

FEB.-MARCH 2020

From Our Family To Yours ...

*May this year bring new happiness,
new goals, new achievements
and a lot of new inspirations on your life.*

*Wishing you a **2020** fully loaded with
happiness, love and
good health!*

Happy New Year



A Hearing Health USA Company
www.hearinghealthusa.com

- Free Hearing Screenings • Free Demonstrations
- Free Clean & Checks • Latest Hearing Technology
- Tinnitus Relief • 0% Financing Available

678 Chase Parkway • Waterbury, CT 06708

203-518-8313



Need a Medicare Health or RX Plan? Call the BOWEN AGENCY

Let us help you choose a plan that's right for you!

26 Center Street
Winsted, CT 06098
Ph. 860-379-2885

257 Main Street, Ste 4
Torrington, CT 06790
Ph. 860-618-5544



MICHAEL BRODERICK III ATTORNEY AT LAW

- Wills, Trusts, Probate
- Elder Law, T19, Medicaid
- Real Estate Closings, Refinances,

BRODERICK LAW FIRM, LLC
750 STRAITS TURNPIKE, SUITE 2A | PO BOX 375 | MIDDLEBURY, CT 06762
203-758-1372



Call today for free consultation

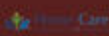
Phone: 203-941-1700 • www.emerest.com



EMEREST
HEALTH OF CONNECTICUT

92 Brookside Road
Waterbury, CT 06708

135 Clarence Street
Bridgeport, CT 06608



Rated and Insured
Approved by the State of Connecticut
Registration # HCA 300094

The Highest Quality of Home Care in Connecticut Begins Here!

Services Provided:

Screened, qualified, and experienced
Homemaker, Companion and PCA's
Hourly or live-in cases (no minimum)

Veteran Benefits
Medicaid and Private-Pay patients.

PROTECTING SENIORS NATIONWIDE MEDICAL ALERT SYSTEM



\$29.95/MO

BILLED QUARTERLY



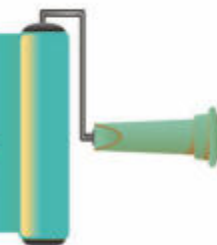
CALL NOW! 1.877.801.5055
WWW.24-7MED.COM

HELP PROTECT YOUR FAMILY & HOME CALL NOW! 1-888-862-6429



HOME SECURITY TEAM

**SUPPORT THE ADVERTISERS
THAT SUPPORT OUR COMMUNITY**



Ad info. 1-800-477-4574 • Publication Support 1-800-888-4574 • www.4pi.com

Western CT Area Agency on Aging 06-5310



**Submit
Application**

REQUEST FOR PROPOSALS (RFPS) – 2021 TO INTERESTED COMMUNITY SERVICE ORGANIZATIONS IN THE WESTERN CT AREA AGENCY ON AGING PLANNING AND SERVICE AREA

Western CT Area Agency on Aging (WCAAA) is currently accepting applications for funds from its title III and state matching funds allocations for 2021 in accordance with the Older Americans Act through contract with the CT State Unit on Aging. **Applications submissions are due at WCAAA on Friday, March 6, 2020 by 4:00 pm.** Applications and instructions are located on our WCAAA website at www.wcaaa.org.



WCAAA AWARDED TUFTS HEALTH PLAN FOUNDATION MOMENTUM FUND GRANT FOR DIABETES WORK- SHOPS

(WATERBURY) Tufts Health Plan Foundation recently announced a \$10,000 Momentum Fund mini-grant to the Western Connecticut Area Agency on Aging (WCAAA) to expand the evidence-based Live Well with Diabetes workshops to five communities. *CONNECTIONS to Live Well Together* will target Naugatuck, Watertown, Thomaston, Torrington and Winsted. WCAAA's goal is to offer 10 diabetes workshops in these towns, including at senior centers, libraries, health centers, congregate housing and places of worship.

The free, six-week Live Well with Diabetes workshops are geared for people with prediabetes or diabetes and/ or their family member or caregiver. The groups are small, with 8-16 participants, and are very interactive. A team of two rigorously trained leaders facilitate, covering topics such as healthy eating, avoiding complications, monitoring blood sugar, stress management, physical activity, communication techniques and weekly action plans. The Momentum Fund grant provides all participants with a free book, and those who attend at least four of the six weeks get a \$25 gift card. In addition, host sites receive a \$100 host stipend.

According to Michael Hebert, WCAAA's executive director "With our *CONNECTIONS* project, we propose to build on the momentum of our current efforts with Live Well workshops in Waterbury by expanding to some other communities that also face challenges with health disparities. These towns are all deemed either worse or significantly worse for their rate of diabetes compared to the state average, according to the Connecticut Department of Public Health. We're honored to have received this grant, and we're excited to forge new partnerships in these five communities."

Forty grants— totaling nearly \$400,000—were awarded to community organizations. Now in its second year, the Momentum Fund was established to foster promising ideas and support cities and towns in their efforts to make their communities better places to grow up and grow old. This is the first year Connecticut nonprofits will receive Momentum Fund mini-grants.

For more information about WCAAA's Momentum Fund grant and Live Well with Diabetes workshops, contact Debby Horowitz, Live Well Regional Coordinator, at 203-757-5449 x 125 or dhoro-witz@wcaaa.org.

Article By: Debby Horowitz— WCAAA Staff

IMPORTANT: The WCAAA will NOT be doing taxes preparation this year. Please call 2-1-1 for information on where to get your taxes done for free. We apologize for the inconvenience.

IRS OPENS 2020 FILING SEA- SON FOR INDIVIDUAL FILERS ON JAN. 27.

The Internal Revenue Service confirmed that the nation's tax season will start for individual tax return filers on Monday, Jan. 27, 2020, when the tax agency will begin accepting and processing 2019 tax year returns. The deadline to file 2019 tax returns and pay any tax owed is Wednesday, April 15, 2020. The IRS set the January 27 opening date to ensure the security and readiness of key tax processing systems and to address the potential impact of recent tax legislation on 2019 tax returns. While taxpayers may prepare returns through the IRS' Free File program as well as many tax software companies and tax professionals before the start date, processing of those returns will begin after IRS systems open later this month.

"The IRS encourages everyone to consider filing electronically and choosing direct deposit," Rettig said. **"It's fast, accurate and the best way to get your refund as quickly as possible."** Filing electronically flags common errors and prompts taxpayers for missing information. Taxpayers can get free help preparing and filing taxes through IRS Free File online or free tax help from trained volunteers at community sites around the country.

In addition, IRS tax help is available 24 hours a day on IRS.gov, the official IRS website, where people can find answers to tax questions and resolve tax issues online.

The Let Us Help You page helps answer most tax questions, and the IRS Services Guide (PDF) links to these and other IRS services.

Sources: <https://www.irs.gov/newsroom/irs-opens-2020-filing-season-for-individual-filers-on-jan-27>

**DON'T SHOP.
AD PAW PT.**



WE'RE HIRING AD SALES EXECUTIVES



- Full Time Position with Benefits
- Sales Experience Preferred
- Paid Training
- Overnight Travel Required
- Expense Reimbursement

CONTACT US AT

careers@4LPi.com • www.4LPi.com/careers

➤ Reach the Senior Market
ADVERTISE HERE

CONTACT

James Kurmaskie to place an ad today!

jkurmaskie@lpiseniors.com

or (800) 477-4574 x6425

UPGRADE TO A

VIBRANT
Contact us for details *ad*

800-477-4574

Thrive
Locally



Our Family taking care of yours,
Changing the standards of home care.

No Minimum Hours

NCE HOMECARE is known for its compassionate, knowledgeable, professional and well-trained homemakers, companions & PCAs and offers hourly and live-in options to fit your short term or long term needs.

Call for a free consultation 203.945.1200 • www.ncehomecare.com



Bonded & Insured • Registered by the State of Connecticut • Registration# 0001318



Ad info. 1-800-477-4574 • Publication Support 1-800-888-4574 • www.4lp.com

Western CT Area Agency on Aging 06-5310



2020 Benefits Quick Guide

Medicare Part A 2020 Premium, Deductibles & Co-pays			2020 Medicare Part B Premiums & Deductibles	
Part A Premium	(30-39 quarters) (30 quarters)	\$252 per month \$458 per month	PART B Those with annual incomes: \$87,001-\$109,000 (single) or \$174,001-\$218,000 (married)	
Hospital Deductible	(per benefit period deductible)	\$1,408	\$109,001-\$136,000 (single) or \$218,001 - \$272,000 (married)	
Hospital Co-pays *Lifetime reserve	Days 61-90 Days 91-150*	\$352 per day \$704 per day	For those over these amounts...	
Skilled Nursing facility Co-Pay	Days 21-100	\$ 176.00 per day	Part B Deductible	\$198 per year (2020)
Medicare Savings Program (MSP) effective 3/19			SSA COLA (1/20) 1.6 % 2020 SSI \$783 (one) or \$1175 (couple)	
Program	Status	Income Limit	Status	Income Limit
QMB (Q01) 211% FPL	Single	\$2,196.51 / mo	Couple	\$2972.99 / mo
SLMB (Q03) 231% FPL	Single	\$2,404.71/ mo	Couple	\$3,254.79/ mo
ALMB (Q04) 246% FPL	Single	\$2,560.86/mo	Couple	\$3,466.14/ mo
Medicaid (Husky C) (for those 65+, blind or with a disability)	Single	\$984.49 (region A) \$874.38 (reg. B & C) Eff 1/20	Couple	\$1507.09 (reg. A) \$1398.41 (reg. B & C) Eff 1/20
Husky A (160% FPL)	Caretakers w/ children < 19 years		For two	Magi: \$2,256/mo
If you qualify for MSP, you will automatically qualify for Extra Help and the lower co-pays for Part D				
Medicare Part D Low Income Subsidy (LIS) for 2020 LIS level 1 CO-PAYS FOR MEDICATIONS: \$3.60 - FORMULARY GENERIC DRUGS \$8.95 - FORMULARY BRAND NAME DRUGS LIS Level 2: Medicaid recipients up ≤ 100% FPL: \$1.30/3.90 Max \$17 per month Medicaid Waiver/perm. SNF—no co-pays (LIS Level 3) 2020 CT LIS Benchmark Premium- \$34.77 2020 \$32.74 base premium to calculate penalty Partial Low Income Subsidy Max Income (1/11/19)/ Assets for Partial Subsidy (2020)			Medicaid Expanded Benefits (3/19) HUSKY D	
			Household size	
			MAGI Monthly Income (138%)	
			1 person	
			Couple	
			No asset limit restrictions Age 19-64 without Medicare without children. MAGI income. Apply at www.accesshealthct.com	
			Supplemental Nutrition Assistance Program (SNAP)—eff 10/19 Information below is for 60 years old or older or persons with a disability Single person income - \$1926/ mo (max benefit \$194; min benefit \$16) Couple income — \$2,607/ mo (max benefit \$355; min benefit \$16) There is no asset limit EXCEPT for members whose gross income is more than 185% of the FPL. Updated annually in October (asset limit over 185%: \$3,500)	
LIS Single (150%FPL)	\$1,581*- *Includes \$20 disregard	Assets under \$14,610* (1/20) *includes \$1500 burial		
LIS Couples	\$2,134*-	Assets under \$29,160*(1/20)		
Partial dual eligible pay deductible of \$89 then 15% copayment up to \$6,350 in 2020 then \$3.60/\$8.95				
FPL	Eff 1/11/19	Couple		
100% FPL	Single \$1041	\$1,409		
150% FPL	\$1561	\$2,114		
CT Energy Assistance Program (CEAP) 10/19 Began accepting applications August 1, 2019 Deadline: May 1, 2020				
Household Size	60% median income	*Vulnerable households receive a higher basic benefit: Vulnerable Households include a household member who is age 60+ or a person with a disability, or child under age 6. (basis benefit \$725 up to 100% FPG; \$190 for renters) Crisis Assistance for those unable to secure primary deliverable fuel may be eligible for additional \$710. Asset Limits apply: www.ct.gov/staywarm; DSS Office of Community Services Homeowners - \$15,000 First date of delivery: 11/13/19 1-800-842-1132 Renters – \$12,000 Eligible for winter protection shutoff: 11/1/19-5/1/20 Households (including renters) with up to 60% of median income can qualify if rent is more than 30% of gross income. Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines.		
1 person	\$36,171			
2 people	\$47,300			
3 people	\$58,430			
4 people	\$69,599			
5 people	\$80,688			
6 people	\$91,818			

CHOICES 1-800-994-9422

Funded in part by the Administration for Community Living Grant Eff 12/17/19



M7's 30 Year Expansion

M7, formerly known as Metro Taxi, located in West Haven, CT, hailed as Connecticut's first ADA-compliant taxi cab service since 2009, has been transporting individuals for non-emergency medical and non-medical, wheelchair – accessible services since 1987. As you can see from the map above, they have grown their service area considerably, allowing more access to more towns, medical facilities, shopping centers, etc.

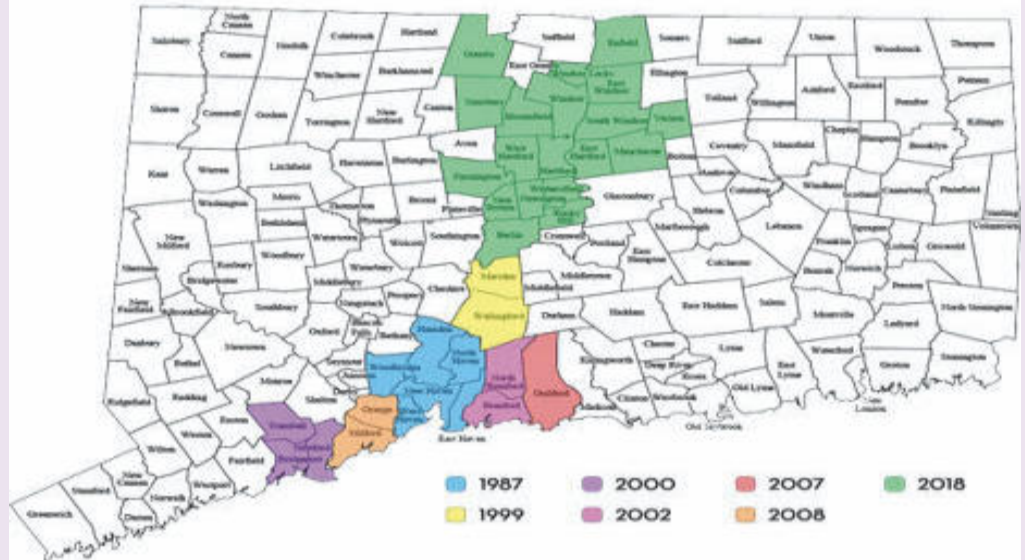
M7 is committed to providing the most responsive, comfortable and cost effective service available. M7 is available 24/7 and advanced reservations are not necessary! M7 provides door to door service (including options for Bedside Pick-Up, Lobby to Lobby and Curb to Curb). These services do carry a price tag. Bedside Pick Up is \$30.00 plus \$2.70 per mile; Lobby to Lobby is \$9.00 and \$2.70 per mile plus waiting time and Curb to Curb is \$3.00 plus \$2.70 per mile and waiting time.

You can easily see it is a prudent, more fiscally responsible decision to plan your rides in advance so that you may take advantage of the free and low-cost/subsidized services available through your town's senior center shuttles, Dial - A - Rides or paratransit services; however, if it is necessary to travel out of the transit district's area, an unexpected emergency arrives, etc. this may be an alternative for you. PLEASE REMEMBER, **your trip must begin or end in one of these 35 towns:** Berlin, Bloomfield, Branford, Bridgeport, East Hartford, East Haven, East Windsor, Enfield, Farmington, Granby, Guilford, Hamden, Hartford, Manchester, Meriden, Milford, New Britain, New Haven, Newington, North Branford, North Haven, Orange, Rocky Hill, Simsbury, South Windsor, Stratford, Trumbull, Vernon, Wallingford, West Hartford, West Haven, Wethersfield, Windsor, Windsor Locks or Woodbridge.

Other highlights of M7's services:

- Passengers are alerted through an automated phone call to telephone number on record that M7 vehicle has arrived.
- All M7 drivers performing bedside pick-ups will identify themselves with an ID badge and uniform shirt, have passed Yale Vendormate health screening protocol and will check in with the nursing station upon arrival.
- M7 Drivers will provide a wheelchair for all bedside pick-ups and are fully trained to assist passengers who use wheelchairs for mobility.
- M7 offers affordable private pay wheelchair transport rates for passengers who are not sponsored by Medicaid or an insurance company.
- Regular taxi meter is used for rides under 16 miles. (All CT fares are DOT regulated.)
- M7's flat-rate charge is \$2.75 per mile.
- Rates apply for up to 4 passengers. No additional cost for 2nd, 3rd and 4th passengers!
- All M7 vehicles equipped with GPS technology and in-vehicle cameras!
- M7 provides flat-rate quotes for longer distance trips as well, including trips to Bradley, JFK, LaGuardia and Newark Airports in Hartford, New York and New Jersey!

Announcing Another Transportation Option for Seniors & People with Disabilities in Northwest CT: An ongoing part of a Mobility Manager's job and commitment to the individuals that we serve is to continue advocating for and seeking out additional transportation options to keep our populations connected. For passengers beginning or ending a trip in any of the highlighted towns in the map below, you may access another transportation service, named M7.



IMPORTANT NOTE: M7 also contracts with Veyo for Medicaid transports and often receives requests for multiple “rescue” trips. For trip status or to book a ride, please call account services directly @ **(203) 444-4444**. If you prefer, you may book online @ www.m7ride.com or download their App from the same website. Open 24/7/365. Although we currently do not have any subsidy or discount program available to use with this service in northwest CT, as your Mobility Manager, please know that I will be diligently applying for grants to help alleviate some of the costs. In southwest CT, The Kennedy Center currently partners with M7 and Greater Bridgeport Transit offering a “Taxi Voucher Program” I aspire to bring to our area. This service, available to seniors and people with disabilities who are eligible and certified for ADA paratransit service and need a trip which begins or ends in Bridgeport, Stratford or Trumbull, may essentially “double their transportation funds”. As always, I am available to you for questions via telephone or e-mail and am happy to book a FREE presentation in your community. Please remember, as your Mobility Manager, I do not “sell” transportation. I market CONNECTIVITY, to keep our COMMUNITES ENGAGED!

Article by: April Chaplin, MSHS, NW Regional Mobility Manager/Ombudswoman, The Kennedy Center, Inc., 475-298-3103, achaplin@kennedyctr.org, www.thekennedycenterinc.org

VOLUNTEERS NEEDED

As a Volunteer for CHOICES or Senior Medicare Patrol, you will...

- *Help beneficiaries understand & navigate Medicare benefits
- *Help your fellow seniors prevent, detect & report healthcare fraud and scams
- *“Give back” to community
- *Develop a new skill
- *Meet and interact with people

Perks:

- *Understand Medicare basics
- *Flexible hours
- *New applications of past professional experience
- *Training provided (must pass background check)

If you are interested in volunteering or getting information, contact the WCAAA at (203) 757-5449



CHOICES: This project was supported, in part by grant number 90SAP0056, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

SMP: This project was supported, in part by grant number 90MPPG0044, from the U.S. Administration for Community Living, Department of Health and Human Services and is administered by CT Dept. of Aging & Disability Services.



MEDICARE ADVANTAGE PLANS

Navigating Supplemental Benefits for QMBs

If you are in the Qualified Medicare Beneficiary (QMB) level of the Medicare Savings Program and are in a Medicare Advantage Plan with supplemental benefits such as dental, vision, hearing, and transportation, please note that QMB may not cover the copays or out of pocket costs associated with your plan’s supplemental benefits. QMB protections apply to all services covered by Medicare Part A and Part B. For example, any dental benefits that are offered free through the Medicare Advantage Plan are covered by your Advantage Plan, but if you undergo a dental procedure that has a copay, you may be responsible for that copay. Since Traditional Medicare health insurance does not cover dental services, the QMB program is not required to cover the dental co-pays. If you plan to use any of the supplemental benefits that your Medicare Advantage plan offers and are not covered by traditional Medicare, please ask your medical provider about how the service will be covered and how much you will be responsible to pay. Also, in order to use the supplemental benefits, you need to follow your plan rules and if you are in an HMO, you must use an in-network provider.

If you did sign up for a Medicare Advantage Plan and are not happy that some of the supplemental benefits may not be covered by QMB, you have the option to switch back to Traditional Medicare through the Medicare Advantage Disenrollment Period, which runs from January 1, 2020- March 31, 2020. If you have any questions or would like additional information, please call the CHOICES Department at (203) 757-5449 ext. 134!

Article by: Diane DiLeo-Millas

Sources: Justice in Aging Issue Brief December 2019, Georgia Burke, Directing Attorney, Denny Chan, Senior Staff Attorney

MEDICARE PREVENTATIVE SERVICES: *Alcohol Misuse Screening & Counseling.*



In each issue we will be covering more in dept the preventive services covered by Medicare. Our previous issue covered: “*Abdominal Aortic Aneurysm Screenings.*” In this issue we will cover “*Alcohol misuse screening and counseling.*”

Alcohol Misuse Screening and Counseling

Medicare Part B (Medical Insurance) covers an alcohol misuse screening once per year if you’re an adult (including pregnant women) who uses alcohol, but you don’t meet the medical criteria for alcohol dependency. If your primary care doctor or other primary care practitioner determines you’re misusing alcohol, you can get up to 4 brief face-to-face counseling sessions per year (if you’re competent and alert during counseling).

Your costs in Original Medicare: You pay nothing *if the qualified primary care doctor or other primary care practitioner accepts assignment.*

Things to Know: A qualified primary care doctor or other primary care practitioner **must** provide the counseling in a primary care setting (like a doctor’s office).

Related resources: Medicare & You: Alcohol Awareness Month (video): <https://www.youtube.com/watch?v=sxV0J5l8pW4&feature=youtu.be>.



OFFERS OF DRUG DISCOUNT CARDS!!! It is not unusual for **SMPs** to get reports from beneficiaries that they were solicited to subscribe to a prescription drug discount card. Though widely available, these cards are a controversial subject. The question of their legality and benefit arises often. The Federal Trade Commission (FTC) places prescription drug discount cards in the same category as medical discount plans. They are legal, *as long as* marketing them does not involve deception or theft. Are they beneficial, however? It depends. Below is a list of common pros and cons raised about prescription drug discount cards.

PROS	CONS
<ul style="list-style-type: none"> • Can save a beneficiary money on prescriptions while they are in the Part D donut hole. • Some are offered by trusted organizations at no cost to the recipient. 	<ul style="list-style-type: none"> • Can delay getting out of the Part D donut hole. • Some companies use questionable marketing tactics, raising concerns about their ethics & legitimacy • Some are scams • The rules pertaining to the cards can be confusing • Some have fees • They may not offer a true benefit; i.e., Not accepted at the beneficiary's pharmacy.

QUESTIONS ON MEDICARE FRAUD? Please contact **Connecticut Senior Medicare Patrol (SMP)** at the **Western Connecticut Area Agency on Agency: (203)757-5449, ext. 127 or 800-994-9422**

CAUTION: UNSOLICITED DRUG DISCOUNT CARDS IN THE MAIL! During the recent open enrollment period, several of our Counselors were asked about the receipt of unsolicited Pharmacy Drug Discount Cards in the mail. These cards confuse Medicare beneficiaries. Should they use them? Should they throw them out? How did the company get their address or phone number? The answer depends on several factors. Were they sent by a trusted organization you know? How will it negatively impact your current plan if you use it? Further research must be done before using any of these cards, so be especially careful, and ask questions! Call Connecticut Senior Medicare Patrol (SMP) at 203-757-5449, ext. 127 if you need assistance!

Submitted by: Audrey Cole—WCAAA Staff

Sources: <https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Medicare-Changes-Scam.aspx>

ASSISTIVE TECHNOLOGY CENTER: A Connecticut Tech Act Project

Partner. WCAAA provides free personalized or group demonstrations on assistive devices such as magnifiers, phone amplifiers, alarm clocks, & much more. If you are interested to get more information, contact Carol Damelio, Tech App Coordinator, at 203-757-5449 ext.118 on M., W., F., between 8am - 4pm to make an appt. For presentations email her at: cdamelio@wcaaa.org.

WCAAA | 84 Progress Lane, Wthby, CT | 203-757-5449 X 118 | A Connecticut Tech Act Project Partner

This center is dedicated to increasing access and awareness of assistive devices available to people of all ages and disabilities to reduce or remove barriers and increase independence in performing tasks of daily living.



NOW THAT MEDICARE OPEN ENROLLMENT (OEP) HAS ENDED, Know Your Options if You Need to Change Plans Due to Inaccuracies with The New Medicare Plan Finder

Each year between Oct. 15 –Dec. 7, millions of Medicare beneficiaries have an opportunity to review and, if necessary, change their Medicare health and/or prescription drug insurance plans. The past year's Medicare Annual Open Enrollment Period (AOEP) saw an increase in the number of Medicare Advantage plans & PDP available for beneficiaries to select from. In addition, Medicare's website, MyMedicare.gov, released a newly designed "Medicare Plan Finder" tool created by the Centers for Medicare and Medicaid Services (CMS) that allows individuals to compare health and PDP's in order to select the plan that best fits their needs. According to CMS, the rationale for making the changes to the Medicare Plan Finder tool was to make it easier to navigate by beneficiaries. The updated Medicare Plan Finder tool was launched just prior to the start of 2019 Medicare AOEP.

Despite claims by CMS that the agency had conducted extensive testing of the updated Plan Finder tool before launching it, many State Health Insurance Assistance Program (SHIP) counselors across the country, including the CHOICES counselors at WCAAA identified inaccuracies in costs, page formatting issues and difficulties in setting up newly-required online accounts which are intended to maximize the benefits of the new Tool. These issues were reported to CMS both prior to the start of the OEP as well as throughout the period. CMS responded to these complaints as they were brought to their attention.

CMS wants beneficiaries to feel comfortable with their choice of plans for 2020. So, similar to past years, CMS offers an Exceptional Circumstances Special Enrollment Period (SEP) for any Medicare beneficiary who feels they may have made a wrong choice due to inaccurate or misleading information. Medicare beneficiaries can call 1-800-MEDICARE, request an "Exceptional Circumstance Special Enrollment Period" and explain their situation. Medicare staff caseworkers will then determine whether the SEP will be granted. For more information, please call CHOICES at (203) 757-5449 ext. 134.

"This project was supported, in part by grant number 90SAP0056, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy."

Submitted by: Amanda Halle, WCAAA-Staff

Sources: Special Enrollment Periods/Medicare interactive: <https://www.medicareinteractive.org/pdf/SEP-Chart.pdf>, CMS 11/27 Blog post: <https://www.cms.gov/blog/were-heading-last-week-medicare-open-enrollment-dont-miss-out-your-chance-find-better-coverage>. | NCOA: Help Your Clients After Open Enrollment Ends: https://www.ncoa.org/news/ncoa-news/center-for-benefits-news/help-your-clients-after-open-enrollment-ends/?utm_source=newsletter&utm_medium=email&utm_campaign=12042019_BenefitsAlert



SERVING THOSE WHO SERVED

SUPPORT FOR CAREGIVERS: There are different support groups available offering helpful resources; for both: Veterans and their caregivers; such as: **VA Caregiver Support Program** offers training, educational resources, and multiple tools to help you succeed. Eligible Veterans of all eras may benefit from services, under the Program of General Caregiver Support Services. **Some of the Programs available are:**

Care for Caregivers Caregiver Support Line | Peer Support Mentoring | Building Better Caregivers | Caring for Post-9/11 Veterans & More

VA In-Home & Support Services: Adult Day Health Care Centers | Home-Based Primary Care | Skilled Home Care | Homemaker & Home Health Aides & More

Tips by Diagnosis: Alzheimer's Disease | Posttraumatic Stress Disorder (PTSD) | Traumatic Brain Injury (TBI) | Parkinson's Disease & More.

Connect with Others: Peer Support Mentoring | Caregiver Support Coordinator | Caregiver Support Line Monthly Calls | Caregiver Stories & More.

Tips & Tools: Managing Medicines | Talking with Providers | Caring for Oneself | Plan Ahead for Disasters, etc.

Publications & Resources: Seriously Injured Post-9/11 Veterans | Understanding Diagnoses | Managing Demands, Stress & Emotions | Maintaining Relationships & more. Location: 555 Willard Ave. | Building 2C, 1st fl, Conf. Room | Newington CT | 860-667-6800

VA Crisis Line 24/7/365: This line connects service members & Veterans in crisis, as well as their family members & friends, with qualified, caring VA responders through a confidential toll-free hotline, online chat, or text-messaging service. | Dial 1-800-273-8255 & Press 1 to talk to someone. | Send a text message to 838255 to connect with a VA responder.

NAMI: Family Support Group is a peer-led support group for any adult with a loved one who has experienced symptoms of a mental health condition. Location: 1655 Main St, Newington, CT 06111 | Meets on the 2nd Monday of the month | 7pm to 8:30pm | Contact: 860-667-3413

Family Caregiver Support Group: Caregivers of OEF/OIF Returning Veterans. Take advantage of the benefits VA offers to Post 9/11 Veterans through the Transition and Care Management (formerly OEF/OIF/OND) Program. This program offers transitional assistance, case management and outreach services to all Veterans who have served after September 11, 2001 in their transition to civilian life. To learn or benefit from this program, contact the Caregiver Support Line: 855-260-3274.

*** Call the Caregiver Support Line at 1-855-260-3274**
*** VA Crisis Line 24/7/365 days a year: 1800-273-8255 or TEXT at: 838255**



Holiday Closings

The Western CT Area Agency on Aging will be closed on February 17, 2020, in observance of Presidents' Day.



2020 CHOICES New Team Member Training Western CT Area Agency on Aging

CHOICES, Connecticut's State Health Insurance Assistance Program (SHIP), is accepting applications for our 2020 New Team Member Training sessions. CHOICES is part of a national network of SHIP agencies that offers free, confidential counseling, education and assistance to Medicare beneficiaries, their caregivers and the general public. CHOICES is administered by the Dept. of Aging and Disability Services State Unit on Aging in partnership with CT's five Area Agencies on Aging and the Center for Medicare Advocacy, Inc.

CHOICES New Team Member Trainings are free for volunteers and \$125 for in-kind (paid) professionals. Training participants will complete an orientation session and pre-test, 5 full days of training, sign the CHOICES Memorandum of Understanding, and pass the online certification exam. Training topics include but are not limited to: Medicare Parts A, B, C and D, Medigap, eligibility, coverage, costs, coordination of benefits and transitions from other insurance, and cost assistance programs for low-income beneficiaries, including MSP, LIS and Medicaid. Training manuals will be provided.

CHOICES Team Member roles include: Counselor, Administrative Support, Open Enrollment Counselor, Outreach Counselor, and Presenter. If you would like to make a positive difference in the lives of Connecticut's Medicare beneficiaries, contact your CHOICES Regional Coordinator. Individuals who may have a conflict of interest such as insurance agents, brokers and financial planners are unable to participate in the trainings.

How? Contact CHOICES Reg. Coordinator Francesca Evangelista (203) 757-5449 ext. 129 for information on the application process.

Where? 84 Progress Lane-2nd Floor/ Waterbury, CT 06705

When? **Orientation Session:** Tues., April 7th 9am-3pm
Training Sessions: Thrs., April 16th 9am-3pm | Tues., April 21st 9am-3pm | Thrs., April 23rd 9am-3pm | Tues., April 28th 9am-3pm | Thrs., April 30th 9am-3pm



This project was supported, in part by grant number 90SAP0056, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



Medicare Advantage Open Enrollment ends on March 31st, 2019:

During the Medicare Advantage Open Enrollment Period (MA OEP) you generally have a one-time opportunity to do any of the following.

- Change from one Medicare Advantage plan to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B

Changes will become effective the first day of the following month. **NOTE:** Individuals on Original Medicare cannot use the MA OEP to switch to a Medicare Advantage plan or switch to another Part D plan. Contact our CHOICES team at 203-757-5449 to learn more.



"It's Your Life...Live it Well!"

WORKSHOP LEADERS NEEDED FOR THE LIVE WELL DIABETES PROGRAM

A National Health Promotion Program
for Adults with Diabetes

Live Well with Diabetes is a community based six-week workshop series, meeting once a week, for adults and/or their caregivers who want to learn ways to manage their diabetes or pre-diabetes.

Seeking Professionals and Volunteers to be WORKSHOP LEADERS in English or Spanish!



Leader Characteristics:

- Ability to work with a small group of people and build rapport with them
- Ability to read aloud and follow a scripted leader's manual
- Good communication and listening skills
- Ability to be non-judgmental and respect different opinions

Leader Requirements:

- Four full days of a Live Well Diabetes Leader Training
- Co-facilitate a Live Well Diabetes Workshop within 6 months of the training

FREE LIVE WELL DIABETES LEADER TRAINING

March 23, 25, 30 and April 1, 2020
8:30 am to 4:00 pm

Western CT Area Agency on Aging, 84 Progress Lane, Waterbury
To register, contact Debby Horowitz, Live Well Regional Coordinator
dhorowitz@wcaaa.org or call 203-757-5449 x 125, or sign up at
cthealthyliving.org



IMPORTANT: The Western CT Area Agency on Aging will NOT be doing taxes preparation this year. However you can call the numbers listed below and book an appointment to get tax assistance. Please note that you must book an appointment as no walk-ins will be accepted.



- Call 2-1-1: This line will refer you to the other locations where you can get tax aide in CT.
- Waterbury Senior Center: Call 203-574-6746 by appointment only, NO WALK INS.
- AARP: Call them at: 888-227-7669 to book an appt.
- New Opportunities offers tax assistance to anyone whose annual income is below \$52,000. Call to book an appointment: 203-575-4360 -Wtby, 860-482-9749-Torrington, 203-639-5060-Meriden.
- Elmwood Hall Danbury Senior Center: Tax Prep. Starts Feb. 4-April 14, 2020, only on Tuesdays and Thursdays. Call them at 203-797-4686 to book an appointment.



FREE!

Savings Include an American Standard Right Height Toilet FREE! (\$500 Value)

American Standard
Walk-In Tubs

WALK-IN BATHTUB SALE! SAVE \$1,500



- ✓ Backed by American Standard's 140 years of experience
- ✓ Ultra low entry for easy entering & exiting
- ✓ Patented Quick Drain® Technology
- ✓ Lifetime Warranty on the bath AND installation, INCLUDING labor backed by American Standard
- ✓ 44 Hydrotherapy jets for an invigorating massage

Limited Time Offer! Call Today!

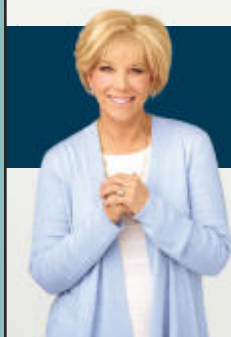
844-889-2321

Or visit: www.walkintubinfo.com/safety

Call today to connect with a SENIOR LIVING ADVISOR

INDEPENDENT LIVING • ASSISTED LIVING • MEMORY CARE

A Place for Mom has helped over a million families find **senior living solutions** that meet their **unique needs**.



There's no cost to you!
(888) 612-8951

We're paid by our partner communities

◀ **Joan Lunden**, journalist, best-selling author, former host of *Good Morning America* and senior living advocate.



WE'RE HIRING AD SALES EXECUTIVES



- Full Time Position with Benefits
- Sales Experience Preferred
- Paid Training
- Overnight Travel Required
- Expense Reimbursement

CONTACT US AT

careers@4LPi.com • www.4LPi.com/careers

NEVER MISS A NEWSLETTER !

Sign up to have our newsletter emailed
to you at www.ourseniorcenter.com



Ad info. 1-800-477-4574 • Publication Support 1-800-888-4574 • www.4lp.com

Western CT Area Agency on Aging 06-5310

Western CT Area Agency on Aging

84 Progress Lane, 2nd Floor

Waterbury, CT 06705

Change Service Requested

NON-PROFIT ORG
U.S. POSTAGE
PAID
PERMIT NO. 55
WATERBURY CT

We are Grateful to Our Veterans!

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:

The WCAAA reserves the right to reprint articles with permission and does not assume responsibility for validation of information. We do not endorse or favor any advertiser and reserve the right to deny space to any parties whose ad or information is in conflict with our philosophies. Readers should check with the Dept. of Consumer Protection concerning advertisers.

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.

This project was supported, in part by grant number 90SAP0056, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



NOTE:

Please notify WCAAA if you change your address or decide you don't wish to receive an issue of *WCAAA Insider*. Thank you.