

LEARN HOW TO GET HELP WITH SERVICES NOT COVERED BY MEDICARE

Are you a Medicare Beneficiary and Seeking help with Dental, Vision and Hearing Services?

Routine services such as teeth cleaning, fillings and root canals are not covered by Medicare unless they are medically necessary prior to another Medicare covered medical procedure. For example, Medicare may pay for a tooth extraction that is needed before cardiac surgery. Medicare Advantage, Medigap Plans, or Medicaid may contain a limited dental coverage component. However, if you are not covered by any of these, there is still help available to you:



- **The Dental Lifeline Network** is run by the American Dental Association. This provides free dental services for the elderly and people with disabilities. To contact them in Connecticut, you can visit: <https://dentallifeline.org/connecticut/> or call them at: 303-534-5360.
- **Dentistry from the Heart** is a non-profit agency that arranges community events with local dentists where people can receive free dental care. Their telephone number is 727-849-2002.
- **Community Health Centers** provide dental care to low income patients on a sliding scale payment. They also offer payment plans based on your budget. To find out more information you can call them at: 860-347-6971 or 860-667-7820.
- **Dental schools** such as UCONN offer low cost dental services performed by dentists or specialists in training. Their contact number is 1-84-GET-UCONN.



When it comes to vision, Medicare does not cover routine eye exams, contact lenses or glasses. Medicare Part B does cover glaucoma tests for at risk individuals, and an annual exam for diabetic retinopathy for diabetics. It may also cover tests for macular degeneration, and cataract surgery plus one pair of post-surgery eyeglasses. If you need help with routine vision care, the following resources are available:

- **Eye Care America** provides free eye exams and up to one year of eye care to people who qualify. Call 415-561-8540 and find out more.
- **The Lions Club** offers programs to assist people with severe vision impairment. You can find a local chapter by going to the Lions Club Directory online.
- **New Eyes for the Needy** can help with prescription eyeglasses but can only be accessed by social service agencies. Visit your local Department of Social Services to learn more.

Medicare does not cover hearing exams or hearing aids. Medicare B may cover provider ordered hearing and balance tests to see if a person needs medical treatment for a condition other than hearing loss. Medicare Advantage Plans often offer some hearing coverage, although it may be limited. There are also some organizations that can help with hearing services:



- **Sertoma** helps connect people to hearing assistance programs. Their telephone number is 816-333-8300
- **Help America Hear** provides hearing aids to people with low income. Their number is 888-580-8886
- **The Lions Club** sometimes distributes hearing aids.
- **The Hearing Industries Association** has a guide called Guide to Financial Assistance for Hearing Aids.
- Other possible money saving services include a free Benefit Check Up by **National Council on Aging** and a syndicated column called **The Savvy Senior**.

These services may help you to save money that can be put aside to be used for household and medical expenses.

Article By: Bill Shugrue-WCAAA Staff

Source: National Council on Aging Center for Benefits Access



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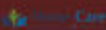
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Western CT Area Agency on Aging 06-5310

LIVE WELL WORKSHOPS GRANT

American Savings Foundation Awards



The Western Connecticut Area Agency on Aging is happy to announce that we were recently awarded a \$5,000 grant from the American Savings Foundation for *Live Well Workshops in Waterbury* for 2019-2020. The award will be used to implement more Live Well with Chronic Pain workshops in Waterbury. Some of the funds will be used to purchase a copy of *Living a Healthy Life with Chronic Pain* and the Moving Easy Program CD for each workshop participant.

Like the other Live Well programs that we offer, Live Well with Chronic Pain is a highly participatory workshop, taught for 2 1/2 hours per session for six weeks. Two trained leaders facilitate the workshop, which is geared for people who have a primary or secondary diagnosis of chronic pain. Participants make weekly action plans, share experiences, brainstorm, and help each other solve problems they encounter in creating and carrying out their own self-management program. Appropriate and gentle exercise for maintaining and improving strength, flexibility, and endurance are part of the curriculum. Good nutrition, pacing activity and rest, understanding difficult emotions and communication skills are also included in the workshop.

Upcoming Live Well with Chronic Pain workshops are scheduled in Waterbury for Exchange Place Towers, Zion Baptist Church and the Waterbury Senior Center. For more information, check out the WCAAA website at www.wcaaa.org or contact Debby Horowitz at dhorowitz@wcaaa.org or 203-757-5449 x 125.

LIVE WELL WITH DIABETES

Leader Training

Sixteen people participated in the four-day Live Well with Diabetes Leader Training in May.



The diverse group included community volunteers as well as staff from area hospitals and clinics. Most of the participants are Waterbury-based, and soon will be bringing more free diabetes self-management workshops to their neighborhoods, faith communities and workplaces, in both English and Spanish.

NEWS FROM LIVE WELL PROGRAM

Leadership Training: A dozen participants attended the four-day Live Well Leader Training in April.



They are eager to start leading free, six-week workshops in our 41 towns! If

you are interested, please contact Debby Horowitz, Live Well Regional Coordinator, at dhorowitz@wcaaa.org or 203-757-5449 x 125.

WHAT IS BRASS?

“BRASS is a collaboration of organizations working together to engage Waterbury residents ages 60+, by offering a range of opportunities and programs to help our city become a great place to grow old!”



Meet the Team!

- **Danessa Marshall: Waterbury Municipal Agent for the Elderly and Waterbury Senior Center Director.** “Do you need *help* voicing your concerns? I’m your *advocate*. Call me at The Waterbury Senior Center: (203) 574-6746.” Danessaa is available for collaboration on difficult client cases, where advocacy is required. She has collaborated with others on cases involving housing issues, homelessness, hunger, energy assistance issues and Veterans’ needs. She can refer clients to appropriate resources and make recommendations.
 - **Paola Vargas: BRASS Information & Benefits Specialist:** “What does it mean to have *health insurance*? If you have difficulty *accessing* important benefit *information*, call me at **The Western CT Area Agency on Aging:** (203) 757-5449 ext. 168, or at the Waterbury Senior Center at: 203-574-6746. Paola is the “Face of BRASS”, circuiting the various BRASS sites on a regular basis, coordinating events, programs and classes with the site program coordinators and surveying seniors about overall satisfaction with the opportunities available. She will meet one-on-one with clients for a benefits checkup or help fill out applications, as well as find programs that can help pay for medications, health care, food, utilities, and more.
- “Being a BRASS Member means being part of a growing family, and having access to senior services, programs, support, friendship and member discounts at no cost. All you need to do is register!”**

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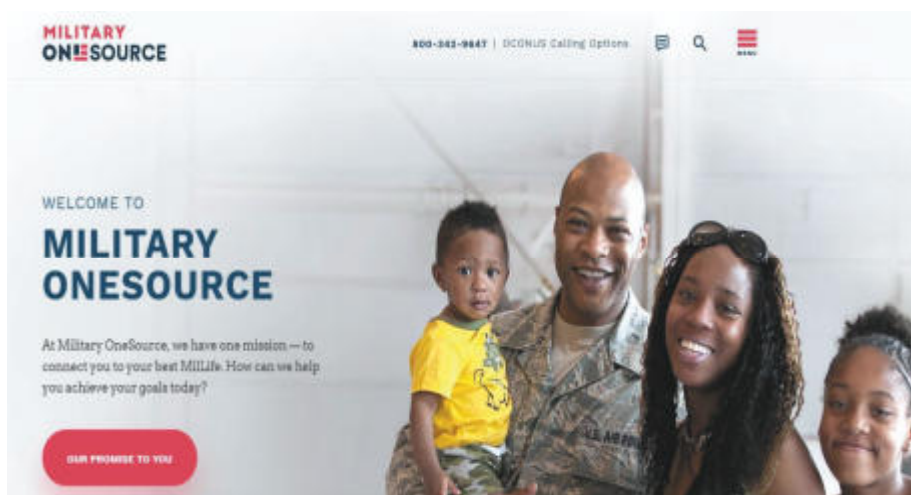
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MILITARY ONESOURCE is a 24hr website dedicated to serving active duty military and their families. Below are some of the services available through their online Website: www.militaryonesource.mil

- Benefits & Resources,
- Resource Request System,
- Military Family Readiness Council,
- MWR Digital Library,
- Training Resources
- Blended Retirement System,
- MC&FP Websites and Applications,
- Deployment, Separation & Transition,
- New to Military
- Moving & Housing Resources
- Financial & Legal Help
- Education & Employment Resources
- Health & Wellness Resources and much more!

GENETIC TESTING SCAM ALERT

Senior Medicare Patrol (SMP) staff across the country are reporting Medicare Beneficiaries are being contacted by representatives from genetic testing laboratories offering a free genetic (or DNA) test to screen for cancer. These representatives use a variety of techniques to reach these beneficiaries such as through making unsolicited phone calls offering to send a test kit in the mail or showing up at health fairs and senior centers offering the testing service. Seniors are well aware of the benefit of early cancer detection and the fact that they are told the test is covered by Medicare makes this offer irresistible. However, resist you must because here's the catch.

The screening is simple. It involves a cheek swab which is sent to the lab for testing. In exchange for the cheek swab, beneficiaries may be offered a gift card but more importantly, they are asked to provide their Medicare card information for the laboratory to bill Medicare. While Medicare does cover many genetic tests for diagnostic use, it only covers one genetic test to screen for cancer called Cologuard™. This test screens specifically for colorectal cancer using stool samples. In the case of Cologuard,™ Medicare Part B covers this test once every three years for beneficiaries between the ages of 50-85 who have no symptoms of colorectal cancer and are an average risk for developing it. In order for the test to be covered by Medicare, the test must be ordered by the physician who is treating the beneficiary otherwise it is not considered reasonable and necessary and will not be covered by Medicare.

According to Medicare, they have started receiving inquiries from beneficiaries saying they have been billed for genetic testing and cancer screening at community events like health fairs and senior centers. In response to these inquiries, **Medicare is warning beneficiaries to:**

- ◆ Do not give out your Medicare Beneficiary Identifier (new Medicare Card number) or Social Security number
 - ◆ Do not consent to any lab test at senior centers, health fairs or in your home
 - ◆ Hang up the phone if someone tries to offer you a test kit over the phone
 - ◆ Be suspicious of claims that genetic tests and cancer screening are at no cost to you.
 - ◆ Remember genetic testing and cancer screening must be medically necessary and ordered by your doctor
 - ◆ Check your Medicare Summary Notice or Explanation of Benefits for services not received but yet billed for.
- If you feel you have been billed incorrectly or have questions about your Medicare Summary Notice contact your local Senior Medicare Patrol (SMP) at WCAAA at 1-800-994-9422 and Medicare at 1-800-MEDICARE. If you have a question about your Explanation of Benefits, contact your local SMP and your insurance company.**

Article by Amanda Halle, WCAAA-Staff

Sources: Genetic Tests & Medicare: Coverage & Oversight by Mike Klug, The Sentinel: www.smpresource.org; 2) Electronic correspondence from Maureen Kerrigan, CMS: List @LIST.NIH.GOV

FEDERAL AGENTS CATCH MEDICARE \$1.2 BILLION BRACE SCAM FRAUDSTERS

UPDATE: Last issue we alerted readers to the horrendous scam of dubious telemarketers convincing unsuspecting Medicare beneficiaries of being talked into ordering unnecessary knee, ankle, back or arm braces. Well good news! In early April, federal agents broke one 1.2 billion dollar Medicare scam with your help! Overseas telephone call centers were able to pry Medicare numbers from specifically targeted people caught off guard by these calls. These professional criminal companies would then turn around and sell your information to dishonest medical equipment and telemedicine companies, and then receive kickbacks. Remember; nothing is free ... tax dollars ultimately pay for these frauds and hurt the very system we rely on for our medical care.

This deception was also perpetuated on radio and television ads, anywhere the scam could reach a population that would unknowingly contact them thinking they were legitimate because they openly advertised.

This horrendous fraud was caught because of the thousands of complaint calls that came through on the Medicare fraud hotlines and your local Area Agencies on Aging. We received many of these calls and diligently forwarded them on to the appropriate authorities. It could not have been done without your help! But this was just one fraud conspiracy that was caught. There will be many more to replace this one. Please remain vigilant. The earlier we hear of the latest scam, the quicker we can get it shut down. Contact us at Senior Medical Patrol, 203-757-5449, ext. 160 or 1-800-994-9422 to report a suspected fraud or to have us speak to your local group about how to avoid being susceptible to such unwanted calls.

Article by: Audrey Cole – WCAAA Volunteer

Source: Modern Healthcare & NJ.com | <https://www.nj.com/news/2019/04/nj-residents-charged-in-massive-12b-medicare-orthopedic-brace-scam.html>



Dear Marci I started taking immunosuppressant drugs after an organ transplant that I had several years ago. I have recently been running into a lot of trouble getting them covered. How does Medicare cover immunosuppressants, and what can I do about my problems getting them covered??

-Maya (Spartanburg, SC)

Dear Maya,

Immunosuppressants are drugs that you take following a transplant to prevent your body from rejecting the donor organ. The way Medicare covers your immunosuppressant medication depends on the circumstances of your transplant. Medicare Part B covers your immunosuppressants if you meet all of the following requirements:

- ◆ You received your transplant in a Medicare-approved facility.

- ◆ You had Medicare Part A at the time of your transplant
- ◆ You have Medicare Part B when getting your prescription filled

If you have Original Medicare, Part B will cover your immunosuppressant medication at 80% of the Medicare-approved amount, meaning that you will be responsible for a 20% coinsurance charge. If you have a Medicare Advantage Plan, contact your plan to learn about its costs and coverage rules for immunosuppressants.

Part D covers your immunosuppressants if you did not have Part A at the time of your transplant or you did not have your transplant in a Medicare-approved facility. Part D coverage for this type of drug typically means higher costs and additional restrictions, such as having to go to in-network pharmacies for your drugs.

All Part D formularies must include immunosuppressant drugs. Step therapy is not allowed once you are stabilized on your immunosuppressant drug. However, prior authorization can apply. This means that your plan may need to verify that Part B will not cover your drugs before providing coverage. Be sure to look for plans that have the fewest coverage restrictions and that have your pharmacy in the preferred network.

If you are experiencing issues accessing your medication, first become familiar with the rules around its coverage, including whether it is supposed to be covered by Medicare Part B or Part D.

Then, ask your pharmacist to submit claims to the correct part of Medicare. If your pharmacist is having trouble billing, or if you are being denied coverage for a drug, it is possible that the medication is being billed incorrectly. If your provider is unsure how to submit these claims, tell them who they can reach out to for assistance:

- ◆ For a Part D-covered drug, they should contact your Part D plan.
- ◆ For a Part B-covered drug, they should contact the Medicare Administrative Contractor for your region if you have Original Medicare or your private health plan if you have Medicare Advantage.

If payment is denied, appeal the denial. You have the right to appeal a denial by Original Medicare or your plan. Ask your doctor to help you prove that the medication is medically necessary for you and that you meet the coverage criteria. If you need help appealing a denial of coverage, contact your State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 or visiting www.shiptacenter.org.

-Marci

Dear Marci is a biweekly e-newsletter designed to keep you—people with Medicare, social workers, health care providers and other professionals—in the loop about health care benefits, rights and options for older Americans and people with disabilities. “This information is republished with the permission from the Medicare Rights Center. For more info visit source www.medicarerights.org.” On the internet: The URL is www.medicareinteractive.org.

SCAM CALL RECOVERY TIPS



According to the National Council on Aging, “Seniors’ scams are the crime of the 21st century”. The WCAAA’s Senior Medicare Patrol (SMP) team receives many complaints from Medicare beneficiaries about receiving unwanted robo calls (pre-recorded message) and unsolicited live calls. Whether one receives a robo call or a live call, the objective of these calls is to elicit propriety information from the beneficiary such as their Medicare Card number, Social Security Number, or bank account information.

If you receive these types of calls, please hang up immediately. If you have Caller ID, use it to screen your phone calls. If you do not recognize the phone number, it is best to not answer the phone. However, if you have been caught unawares and feel you have shared personal information over the phone, please follow these steps.

- ♦ **Call 1-800-MEDICARE** if you shared your Medicare number. Let them know that it may be compromised. Medicare will issue you a new card with a new Medicare Beneficiary Identifier (combination of 11 random number/letters which replaced your social security number).
- ♦ **Contact your bank or financial institution** if you shared account information and feel you need to change your account number.
- ♦ **Call the Federal Trade Commission Identity Theft Helpline** at 1-877-ID-THEFT (1-877-438-4338). You can send unsolicited commercial email (spam) to their email address spam@uce.gov.
- ♦ **Call your local CT SMP** at 1-800-994-9422 for assistance if someone billed for services in your name. SMP also deals with reports of healthcare fraud, waste, or abuse.
- ♦ **Contact your local police department** to file a police report if credit card, social security, bank check numbers or money is lost as a result of sending a check or wiring money through Money Gram or Western Union.
- ♦ **Contact one of the three consumer credit reporting companies** to place a fraud alert or a freeze on your credit report.

A freeze will last until you lift it and a fraud alert will last 90 days. The three companies are as follows:
Experian - 1-888-EXPERIAN (397-3742) | **TransUnion** – 1-800-680-7289 | **Equifax** - 1-800-525-6285

For more information visit: <https://portal.ct.gov/AG>

Article By: Mary A. Moran, WCAAA Staff

Source: Montana SMP Recovering from A Scam Call

MEDICARE AND DIABETES SERVICES

Original Medicare is fee-for-service coverage. The government usually pays your health care providers directly for your Medicare Part A (Hospital Insurance) and/or Part B (Medical Insurance) benefits. If you have other insurance that supplements Original Medicare, like a Medicare Supplement Insurance (Medigap) policy, it may pay some of the costs for some services. Contact your plan’s benefits administrator for more information. If you have a Medicare Advantage Plan (like an HMO or PPO) or other Medicare health plan, your plan must give you at least the same coverage as Original Medicare, but it may have different rules. Your costs, rights, protections, and choices for where you get your care might be different if you’re in one of these plans. You might also get extra benefits. Read your plan materials, or call your benefits administrator for more information about your benefits. For people with diabetes, Medicare covers certain services. In general, your doctor must write an order or referral for you to get these services.

These services include:

- Diabetes screenings.
- Diabetes self-management training
- Medical nutrition therapy services (MNT).
- Hemoglobin A1c tests.

You can get some Medicare-covered services without a written order or referral.

These services include:

* Foot exams & treatment. * Glaucoma tests, * Flu & pneumococcal shots, * Preventive visits

Diabetes Screenings : Medicare Part B pays for diabetes screening tests if you’re at risk for diabetes. These tests are used to detect diabetes early. You may be at risk for diabetes if you have:

High blood pressure , Dyslipidemia (history of abnormal cholesterol and triglyceride levels), obesity (with certain conditions), Impaired glucose (blood sugar) tolerance, High fasting glucose (blood sugar)

Medicare may pay for up to 2 diabetes screening tests in a 12-month period. After the initial diabetes screening test, your doctor will determine if you need a second test. Medicare covers these diabetes screening tests:

*** Fasting blood sugar tests * Other tests approved by Medicare as appropriate**

If you think you may be at risk for diabetes, talk with your doctor to see if you can get these tests.

Source: Medicare.gov, Centers for Medicare and Medicaid services (CMS): <https://www.medicare.gov/Pubs/pdf/11022-Medicare-Diabetes-Coverage.pdf>

THINGS TO KNOW ABOUT MEDICARE!

When people enter blissfully into retirement there are all kinds of thoughts and dreams that follow them as what life will be like in the golden years. People try to look at financing the retirement portion of life, because one has so much free time to pursue things that have been placed on hold for many years. But, as with all segments of life there are some responsibilities. It is essential to plan the Medical part of your life, so that unfortunate event such as sickness and accidents don't bankrupt a person or create hardship.

Medicare is the key to giving you security. Also, it has many parts to its intricate system that must be mastered by the recipient. What to do first? If one has retired and is about to turn 65, this is what must happen. Three months before you turn 65, go to your local Social Security Administration Office and sign up for Medicare part A (which is Hospital Insurance) and Medicare part B (which is Medical Insurance-doctors) to start on the first day of the month of your 65th birthday.

The law reads that you have seven months to enroll in Medicare (before a penalty is affective); three months before your birthday, the month of your birthday and three months after your birthday. My suggestion is to enroll in Medicare three months *before* you turn 65 and not after, this will avoid any delays in benefits and you won't have to deal with the troublesome of gaps in coverage.

Part B has a premium to it that is removed from your social security check on a monthly basis or you may receive a bill quarterly if you have not begun social security benefits yet.

So, it is essential to remember that part A and part B only pay 80%. You will need something to pay the 20% that Medicare does not cover. You can go in two different directions for this part of Medicare. You can pick a supplement from a wide variety covering everything to covering very little of the 20% or you may choose what is known as a Medicare Advantage Plan which is defined as an all in one alternative to Original Medicare. These generally bundle Part A, Part B and Part D.

Finally, you are mandated to sign up for a drug plan. This is done at the same time as your initial enrollment Period. Medicare has many more intricate parts for various situations that will not be discussed in this article. The purpose is to let seniors know what parts are required, because we find many people do not sign up for a drug plan if they do not take any prescriptions. You MUST sign up. Take the cheapest plan to cover the law. If you have an extraordinary situation, call the Agency on Aging for discussion. 1-800-994-9422.



Article by: Darylle Willenbrock - WCAA Staff

Sources: Medicare & You: <https://www.medicare.gov/sites/default/files/2019-05/10050-Medicare-and-You.pdf>

SAFETY FIRST

A Message from the CDC Department (Centers for Disease Control and Prevention)

The holidays are a great opportunity to enjoy time with family and friends, celebrate life, to be grateful, and reflect on what's important. They are also a time to appreciate the gift of health. Here are some holiday tips to support your efforts for health and safety this season.

◆ **Wash Your Hands Often:** Keeping hands clean is one of the most important steps you can take to avoid getting sick and spreading germs to others. Cover your mouth and nose with a tissue when you cough or sneeze.

◆ **Manage Stress:** Holidays don't need to take a toll on your health and pocketbook. Keep your commitments and spending in check. Balance work, home, and play. Get support from family and friends. Relaxed and make sure to get proper sleep.

◆ **Travel Safely:** Whether you're traveling across town or around the world, help ensure your trip is safe. Don't drink and drive. Wear a seat belt every time you drive or ride in a motor vehicle.

◆ **Be Smoke-Free:** Avoid smoking and breathing other people's smoke. If you smoke, consider quitting today! Talk to your health care provider for help.

◆ **Get Check-Ups & Vaccinations:** Exams and screenings can help find potential problems early, when the chances for treatment and cure are often better. Vaccinations help prevent diseases and save lives. Talk with your healthcare provider and ask what vaccinations and tests you should get based on your age, lifestyle, travel plans, medical history, and family health history.

◆ **Prevent Injuries:** Injuries can happen anywhere, and anytime. Use step stools instead of climbing on furniture when hanging decorations. Leave the fireworks to the professionals. Use proper and comfortable clothes and shoes. Wear a helmet when riding a bicycle to help prevent head injuries. Don't use generators, grills, or other gasoline- or charcoal-burning devices inside your home or garage. Install a smoke detector and carbon monoxide detector in your home. Test them once a month and replace batteries twice a year.

◆ **Handle & Prepare Food Safely:** Wash hands and surfaces often. Avoid cross-contamination by keeping raw meat, poultry, seafood, and eggs (including their juices) away from ready-to-eat foods and eating surfaces. Cook foods to the proper temperature and refrigerate promptly. Do not leave perishable foods out for more than two hours.

◆ **Eat Healthy & Be Active:** With balance and moderation, you can enjoy the holidays the healthy way. Choose fresh fruit as a festive and sweet substitute for candy. Limit fats, salt, and sugary foods. Find fun ways to stay active, such as dancing to your favorite holiday music.

Source: <https://www.cdc.gov/family/holiday/index.htm>

SUMMER EATING

Helpful Tips to Avoid Digestive Issues

Summer is almost upon us, thankfully!... A chance to enjoy the great outdoors! Another enjoyable activity is the picnic and grilling our food. Although the favored hot dogs, hamburgers, and baked beans are so much a part of this picture – these and other factors can present a “not so pleasant reality” of affecting our digestive systems.

Some helpful tips to consider for avoiding digestive issues during our Summer fun:

- Try to discover and avoid the foods that create disturbances.
- Eat an overall “good” diet. Consider including some prebiotics and/or probiotics to your diet.
- Maintain some level of exercise.
- Maintain adequate hydration.
- Avoid excessive alcohol intake or smoking.
- Lessen stress, if possible.
- Get adequate sleep.
- Watch for nutritional or anatomical changes/deficiencies.
- Be aware that certain medications can cause adverse digestive side effects, (ie: antibiotics, NSAIDs, diabetic medications, etc.)
- Maintain proper hygiene, and food safety measures. Avoid ingestion of contaminated food or water.



A little awareness can go along way to avoiding problems, so we can venture on to fully enjoying our long awaited Summertime and it's many pleasures.....

Article by: Sandy Taylor - WCAAA Staff

LANDLINE OR CELL PHONE:

Deterring Unwanted Telephone Calls

Do you use an old copper landline or cell phone? You have more options to block unwanted calls on a cell phone than on your landline. We usually keep our land line for 3 reasons: 1)It's an old number that many of your friends know. 2)when the electricity goes out it usually always works. 3)those phones seem so much easier and familiar to dial out.

The first thing to do is **call the national "DO NOT CALL"** (donotcall.gov) federal registry to get your phone number (they do not distinguish between cell phone or landlines, so you can do both) on their list. The federal number to call is 1-888-382-1222 (TTY 1-866-290-4236), and you will need a confirmation email address to do this. You **MUST** call from the number you are registering. A family member or trusted friend may be needed to help you with this process. Registration is permanent unless you cancel or the number is disconnected. Keep in mind this will reduce unwanted calls, but criminals usually ignore these lists and their penalties.

Cell phones have all kinds of apps on offer to assist with unwanted **call blocking**. Landlines phones do not have this option. But in both cases it is important to call the telephone carrier you use to report these calls, if possible, and register a complaint. The most common landline carrier in northwestern Connecticut is Frontier Communications, but you may also be using your local cable company as your carrier.

Beyond this, money has to be spent to prevent unwanted calls on landlines. The cheapest way is to **buy an answering machine and simply not answer** the telephone and let the call go to message. Fraudsters usually do not leave messages. If you pay for Caller ID you can identify the number that is calling. But this really doesn't help much because scam artists have the ability to impersonate a number you are familiar with in order to get you to pick up; this is called spoofing. **Never pick up and try to speak to the caller.** It will only encourage them and confuse you. If a message is left attempting to worry you and make you call them back, please **report to our Senior Medicare Patrol: 203-757-5449, ext. 160 or 1-800-994-9422.**

Article by: Audrey Cole, WCAAA-Volunteer

Sources: Federal Trade Commission: <https://www.consumer.ftc.gov/articles/0133-cell-phones-and-do-not-call-registry>
CT State– Department of Consumer Protection: <https://portal.ct.gov/DCP/Common-Elements/Common-Elements/Do-Not-Call-Registry>

CHOICES EVENT

Are You Turning 65 and New To Medicare? Or a younger person with disabilities and new to Medicare? The CHOICES Department will be providing a New to Medicare Presentation with NAMI.

Date: June 6 | Time: 1:15 P.M

Location: 810 Main St, Torrington, CT.

The Presentation will provide free and unbiased information about the basics of Medicare.



TOPICS TO BE COVERED

- Medicare options
- How Medicare works with other health insurances
- State programs that could potentially help you pay for your Medicare costs.
- How all the Parts of Medicare Interact
- Deadlines for signing up and changing coverage
- Traditional Medicare vs. Medicare Advantage
- How to Access Information to Make the Best Choice in Coverage and much more!

Wellness in Winsted CT

WCAAA will be participating in A Smokefree HUD Housing Event– Open to the Public.

Date: June 21, 2019 | Time: 10:00 am-2:00 p.m.

Location: Winchester Housing Authority- 80 Chestnut Street, Winsted, CT 06098

Hosted by: Mental Health CT and Winchester Housing Authority

WCAAA Live Radio Shows

WCAAA will be broadcasting the latest updates to Medicare, Medicaid, SMP, programs and events hosted by us on the WATR radio station. Live Radio Show WATR 1320 AM scheduled for:

♦ June 28th, 2019 at 9:30 a.m.

♦ July 26th, 2019 at 9:30 a.m.



UPCOMING WORKSHOPS

Upcoming Live Well with Chronic Pain workshops are scheduled for:

1. Exchange Place Towers, Zion Baptist Church &
2. The Waterbury Senior Center.

For more information, check out our website at www.wcaaa.org, or contact our Live Well Regional Coordinator Debby Horowitz at dhorowitz@wcaaa.org or 203-757-5449 Ext. 125.



NATIONAL NIGHT OUT

WinnResidential will be celebrating 22 years participating in National Night out which is designed to *heighten crime and drug prevention awareness, generate support for the participation in local anti-crime programs, strengthen neighborhood spirit and police-community partnerships.*

The evening will be focused on crime and drug awareness with city officials speaking, police involvement, and entertainment.

Date August 06, 2019 | Time: 5:00 p.m. to 7:30 p.m.

Location: 13 Cherry Ave. Waterbury CT, 06702

PROTECT YOURSELF
DETECT FRAUD
REPORT ABUSE

Connecticut
SMP
Empowering Seniors To
Prevent Healthcare Fraud

Volunteer Benefits

- Flexibility
- Training
- Learn more about the Medicare Program

BECOME A VOLUNTEER

Help Stop Medicare Fraud in its Tracks

Opportunities with Connecticut Senior Medicare Patrol (SMP)

Community Events & Health Fairs

Attend community events and help educate the public about Medicare fraud.

Presentations

Deliver prepared presentations about Medicare fraud.

Office Support

Participate in office projects, distribute SMP materials to senior centers, assemble supplies for community events & seek out volunteer opportunities around Connecticut for other volunteers.

One-On-One Counseling

Meet with beneficiaries to help them understand Medicare Summary Notices and other healthcare documentation.

Promotions

Write articles for newsletters and create other media messages.

UPCOMING TRAINING TO GET YOU STARTED ON YOUR VOLUNTEER PATH:

Sept. 26, 9:30am - 3:30pm- Waterbury

To learn more, call the SMP Volunteer Coordinator at 1.800.994.9422 located at the Area Agency on Aging.

This project was supported, in part by grant number 90MEPO0044, from the U.S. Administration for Community Living, Dept. of Health and Human Services and is administered by the State Unit on Aging within the Department of Rehabilitation Services. The program is operated throughout the state by the Area Agencies on Aging.

**WCAAA WOULD LIKE TO WISH YOU
HAPPY, FUN & SAFE HOLIDAYS!**



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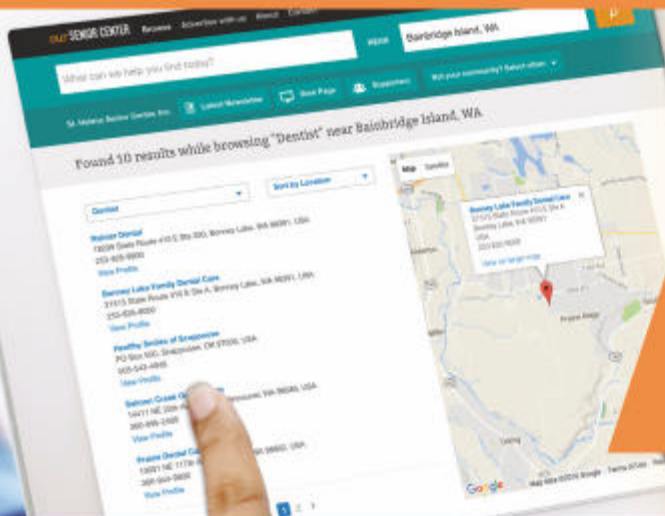
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WCAAA INSIDER

WCAAA Mission Statement

The mission of the Western Connecticut Area Agency on Aging, Inc., is to develop, 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.

DISCLAIMER:

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CONTACT:

For questions, comments or suggestions, feel free to call us at:
203-757-5449 or
1-800-994-9422.

You can also visit our website
at: www.wcaaa.org.

Items of interest, Medicare
news, caregiver issues etc., are
posted as updates.

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through a grant from the
Administration for Community Living.*



NOTE:

Please notify the Western Connecticut Area Agency on Aging (WCAAA) if you change your address or decide you do not wish to receive an issue of *WCAAA Insider*.

Thank you.