



INSIDER

Western Connecticut Area Agency on Aging

FEBRUARY-MARCH 2021

**SMP SCAM WATCH:
COVID-19 VACCINE**

Be on the lookout for COVID-19 scams:

- ☑ You likely will not need to pay anything out-of-pocket to get the vaccine during this public health emergency.
- ☑ You cannot pay to put your name on a list to get the vaccine early.
- ☑ No one from Medicare or the Health Department will contact you.
- ☑ Beware of providers offering other products, treatments, or medicines to prevent the virus.
- ☑ No one from a vaccine distribution site or health care payer will call and ask for your Medicare number, Social Security number, or banking information to sign you up for a vaccine.

Contact the SMP to report Medicare fraud, errors, or abuse at 877.808.2468 or at smpresource.org.

SUPPORTED BY GRANT # H99000001 FROM AACL

Senior Medicare Patrol COVID-19 Vaccine Fraud Alert!

The arrival of the COVID-19 vaccine has been announced and unfortunately scammers will use this as an opportunity to take advantage of people eager to get the vaccine. We don't know what all these scam will look like (fraudsters are creative!) but it's important people are aware that scammers are eager to knock on your door, call your phones, send you emails and pretty much contact you any way possible.

Senior Medicare Patrol (SMP) will release specific information on known scams as they happen, but in the meantime remember these tips to help you avoid vaccine scams.

- You cannot pay to put your name on a list to get the vaccine.
- You cannot pay to get early access to the vaccine.
- No one from Medicare or the Health Department will contact you.
- No one from a vaccine distribution site or health care payer, like a private insurance company, will call you asking for your Social Security number, or your credit card or bank account information to sign you up to get the vaccine.
- Beware of providers offering other products, treatments, or

medicines to prevent the virus. Check with your health care provider before paying for or receiving any COVID-19-related treatment.

- If you get a call, text, email ... or even someone knocking on your door claiming they can get you early access to the vaccine ... **STOP!** That's a scam.
- Be wary of where you get your information on the vaccine. Avoid unsolicited communication.

For reliable information:

- You can check out the State of Connecticut COVID-19 Response Website or
- You can read the latest Press Release from Governor Lamont on how the Vaccine will be released
- Always check with your health care provider (doctors, etc.) when in doubt.

How Can Your Senior Medicare Patrol Help?

Your local **SMP** is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. **SMPs** and their trained team members help educate and empower Medicare beneficiaries in the fight against health care fraud. Your **SMP** can help you with your questions, concerns, or complaints about potential Medicare fraud and abuse issues. It also can provide information and educational presentations. For more information, contact **Senior Medicare Patrol WCAAA** (<http://wcaaa.org/programs/senior-medicare-patrol-smp>) at 1-800-994-9422 or 1-203-757-5449, ext. 127 or visit portal.ct.gov/ads-smp



Paid for in part by grant number 90MPPG0044, from the U.S. Administration for Community Living, Department of Health and Human Services and is administered by the CT Department of Aging and Disability Services

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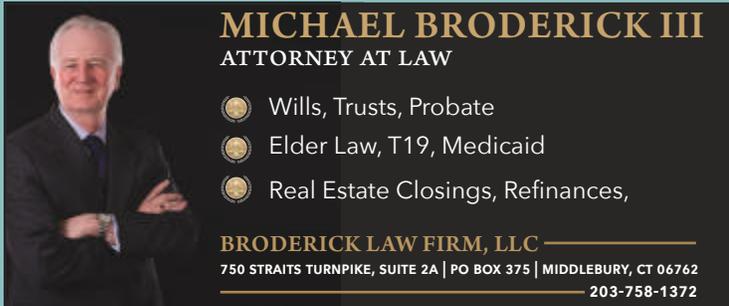


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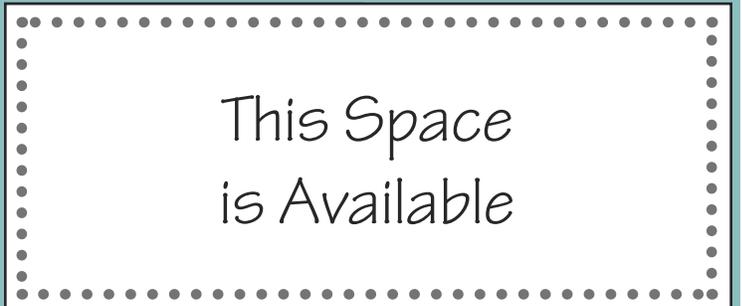
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GRANTS FOR FFY & SFY 2022 ARE NOW AVAILABLE

Western CT Area Agency on Aging is currently accepting applications for its Title-III and State Alzheimer’s Aid funds for Federal and State Fiscal Year 2022.

- FFY2022 Grant Period: October 1, 2021 - September 30, 2022
- SFY2022 Grant Period: July 1, 2021 - June 30, 2022

Applications submissions are due at WCAAA on Friday, March 5, 2021 by 4:00 pm. Applications and instructions are located on our WCAAA website at www.wcaaa.org.

WCAAA RECEIVES GRANT FROM CONNECTICUT COMMUNITY FOUNDATION

The Western Connecticut Area Agency on Aging is happy to announce that we received a grant of \$35,548 from the Connecticut Community Foundation to continue *Expanding Evidence-Based Health Programs in Waterbury* for a fourth year. We will continue offering our suite of three different workshops—Live Well with Diabetes (in both English and Spanish), Live Well with Chronic Disease and Live Well with Chronic Pain—to older adults in Waterbury and beyond. Among other things, the grant includes volunteer leader stipends and gift cards for participants who complete a Waterbury diabetes workshop. In their award letter, Julie Loughran, President and CEO of the Foundation wrote “We are excited to support the program’s continued outreach and programming for Black and Latino older adults.”

Live Well leaders started 2020 with lots of momentum, finishing six in-person workshops before the pandemic shut down the state. A few months later, our leaders were up and running again, this time offering six-week telephone workshops for groups of 4-6 participants. We had 10 of these workshops the last half of the year and got the thumbs up from both leaders and participants about the new format. Our first Chronic Pain Zoom workshop takes place this winter.

Heading into 2021, we will continue to collaborate with faith communities, hospitals and clinics, housing sites, community centers, New Opportunities, the Greater Waterbury Health Partnership, the State Dept., of Public Health, and the State Unit on Aging. We are very grateful to the Foundation for their continued support!

If you would like to participate in one of our upcoming workshops, contact Debby Horowitz, Live Well Regional Coordinator, at dhorowitz@wcaaa.org or 203-757-5449 x 125, or visit www.wcaaa.org.

Submitted by: Debby Horowitz—WCAAA Staff

AVOIDING PART D PRESCRIPTION DRUG PENALTIES

A number of people have called us lately with problems regarding late enrollment in Part D prescription drug plans. The problems have been occurring when people delay or fail to enroll in Part D when they are signing up for Medicare A and B. Medicare drug coverage helps pay for prescription drugs that you need. However, even if you don’t take any prescriptions, you must still sign up for a drug plan at the same time you sign up for Medicare. If you do not sign up during your initial enrollment period, or go more than 63 days without prescription drug coverage, you will face a financial penalty when you do enroll. This penalty is added to your Part D premium amount and you will have to pay the penalty for as long as you have Medicare drug coverage.

The penalty amount is calculated by multiplying 1% of the national base beneficiary premium (\$33.06 in 2021) by the number of months that you were eligible for Medicare Drug coverage and did not have it. For example, if you were without Medicare or creditable drug coverage for a one year period, your penalty would be calculated as $\$33.06 \times 12$ (for 12 months) = \$3.9672. This number would be rounded up to the nearest 10th, so your penalty amount would be \$4.00 per month. This amount would be added to the monthly premium of your Part D plan for as long as you had Medicare drug coverage.

To avoid paying a penalty, enroll in Medicare drug coverage when you first become eligible. If you are employed and have creditable drug coverage, enroll in Medicare drug coverage within 63 days after your employment based drug coverage ends. Also, keep records of enrollment in employment based and other creditable drug coverage. Medicare may ask for proof of this coverage when it is time to enroll in a Medicare prescription drug plan.

Submitted by: Bill Shugrue—WCAAA Staff

Sources: Medicare and You 2021



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**WILL
MEDICARE
COVER
THE
COVID-19
VACCINE?**



In mid-December, the Food and Drug Administration (FDA) issued Emergency Use Authorization for the first COVID-19 vaccine to be distributed in the United States. Since then the FDA has approved a second vaccine. Whether you are on Original Medicare or a Medicare Advantage plan there is no charge for an FDA-approved COVID-19 vaccine.

According to the Centers for Disease Control and Prevention (CDC), getting a COVID-19 vaccine will help keep you from getting COVID-19 as well as keep you from getting seriously ill if you happen to contract COVID-19. The vaccine works with your body to develop an immunity to the virus. Most of the vaccines either available now or in development involve more than one shot separated by a couple of weeks. CT will be rolling out the vaccine in phases beginning with front-line workers such as healthcare personnel, long-term care residents and first responders at risk of exposure to COVID-19 (<https://portal.ct.gov/Coronavirus/COVID-19-Vaccination---Phases>). Contact your healthcare provider to determine whether you are a candidate to receive the vaccine and when it will be available. While the vaccine is a very important step in stopping the pandemic, people should continue to wear masks and practice social distancing to minimize the exposure to the virus or spreading it to others.

The availability of the vaccine provides just another opportunity for scammers to take advantage of Medicare beneficiaries. Please see the Vaccine Fraud Alert article in the front-page of this newsletter by Audrey Cole, Senior Medicare Patrol Coordinator at WCAA. If you have any questions regarding Medicare and whether other COVID-19 related services are covered by Medicare, please contact the CHOICES Department to speak to a CHOICES Counselor at WCAA by calling, 1-800-944-9422 or 1-203-757-5449 ext. 134.

Submitted by: Amanda Halle-WCAA Staff

Sources: <https://www.medicare.gov/coverage/coronavirus-disease-2019-covid-19-vaccine?>; <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/different-vaccines/how-they-work.html?>; <https://portal.ct.gov/Coronavirus/COVID-19-Vaccination---Phases>



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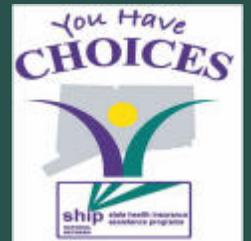
By now many of you may have received one of the 80,000 *EdAdvance Adult & Continuing Education* catalogs that are mailed out to most of the towns and cities in northwestern Connecticut. WCAA will be inaugurating two combined **CHOICES & Senior Medicare Patrol (SMP)** on-line classes in March and April 2021, one each in the morning (10-12 Noon) and one each in the evenings (5-7 PM), for a total of four classes.

Reviewing the past year, **CHOICES** (C^onnecticut program for Health insurance, Outreach, Information, Counseling, Eligibility, Screening) and **SMP** realized existing adult and continuing education resources were invaluable to achieving additional outreach during these challenging times. The **CHOICES** program at WCAA serves as a one-stop, free, confidential, and unbiased information resource on **Medicare** for seniors and individuals over 18 with disabilities. **CHOICES** offers a counselor training program, funded by federal and state agencies, ensuring strict confidence and security of client personal information. Counselors are rigorously trained, must meet federal standards before certification, and thereafter must complete recertification as the complex **Medicare** program is ever evolving. **Senior Medicare Patrol** works closely with and compliments **CHOICES** by educating clients on how to protect, detect, and report fraud, errors and abuse in **Medicare**. Both programs exist to assist **Medicare** beneficiaries, their families, their caregivers ... and to keep this very important federal health care program strong!

Medicare & SMP 101 will help attendees understand and navigate basics; know what Parts A, B, C, D offer, how Medicare works with Connecticut programs, and how to protect, detect, and report fraud, errors, and abuse through the **SMP** program. **Medicare & SMP 102** will help attendees navigate unique circumstances such as how **Medicare** works with employee & retirement insurance, Health Savings Accounts (HSAs), etc., and **SMP** will educate on how to read **MSNs (Medicare Summary Notices)** or **EOBs (Explanation of Benefits)**.

This is an exciting opportunity for our readership to learn more about **CHOICES** and **SMP**, and the important work we perform here at WCAA! And this will be a team teaching effort on our part, with at least two experienced instructors, one from each program. ***Hope to see you all there!***

Submitted by: Audrey Cole—WCAA Staff



*Registration is now open on-line at **EdAdvance** under the **Adult Education Finance** category. Scroll down for the 4 different dates and times in March and April: <https://ed-advance-foothills-adult-continuing-education.coursestorm.com/category/finance>*



DRIVING WITH RESTRICTIONS & DEFENDING AGAINST ROAD RAGE ON CT ROADWAYS

For most senior citizens in Connecticut, aged 65 and older, the Department of Motor Vehicles requires driver license renewal in person every two years. (Connecticut residents under age 65 now renew every six years). The CT DMV also accepts written reports about unsafe driving concerns from law enforcement, physicians, and anyone with personal knowledge of the driver's capabilities.

Here are some recommendations to keep you driving safely for as long as you are able.

- ◆ **Stay on top of your eye exams (preferably annually) and eye care!**
- ◆ **Wear your corrective lenses if they have been prescribed to you!**
- ◆ **Reduce the amount of highway or night-time driving you do if you have noticed difficulty.**
- ◆ **Do not let your current license expire! *A written test will be required at in-person renewal if your license has been expired for more than two years.***

Possible license restrictions through the CT DMV's Graduated Driver's License Program may include the driver wearing glasses or corrective contact lenses. This is the most common one. Other restrictions include no nighttime or highway driving; driving only automated transmission vehicles, driving with an additional external mirror, driver must wear hearing aid, and other assistive technologies inside the vehicle.

To assist you best, know yourself and your capabilities! Remember you are not stranded if you cannot drive. A host of programs including ADA Paratransit services, senior center minivan transportation and a myriad of other transportation services designed specifically for seniors and people with disabilities exists across Connecticut. Reach out to your Mobility Manager for specific programs suited for your individual needs. Additionally, we can recommend local agencies that may help you get the assistive technology or training you may need to continue driving.

Here are some additional alerts to pay attention to when you are driving:

REMEMBER:

Being honest with yourself about these questions and addressing the issues immediately may save your life and the lives of others.

- ◆ *Do you regularly drive over the posted speed limit?*
- ◆ *Do you regularly drive under the posted speed limit?*
- ◆ *Do you regularly tailgate and flash your headlights at other drivers?*
- ◆ *Do other drivers regularly tailgate or flash their headlights at you?*
- ◆ *Do you regularly honk your horn at other drivers?*
- ◆ *Do other drivers regularly honk their horns at you?*

Please contact April Chaplin, NW CT Regional Mobility Manager @ (475) 298-3103 or e-mail achaplin@thekennedyctr.org for assistance or referrals. We are here so you not only *Know How To Go*, but also to make sure you do it safely and with confidence.

Submitted by: April Chaplin- NW CT Regional Mobility Manager



2021 Benefits Quick Guide (Rev. 11.23.20)

Medicare Part A 2021 Premium, Deductibles & Co-pays			2021 Medicare Part B Premiums & Deductibles								
Part A Premium	(30-39 quarters) (< 30 quarters)	\$259 per month \$471 per month	PART B Those with annual incomes: \$88,001-\$111,000 (single) or \$176,001-\$222,000 (married)		\$148.50 per month						
Hospital Deductible	(per benefit period deductible)	\$1,484	\$111,001-\$138,000 (single) or \$222,001 - \$276,000 (married)		\$207.90 per month (2021) Part D (+ \$12.30 to premium 2021)						
Hospital Co-pays *Lifetime reserve	Days 61-90 Days 91-150*	\$371 per day \$742 per day	For those over these amounts...		\$297 per month (2021) Part D (+ \$31.80 to premium 2021)						
Skilled Nursing facility Co-Pay	Days 21-100	\$ 185.50 per day	Part B Deductible		Visit www.ssa.gov \$203 per year (2021)						
Medicare Savings Program (MSP) effective 3/20			SSA COLA (1/21) 1.3 % 2021 SSI \$794 (one) or \$1191 (couple)								
Program	Status	Income Limit	Status	Income Limit	NO ASSET LIMITS FOR MSP No Estate Recovery after 1/1/10						
QMB (Q01) 211% FPL	Single	\$2,245.04 / mo	Couple	\$3,032.07/ mo	DSS Benefits Line: 1-855-626-6632 Income(143% TFA) listed includes Husky C unearned income disregard of \$351/single & \$702.00/couple if each has unearned income Assets: \$1600 single; \$2,400 couple						
SLMB (Q03) 231% FPL	Single	\$2,457.84/ mo	Couple	\$3,319.47/ mo							
ALMB (Q04) 246% FPL	Single	\$2,617.44/mo	Couple	\$3,535.02/ 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 eff 3/20						
Husky A (160% FPL)	Caretakers w/ children < 19 years		For two	Magi: \$2,299/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 2021 LIS level 1 CO-PAYS FOR MEDICATIONS: \$3.70 - FORMULARY GENERIC DRUGS \$9.20 - FORMULARY BRAND NAME DRUGS LIS Level 2: Medicaid recipients up < 100% FPL: \$1.30/\$4 Max \$17/mo -No cost sharing during Fed Emergency Medicaid Waiver/perm. SNF-no co-pays (LIS Level 3) 2021 CT LIS Benchmark Premium- \$35.16 2021 \$33.06 base premium to calculate penalty Partial Low Income Subsidy Max Income (1/17/20)/ Assets for Partial Subsidy (1/21)			Medicaid Expanded Benefits (3/20) HUSKY D <table border="1"> <thead> <tr> <th>Household size</th> <th>MAGI Monthly Income (138%)</th> </tr> </thead> <tbody> <tr> <td>1 person</td> <td>\$1468</td> </tr> <tr> <td>Couple</td> <td>\$1983</td> </tr> </tbody> </table> No asset limit restrictions Age 19-64 without Medicare without children. MAGI income. Apply at www.accesshealthct.com		Household size	MAGI Monthly Income (138%)	1 person	\$1468	Couple	\$1983	CT Health Insurance Exchange Access Health CT Benefits Center- 1-855-805-4325 www.accesshealthct.com Next Open enrollment November 1 – January 15, 2021
Household size	MAGI Monthly Income (138%)										
1 person	\$1468										
Couple	\$1983										
LIS ((1/20) Single (150%FPL)	\$1,615* *Includes \$20 disregard	Assets under \$14,790* (1/21) *includes \$1500 burial	Supplemental Nutrition Assistance Program (SNAP)-eff 10/20 Information below is for 60 years old or older or persons with a disability Single person income - \$1968/ mo (max benefit \$204; min benefit \$16) Couple income – \$2,658/ mo (max benefit \$374; min benefit \$16) No asset limit EXCEPT for members whose gross income is more than income listed above (185% of the FPL). Updated annually in October (asset limit over 185%: \$3,500)								
LIS Couples	\$2,175* Eff 1/17/20	Assets under \$29,520*(1/21)	DSS applications mailed to: DSS Connect Scanning Center P.O.Box 1320 Manchester, CT 06045-1320 New W-1LTC Medicaid LTSS - send to LTSS Application Centers Or apply online: www.connect.ct.gov Questions only DSS Benefits Line: 1-855-626-6632								
Partial dual eligible pay deductible of \$92 then 15% copayment up to \$6,550 in 2021 then \$3.70/\$9.20											
FPL	Single	Couple									
100% FPL	\$1063	\$1,437									
150% FPL	\$1595	\$2,155									
CT Energy Assistance Program (CEAP) 10/20 Accepting applications now Deadline: May 3, 2021											
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. (basic 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 - (download & email/mail applications) Homeowners - \$15,000 First date of delivery: 11/2/20 211 Renters - \$12,000 Eligible for winter protection shutoff: 11/1/20-5/1/21 Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines. Households with heat included in rent with up to 60% of median income can qualify if rent is more than 30% of gross income.									
1 person	\$37,645										
2 people	\$49,228										
3 people	\$60,811										
4 people	\$72,394										
5 people	\$83,977										
6 people	\$95,560										

Funded in part by the Administration for Community Living Grant rev. 11.23.20
CHOICES 1-800-994-9422

When can I change my Medicare coverage in 2021?

I have been thinking about making changes to my Medicare coverage. I know there are specific times of the year during which I can make changes, though. When can I change my Medicare coverage in 2021? -Alexandra (Roswell, NM)

Dear Alexandra,

Yes, there are certain periods of time when you can make changes to your Medicare coverage. These periods of time are called enrollment periods. **If you have a Medicare Advantage Plan, you may be able to use the Medicare Advantage Open Enrollment Period (MA OEP).**

The MA OEP occurs each year from January 1 through March 31. During this time you can switch from your Medicare Advantage Plan to another Medicare Advantage Plan or to Original Medicare with or without a prescription drug plan. You may only make 1 change during this period, and it will be effective the first of the next month after you make the change. **Remember, you can only use this enrollment period if you have a Medicare Advantage Plan.**

Depending on your circumstances, you may qualify for a Special Enrollment Period (SEP) to change your Medicare health and drug coverage. There are many circumstances in which you may have a Special Enrollment Period (SEP), such as if you moved outside of your service area, your Medicare Advantage Plan terminated a significant amount of its network providers, or you are enrolled in a State Pharmaceutical Assistance Program (SNAP). Those with Extra Help, the federal program that helps pay for drug costs, have an SEP to enroll in a Part D plan or switch between plans once per quarter in the first three quarters of the year. If you need to make changes to your coverage but you are not sure whether you qualify for an SEP, call your State Health Insurance Assistance Program (SHIP). If you do not know how to contact your SHIP, call 877-839-2675 or visit www.shiptcenter.org.

If you enrolled in a plan by mistake or because of misleading information, you may be able to disenroll and change plans. Typically, you have the right to change plans if you joined unintentionally, joined based on incorrect or misleading information, or, through no fault of your own, were kept in a plan you did not want. You can call 1-800-MEDICARE to explain to a customer service representative how you joined the plan by mistake and to request retroactive disenrollment or a Special Enrollment Period.

Finally, both individuals with Original Medicare and those with a Medicare Advantage Plan can make changes during Fall Open Enrollment. The Fall Open Enrollment Period occurs each year from October 15 through December 7. During this period you can join a new Medicare Advantage Plan or stand-alone prescription drug plan (Part D) plan. You can also switch between Original Medicare with or without a Part D plan and Medicare Advantage. You can make as many changes as you need during this period, and your last coverage choice will take effect January 1.

As you can see, there are various enrollment periods in which you can change your Medicare coverage. Which enrollment period you use depends on your specific circumstances and the kind of coverage you have.

- Marci

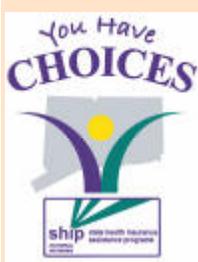
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Taken from: <https://mailchi.mp/medicarerights.org/extra-help-spap-291365?e=db70c1ffe>

NEW YEAR, SAME OLD MEDICARE ADVANTAGE COMMERCIALS

Imagine this...you are watching your favorite daytime game show. Maybe it is the “Price is Right” or “Wheel of Fortune,” that is not too important; but it is finally commercial time. As you get up to grab a cup of water before it comes back on, you stop because you heard this commercial. *Are you a Medicare beneficiary? Well, you are entitled to additional Medicare benefits. Call this number and you can get dental, vision, and hearing coverage premium free & zero copays. Does this sound familiar?*

These are Medicare Advantage commercials that run many times throughout the day, especially during daytime game shows. This is not a coincidence; according to the American Time Use Survey (ATUS), people ages 55 to 64 averaged 3hrs & 14min., of TV time per day, and those ages 65+ averaged 4hrs & 14min., per day. This makes this age group the biggest consumer of live television. (<https://www.bls.gov/opub/btn/volume-7/television-capturing-americas-attention.htm>). These commercials are strategically placed to incentivize seniors to call and switch over to a Medicare Advantage Plan. These commercials are not necessarily misleading, but they aren’t as transparent as they should be. The commercial claims to have a zero-dollar premium but that doesn’t guarantee zero out of pocket costs. The truth is that broadcasters & channels are picking these commercials and are not checking to see if they are distorted. When it comes to health insurance, it can never be “one size fits all.” Everyone has a different bill of health and should research before making a switch. The best way to know if a plan is right for you is to make sure if your medications are covered and if your medical providers are in-network. That’s where **CHOICES** come in.



The CHOICES Program (CT’S programs for Health Insurance, Outreach, Information, Counseling and Eligibility Screening) is designated as the official State Health Insurance Program (SHIP) for CT. It is funded in large part by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Dept., of Health & Human Services. It provides unbiased information and counseling, on Medicare, Medigap, Medicare Managed Care, Medicaid, Medicare Savings Program, Long Term Care Insurance, & other related state & federal programs. When you call the CHOICES team, one of our Certified CHOICES Staff will provide free and unbiased information about Medicare and Medicare Advantage plans. We are not insurance agents or brokers and do not receive any commission for assisting you. We can help compare plans and provide you with the information you need to make the right choice for your health insurance. Call us at: 203-757-5449 EXT 134 and let us help you!

Submitted By: Paola Vargas– WCAA Staff
Sources: Capturing America's attention at prime time and beyond By Rachel Krantz-Kent- <https://www.bls.gov/opub/btn/volume-7/television-capturing-americas-attention.htm> | Complaints About Broadcast Advertising-<https://www.fcc.gov/consumers/guides/complaints-about-broadcast-advertising> | Half-Truths & MA Commercials- <https://www.forbes.com/sites/dianeomdahl/2020/02/11/half-truths-and-medicare-advantage-commercials/?sh=cf9ab5b42ff3>



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, & 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:*

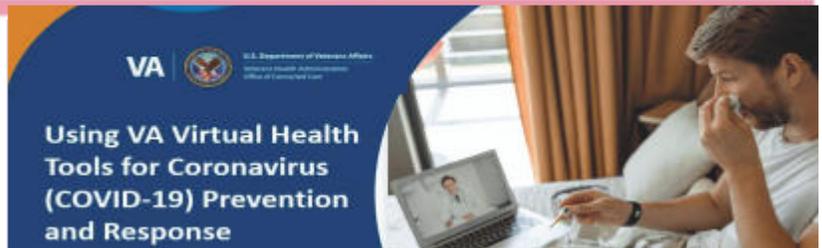
- Care for Caregivers
- VA In-Home & Support Services:
- Tips by Diagnosis:
- Connect with Others:
- Tips & Tools
- Publications & Resources:
- VA Crisis Line 24/7/365: This line connects service members & Veterans in crisis, as well as their family members & friends, with qualified, caring VA responders 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** Contact: 860-667-3413
- **Family Caregiver Support Group: Caregivers of OEF/OIF Returning Veterans.** contact the Caregiver Support Line: 855-260-3274.
- **Building Better Caregivers (BBC)** is a free 6-week online workshop developed by Stanford University to support Caregivers of Veterans of all eras. Join a community of Caregivers who share similar challenges, such as dealing with stress and finding time for yourself. Trained facilitators guide you in learning new ways to manage stress and improve communication skills with your Care Partner. You'll get access to:

24/7 access to self-guided lessons and resources, safe, secure & anonymous environment, ongoing support from other Caregivers during and after the program



**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**



COVID-19 CAUSING YOU CONCERN?

VA's virtual care technologies are here to help. VA virtual technologies enable you to send secure messages to your VA care teams, order & ship your prescriptions, receive care at home through a video or phone appointment, and more. Learn more about the virtual tools and resources available to you.

VA Virtual Tools Are Always an Option

As the U.S. Department of Veterans Affairs begins expanding in-person services at VA facilities around the Country, keeping Veterans safe remains our top priority. With VA's virtual care tools, you can continue to access high quality VA care safely from home.

-  **Video or Telephone Appointments:** Rather than going to a VA facility, you can receive care at home with a video or phone appointment. To set up a VA Video Connect or phone appointment, send your provider a secure message on My HealtheVet or call your local VA facility. To learn more about VA Video Connect visit mobile.va.gov/app/va-video-connect.
-  **Prescription Refills:** Request prescription refills and order and ship medications to your home using My HealtheVet or the Rx Refill mobile app. Download the app at mobile.va.gov/app/rx-refill.
-  **Text Message Reminders:** Annie's coronavirus Precautions protocol sends you automated text messages with information about COVID-19, helps you monitor for symptoms, and can assist you if you need to contact your VA facility for care. Enroll at mobile.va.gov/annie.
-  **Secure Messaging:** With My HealtheVet, VA's online patient portal, you can send online secure messages to your VA health care team to ask them nonurgent health questions. Register at myhealth.va.gov.
-  **Home Telehealth:** For Veterans recommended for home isolation or quarantine, your provider may use remote monitoring devices to assess your condition while you are at home. Learn more about home telehealth at telehealth.va.gov/type/home.

If you are experiencing symptoms of COVID-19, contact your VA facility as soon as possible. You can find contact information and operating hours for your VA facility at va.gov/find-locations.

For the most up-to-date information on COVID-19, please visit:
cdc.gov/coronavirus | va.gov/coronavirus



CDC GUIDANCE FOR DINING WITH OTHERS

A Y A Y H R I M K P G X U D C
N W I J S D T Q H I F T B O D
E O A N Q V O A T R A N N O I
M E R S P C Z R K F T D N F S
V C W V H V E P V E I W F S I
G N I R E H T A G M O O Z S N
O A G U B N A U E R O U L A F
P T I N H C T N U D V U T P E
L S G A T E T O D S P U C T C
A I E W N P Y Z N S W Y Q O T
T D F S A G I J K D A X A N A
E N I C N K S A M R A E W O J
S L K I S T A Y H O M E Z D D
S E R S M A L L G R O U P L D
T B K X C O E O C C D O L F S

DISINFECT
WASHHANDS
WEARMASK
DISTANCE
DONOTPASS-
FOOD
SMALLGROUP
STAYHOME
TAKEOUT

ZOOMGATHERING
BRINGYOUROWN
CONDIMENTPACKET
CUPS
FOOD
PLATES
UTENSILS

Created by: Karen T., WCAAA –Staff

THE WCAAA OFFICE WILL BE CLOSED ON:

February 15, 2021 in observation of President’s Day.



WCAAA ANNUAL REPORT



Annual Report 2019

The Western CT Area Agency on Aging Annual Report 2019 is now available on our website at: www.wcaaa.org

COVID-19 & Mental Health: PANDEMICS CAN BE STRESSFUL.

The coronavirus disease 2019 (COVID-19) pandemic may be stressful for people. Fear and anxiety about a new disease and what could happen can be overwhelming and cause strong emotions in adults and children. Public health actions, such as social distancing, can make people feel isolated and lonely and can increase stress and anxiety. However, these actions are necessary to reduce the spread of COVID-19. Coping with stress in a healthy way will make you, the people you care about, and your community stronger.

Stress during an infectious disease outbreak can sometimes cause the following:

- Fear and worry about your own health and the health of your loved ones, your financial situation or job, or loss of support services you rely on.
• Changes in sleep or eating patterns.
• Difficulty sleeping or concentrating.
• Worsening of chronic health problems.
• Worsening of mental health conditions.
• Increased use of tobacco, alcohol & other substances.

TAKE CARE OF YOUR MENTAL HEALTH

You may experience increased stress during this pandemic. Fear & anxiety can be overwhelming & cause strong emotions. Get immediate help in a crisis

- Call 911
• Disaster Distress : CALL or TEXT 1-800-985-5990 (press 2 for Spanish).
• National Suicide Prevention:1-800-273-TALK (8255) for English, 1-888-628-9454 for Spanish.
• National Domestic Violence Helpline: 1-800-799-7233
• National Child Abuse: 1-800-4AChild(1-800-422-4453)
• National Sexual Assault: 1-800-656-HOPE (4673)
• The Eldercare Locator: 1-800-677-1116
• Veteran’s Crisis Line: 1-800-273-TALK (8255)
• Find a health care provider or treatment for substance use disorder and mental health
• SAMHSA’s National Helpline: 1-800-662-HELP (4357) and TTY 1-800-487-4889

Submitted by: Deb Kaszas, MPH—WCAAA Staff

Sources: US Dept of Health & Human Services: https://combatcovid.hhs.gov/ | CDC: https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html

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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.

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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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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.