED THE PART D SIGN-UP TIME. WHAT SHOULD I DO NOW?**

There are many rumors about changes in Medicare, Social Security and certainly State of CT benefits, but there is no current concrete information on the Federal budget. While Congress will be considering changes to Medicare, we are simply not sure what will change and the timeline for those changes. Seniors and others are cautioned to wait for absolute information before making drastic changes based on rumor. As soon as information becomes available, the WCAAA will post the changes on our website (wcaaa.org) and send out alerts to CRIER subscribers. You can also check with your senior center or Municipal Agent for updated information.

Even if you get discontinued from the Medicare Savings Program in January due to the new income limits, you will keep a portion of the program that will allow you to continue to get prescription assistance throughout the year 2018. You will also still be able to make changes to your prescription drug plan throughout the year 2018.

**IF YOU MISSED THE PART D PRESCRIPTION DRUG SIGN UP TIME WHICH ENDED DECEMBER 7TH,** and are not on the Medicare Savings Program, you will likely have to stay with your current Part D plan for one year (until next open enrollment). **IF YOU ARE ON THE MEDICARE SAVINGS PROGRAM,** you can change your Part D plan anytime. Questions? Call the WCAAA for information or clarification (203)757-5449.

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Need help sleeping tonight?

Aging parents, Wills, finances, your children’s welfare. It’s always weighing on your mind. It even keeps you up at night.

Put your mind at ease.

I’m an estate planning and elder law attorney…I will help you reduce the stress that comes with planning for the future.

Call me today. You’ve worked hard. You deserve a good night’s sleep.

(860) 350-0055
15 South Main Street, New Milford
Jury Duty Scam

It has been reported by several CT Police Department Officials that scammers are calling claiming to be a member of law enforcement, whether it’s the local police, the sheriff’s department or the U.S. Marshals Service. The caller typically tells the victim that they have failed to appear for jury duty, failed to answer a court summons or have an active warrant for their arrest, which they may tell you was just signed by a judge.

The caller ID may show phone numbers for a courthouse or law enforcement agency, and the caller may cite names of actual police officers, court officials, judges or town officials. The caller will tell the victim that they can pay a fine to avoid arrest. They will request this payment through prepaid cards, gift cards or wire transfer. The caller may even ask the victim to confirm their identity by soliciting personal information, including their name, birth date, Social Security number and other ID theft-worthy details. According to many local Police Departments, “The jury duty scam remains one of the most successful intimidation/imposter schemes. Scammers can not only get a quick payoff, but also enough personal details for future identity theft.” Police recommend that people receiving this call HANG UP without providing any information.

This information provided by the Senior Medicare Patrol at the Western CT Area Agency. Call to be a volunteer and Help STOP Fraud, 203-757-5449

Article by Dawn Macary, WCAAA Staff

AGE IN PLACE

Continue to live independently by making a few changes.
- Install a lamp and handrails near the front door.
- Place light switches at top and bottom of stairs and remember to turn on night lights.
- Don’t use area rugs. Check that all carpets are fixed firmly to the floor.
- Install grab bars near toilets and in the tub or shower.
- Replace handles on doors or faucets with comfortable ones to use.
- Reduce fall hazards. Place no-slip strips or non-skid mats on tile and wood floors or surfaces that may get wet.

If you need some help in making some minor changes to keep you safe at home, call the WCAAA at 203/757-5449.

Information source: NIH National Inst. On Aging

Brookfield Podiatry
brookfieldpodiatry.com

Cynthia Cornelius, D.P.M.

Office (203) 740-8637
Fax (203) 740-8750
246 Federal Road Suite C-21
Brookfield, CT 06804
cjcom17@gmail.com

ELDERLY PUBLIC HOUSING OPEN WAIT LIST
BOROUGH OF NAUGATUCK HOUSING AUTHORITY

The Naugatuck Housing Authority’s waiting list is open and accepting applications for Elderly Housing at The Robert E. Hutt, Congregate Complex located at 480 Milville Ave. All units are efficiencies and single occupancy. Each unit includes rent, heat, hot water and electricity. Also included is one Meal per day, light housekeeping once a week and 24/7 on site Security Guard. To qualify you must be age 62 or older. Annual income must be at or below $47,600.00 to qualify. Applications will be available at the following location:

The Naugatuck Housing Authority
16 Ida Street
Naugatuck, CT 06770
Hours: M-F 8:00am to 4:30pm.
You may call to request an application to be mailed to you.
(203) 729-8214

Waiting list is very short apply now!

We Do Business in Accordance With the Federal Fair Housing Law
(The Fair Housing Amendments Act of 1988)

Para una traducción llame a la oficina
Telefeno (203) 729-8214 X-14

Serving the local community for over 13 years!
Please only CHECK WHAT APPLIES TO YOU:

- You use mail-order pharmacy
- You will no longer have creditable employer or retirement
- Your prescription plan is
- You have
- You have Original Medicare

PHONE
CITY:    ZIP:
ADDRESS:

Notice: This is a request for a comparison of Medicare Prescription Drug Plans.

Married couples please complete TWO separate forms

NEW

Western Connecticut Area Agency on Aging
CHOICES MEDICARE PART D DRUG

Please notify Western Connecticut Area Agency on Aging (WCAAA) if you change your address or decide you don’t wish to receive an issue of the CRIER. Thank you.

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<td>$200.00</td>
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<tr>
<td>Quarter Page</td>
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</tr>
<tr>
<td>Half Page</td>
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</table>

FOR QUESTIONS CALL
1-800-994-9422
OR 203-757-5449 OR
VISIT US AT OUR WEB SITE:
WWW.WCAAA.ORG

ITEMS OF INTEREST, MEDICARE NEWS, CAREGIVER ISSUES etc. ARE POSTED AS UPDATES

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WCAAA Mission Statement
The mission of the Western Connecticut Area Agency on Aging, Inc., an Aging and Disability Resource Center, is to manage and provide comprehensive services for seniors, caregivers and individuals with disabilities through person-centered planning in order to maintain their independence and quality of life.