

APRIL- MAY 2024



Good habits come from dedication, time, and repetition. Take time this spring to start healthy habits and routines for yourself!  
Beatriz Torres, Lead Service Navigator

CDC's National Center for Chronic Disease Prevention and Health Promotion

## 6 Tips for Healthy Aging

Use these 6 tips to remain active and independent as long as possible.

1

### Eat & Drink Healthy

Make healthy choices—like fruits, vegetables, whole grains, lean meats, low-fat dairy products, and water.



2

### Move More, Sit Less Throughout the Day

Being active can help you prevent, delay, and manage chronic diseases; improve balance and stamina; reduce risk of falls; and improve brain health.

**TIP** Aim for moderate physical activity, like walking, at least 150 minutes a week (22-30 minutes a day) and muscle strengthening activity, like carrying groceries, at least 2 days a week.



3

### Don't Use Tobacco

If you use tobacco, take the first step towards quitting by calling 1-800-QUITNOW for FREE help.



4

### Get Regular Checkups

Visit your doctor for preventive services, not just when you're sick. This can prevent disease or find it early, when treatment is more effective.



5

### Know Your Family History

Share your family health history with your doctor, who can help you take steps to prevent chronic diseases or catch them early.



6

### Be Aware of Changes in Brain Health

Everyone's brain changes as they age, but dementia is not a normal part of aging. See your doctor if you have questions about memory or brain health.



For more about how to prevent chronic disease and maintain a healthy lifestyle, follow @CDCChronic on Twitter or visit [www.cdc.gov/chronicdisease](http://www.cdc.gov/chronicdisease).

Centers for Disease Control and Prevention  
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## Ten Best Retirement Activities in Western Connecticut

**Spring has sprung** and we are pleased that much of the state of Connecticut has safely returned to normal amid the post pandemic mania. Spring 2024 is to be filled with events, activities, and ways to enjoy the warm, floral months, and with most of our senior centers across the state open again, it's an exciting time to get involved, see old friends, make new ones, and more.

Now that the weather is warmer and you're retired, wondering, "what is there to do?" Like Nike's™ slogan, "Just do it", and try the things you've always wanted to. Just because you're retired doesn't mean you can't get learn a new skill or pick up a new hobby. Connecticut offers plenty of activities for its retired residents with numerous educational and volunteer opportunities, physical activity classes, workshops, and other events. Here are the top ten best retirement activities in the state.

- Learn a new language and explore a cultural awakening.
- Volunteer to walk dogs at a local Humane Society.
- Become tech savvy by taking a computer class.
- Join a local senior center and sign up for Yoga classes.
- Start a book club and invite new acquaintances.
- Sign up for a cooking class.
- Make pottery and clay creations.
- Journey on guided trail walks.
- Join seated stretching and upper body conditioning exercise classes.
- Take art classes at your local senior center.

While setting out on new paths and new journeys may initially have you feeling sprung, remember these are the moments you dreamed of – relaxing days, restful nights, sipping coffee at midday while planning to pull the weeds from the garden. Stay flexible and be ready to change plans at any given moment by jumping out there and living life. Keep a

positive attitude to live a full life and be grateful for how far you've come. And when you need more tips, just let your fingers do the walking and check out the local events in your area by using the following link to Age Well CT. <https://agewellct.org/events-calendar/>

**Submitted by:** Tonika Lowe – WCAA Staff

### Upcoming Live Well Workshops

#### Chronic Conditions Phone Workshop Mondays

April 1- May 6 from 10-11am

#### Chronic Pain Phone Workshop Tuesdays

April 2- May 7 from 10-11am, 6pm-7pm

#### Diabetes Phone Workshop Thursdays

April 4- May 9 from 6-7pm

#### Chronic Conditions In-Person Workshop Tuesdays,

April 9- May 14 from 12:30- 2:30pm at the Winsted Senior Center

#### Chronic Conditions Phone Workshop Mondays, June 3- July 8 from 10-11am

**Programa de Manejo Personal de la Diabetes** (Spanish Diabetes Phone Workshop), date TBA

Take Control

Feel Better

Energize

Live

Enjoy



### FREE Live Well with Chronic Conditions Workshop!

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

*Are you an adult with an ongoing health condition such as arthritis, high blood pressure, heart disease, diabetes or depression? Or do you care for someone who does? This workshop can help you be in control and feel better!*



#### You will learn:

- Practical ways to deal with pain and fatigue
- Better nutrition and exercise choices
- Better ways to talk to your doctor about your health
- Communication techniques to make your needs known
- How to make a step-by-step plan to improve your life!

### Winsted Senior Center

80 Holabird Avenue, Winsted

Tuesdays, April 9–May 14 from 12:30–2:30

To register, call Jen Kelley at 860-379-4252 x 4

or email [Jkelley@townofwinchester.org](mailto:Jkelley@townofwinchester.org)

**Free books** for participants!

**Space is limited, so sign up today!**



Sponsored by the Department of Aging and Disability Services – State Unit on Aging, Torrington Area Health District & the Western Connecticut Area Agency on Aging. Generous support is also provided by the Connecticut Community Foundation.

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Western CT Area Agency on Aging

06-5310

## The Benefits of Practicing Compassion

By Deb Kaszas, MPH

**K**indness is more than behavior. The art of kindness and compassion involves a spirit of helpfulness, generosity, and consideration, doing so without expecting anything in return. Rather than viewing it exclusively as an action, think of kindness as a quality of being you can cultivate. Giving kindness often is simple, free and health-enhancing.

### GOOD FOR THE BODY

Kindness has been shown to increase self-esteem, empathy, and improve mood. It can decrease blood pressure and cortisol, a hormone directly correlated with stress levels. People who give of themselves in a balanced way also tend to be healthier and live longer.

Showing compassion can increase your sense of connectivity with others, decrease loneliness, combat low mood, and improve relationships. It also can be contagious, encouraging others to join in with their own generous deeds.

Looking for ways to show kindness can give you something to focus on, especially if you are anxious or stressed in certain social situations.

### GOOD FOR THE MIND

Physiologically, kindness can positively change your brain by boosting levels of serotonin and dopamine. These neurotransmitters produce feelings of satisfaction and well-being and cause the pleasure and reward centers in your brain to light up. Endorphins, your body's natural painkiller, also may be released when you show kindness.

### SELF-KINDNESS

When sharing kindness, it's not just how you treat other people — it's also about how you extend those same behaviors and intentions to yourself. I believe you can be kinder in your own self-talk and practice gratitude.

People are good at verbally beating themselves up which does not work as pep talk. Rather, negativity often



causes you to create a vicious cycle of regularly getting down on yourself. Think before you speak: if you wouldn't say it to your good neighbor, don't say it about yourself.

### TAKE ACTION!

Start your day with the question, "How can I practice kindness today?" For a homework assignment, I have invited some patients to pay attention and periodically document their evidence of kindness to others and especially to themselves during the day. This positive focus is like planting positive seeds in your mind garden. Where focus goes, energy flows. Here are some things you can consider doing to practice kindness and compassion:

- Donate clothes, food, or toys
- Volunteer for a local organization
- Organize or participate in a community cleanup event
- Buy a meal for someone who needs it
- Write a letter to someone who may be lonely
- Foster a pet
- Start a piggybank for a cause
- Brainstorm with friends or family on more ways you can practice kindness and compassion

In the words of Dalai Lama, "Be kind whenever possible. It is always possible."

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4917056/>

# FROM THE SENIOR MEDICARE PATROL



## Medicare 2 Billion Dollar Catheter Fraud!



The SMP is hearing reports of catheter kits showing up on beneficiaries' Medicare statements when they weren't ordered or necessary.

Be sure to report any claims that seem suspicious to the



SUPPORTED BY GRANT # H0990003 FROM ACL

Have you checked your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) recently? Are there charges for urinary catheters that you neither needed, ordered, nor received? If so, **you are one of the more than 450,000 beneficiaries whose Medicare cards have been compromised!** The huge increase in billing by unscrupulous Durable Medical Equipment (DME) suppliers has led to a estimated loss of **2 billion dollars, reportedly almost 1/5<sup>th</sup> of all Medicare spending!**

<https://www.nytimes.com/2024/02/09/health/medicare-billing-scam-catheters.html>

Medicare beneficiaries, family members and their caregivers are the eyes and ears preventing and reporting fraud. **What can you do to stop these kinds of frauds depleting the Medicare Trust Fund?**

**Call your local CT Area Agency on Aging (AAA)**

**at 1-800-994-9422 to report these activities. Consider becoming a volunteer at Senior Medicare Patrol (SMP).**



### What Can You Do to Stop DME Fraud?

- Be sure your doctor has assessed your condition and orders the durable medical equipment (DME) or supplies.
- Never sign a blank form from your health care provider or equipment supplier.
- Always read your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB). Look for charges for equipment you do not need or did not receive.
- Refuse and report any equipment or supplies offered for "free."



Senior Medicare Patrol (SMP) is a federal program providing information needed to **PROTECT** you from Medicare fraud, errors, or abuse, **DETECT** potential fraud, errors, or abuse, and **REPORT** your concerns.

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## "Missed the Medicare Advantage Deadline? Here's What's Next!"

Though the Medicare Enrollment Period ended on March 31<sup>st</sup>, 2024, you may still have options available to you. Wait until the next **Annual Enrollment Period**, which occurs from **October 15th to December 7th** each year to make the following changes:

- Join a new Medicare Advantage Plan (Part C) or Stand-alone Part D Prescription Drug Plan.
- Switch from Original Medicare to Medicare Advantage
- Return to Original Medicare from a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Prescription Drug Plan to another.

Utilize the **Special Enrollment Period (SEP)**: Certain qualifying life events may trigger a special enrollment period, allowing you to make changes to your coverage outside of the standard enrollment periods. During this SEP you could potentially enroll or make changes to your coverage without incurring a late enrollment penalty. These circumstances may include:

- Moving to a new area not serviced by your current Medicare plan.
- Losing existing coverage due to circumstances such as losing employer-sponsored insurance, Medicaid eligibility, or Medicare Advantage plan termination.
- Qualifying for additional assistance programs, such as Medicaid or the Medicare Savings Program.
- Gaining or losing eligibility for other types of health coverage.
- Becoming eligible for a Special Needs Plan (SNP) or Dual-Eligible SNP.
- Changes in residence to or from a skilled nursing facility or long-term care facility.
- Moving back to the U.S. after living abroad.

Review the Medicare guidelines to determine if you qualify for a Special Enrollment Period. You can also visit <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods> for an extended list of qualifying events.

If you were granted the **Medicare Savings Program (MSP)**, you have the flexibility to switch Medicare Advantage or Medicare Part D plans up to three times throughout the year, once per quarter.

The Medicare Savings Program is designed to help individuals with limited income and resources pay for Medicare premiums, deductibles, copayments, and coinsurance. By allowing beneficiaries enrolled in the MSP to switch plans once per quarter, Medicare aims to ensure that individuals can find the most suitable coverage for their healthcare needs. This flexibility allows MSP beneficiaries to explore different plan options, adjust their coverage as needed, and potentially find plans that offer better benefits or lower costs.

**BOTTOM LINE:** It is crucial to remain informed about your options and make decisions promptly to ensure your healthcare needs are met. It is important to note that there are potential downsides to enrolling late. Depending on your circumstances, such as having creditable coverage that allowed you to delay enrollment, you may incur late enrollment penalties for Medicare Part A, Part B, and/or Part D.

If you miss the Medicare Annual Enrollment Period and the Medicare Advantage Enrollment Period, there are still alternative options available to you. Take the opportunity to explore different enrollment periods, assess your coverage needs thoroughly, and seek assistance if needed. Staying informed and proactive will greatly simplify your Medicare experience.



**Remember that you don't have to navigate this alone. Reach out to us for complimentary, impartial, and confidential counseling services. The CHOICES department operates independently of any insurance company, ensuring that the information you receive is 100% unbiased. Call 203-757-5449 (option 4) to speak with a certified CHOICES counselor.**

*This article is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of 2 financial assistance awards totaling \$819,650 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.*

Sources: Medicare.gov: <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan> and Medicare Rights Center: <https://www.medicareriights.org/media-center/medicare-advantage-open-enrollment-period-ends-on-march-31>

Submitted by: Kiara Carchi

## 2024 CHOICES New Team Member Trainings

CHOICES, Connecticut's State Health Insurance Assistance Program (SHIP), is accepting applications for our **2024 New Team Member Trainings**.

CHOICES is part of a national network that offers free, confidential counseling, education, and assistance to Medicare beneficiaries, their caregivers, and the general public. CHOICES is administered by the Department of Aging and Disability Services State Unit on Aging in Partnership with Connecticut's five Area Agencies on Aging and the Center for Medicare Advocacy, Inc.

- ☐ CHOICES training is free for volunteers and \$125 for in-kind (paid) professionals.
- ☐ Training participants will complete an orientation session, 6 half days and 2 full days of training, sign a Memorandum of Understanding, and take an online certification exam.

**Training topics include** Medicare Parts A, B, C and D, Medigap, eligibility, coverage, costs, appeals, coordination of benefits, transitions from other insurance, and cost assistance programs for low-income beneficiaries, including MSP, LIS and Medicaid. Training manuals will be provided.

**Expectations of CHOICES Team Members:** willing to learn, compare and explain various Medicare options, provide enrollment assistance through the Medicare Plan Finder tool, assist low-to-modest income beneficiaries to apply for cost assistance programs, report your work monthly and attend quarterly update trainings. *Please note individuals who may have a conflict of interest such as insurance agents or brokers are unable to participate in the trainings.*

**To Register, Contact the AAA Regional Coordinator who serves your town:**

**Senior Resources Agency on Aging | Regional Coordinator: Laura Crews | [lcrews@seniorresourcesec.org](mailto:lcrews@seniorresourcesec.org) | Towns Served:** Ashford, Bozrah, Brooklyn, Canterbury, Chaplin, Chester, Clinton, Colchester, Columbia, Coventry, Cromwell, Deep River, Durham, East Haddam, East Hampton, East Lyme, Eastford, Essex, Franklin, Griswold, Groton, Haddam, Hampton, Killingly, Killingworth, Lebanon, Ledyard, Lisbon, Lyme, Mansfield, Middlefield, Middletown, Montville, New London, North Stonington, Norwich, Old Lyme, Old Saybrook, Plainfield, Pomfret, Portland, Preston, Putnam, Salem, Scotland, Sprague, Sterling, Stonington, Thompson, Union, Voluntown, Waterford, Westbrook, Willington, Windham and Woodstock.

**North Central Area Agency on Aging | Regional Coordinator: Urania Reyes | [urania.reyes@ncaaac.org](mailto:urania.reyes@ncaaac.org) | Towns Served:** Andover, Avon, Berlin, Bloomfield, Bolton, Bristol, Burlington, Canton, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hartland, Hebron, Manchester, Marlborough, New Britain, Newington, Plainville, Plymouth, Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Windsor and Windsor Locks.

**Agency on Aging of South Central CT | Regional Coordinator: Leslie Pruitt | [lpruitt@aoascc.org](mailto:lpruitt@aoascc.org) | Towns Served:** Ansonia, Bethany, Branford, Derby, East Haven, Guilford, Hamden, Madison, Milford, New Haven, North Branford, North Haven, Orange, Oxford, Seymour, Shelton, Wallingford, West Haven and Woodbridge.

**Southwestern CT Agency on Aging | Regional Coordinator: Katie Wheeler | [kwheeler@swcaa.org](mailto:kwheeler@swcaa.org) | Towns Served:** Bridgeport, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, Norwalk, Stamford, Stratford, Trumbull, Weston, Westport and Wilton.

**Western CT Area Agency on Aging | Regional Coordinator: Kiara Carchi | [kcarchi@wcaaa.org](mailto:kcarchi@wcaaa.org) | Towns Served:** Barkhamsted, Beacon Falls, Bethel, Bethlehem, Bridgewater, Brookfield, Canaan, Cheshire, Colebrook, Cornwall, Danbury, Goshen, Harwinton, Kent, Litchfield, Middlebury, Morris, Naugatuck, New Fairfield, New Hartford, New Milford, Newtown, Norfolk, North Canaan, Prospect, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Southbury, Thomaston, Torrington, Warren, Washington, Waterbury, Watertown, Winchester, Wolcott and Woodbury.

### 2024 TRAINING SESSIONS

#### Spring Training (virtual):

Orientation: April 23rd 9 am -12 pm  
 Training Dates: May 7th, 8th, 14th, 16th, 21st, 23rd, 9am—12pm  
 May 28th, 30th 9am-4pm  
**Application Deadline: April 9th, 2024**

#### Fall Training (virtual):

Orientation: September 3<sup>rd</sup>, 9am-12pm  
 Self-paced training: 9/4-9/27  
 Training dates: October 1<sup>st</sup>, 8<sup>th</sup> 9am-4pm  
**Application Deadline: August 20<sup>th</sup>, 2024**

If you would like to make a positive difference in the lives of Connecticut's Medicare beneficiaries, contact your CHOICES Regional Coordinator to begin the registration & screening process.

This project was supported, in part by grant number 905AP0056, 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.

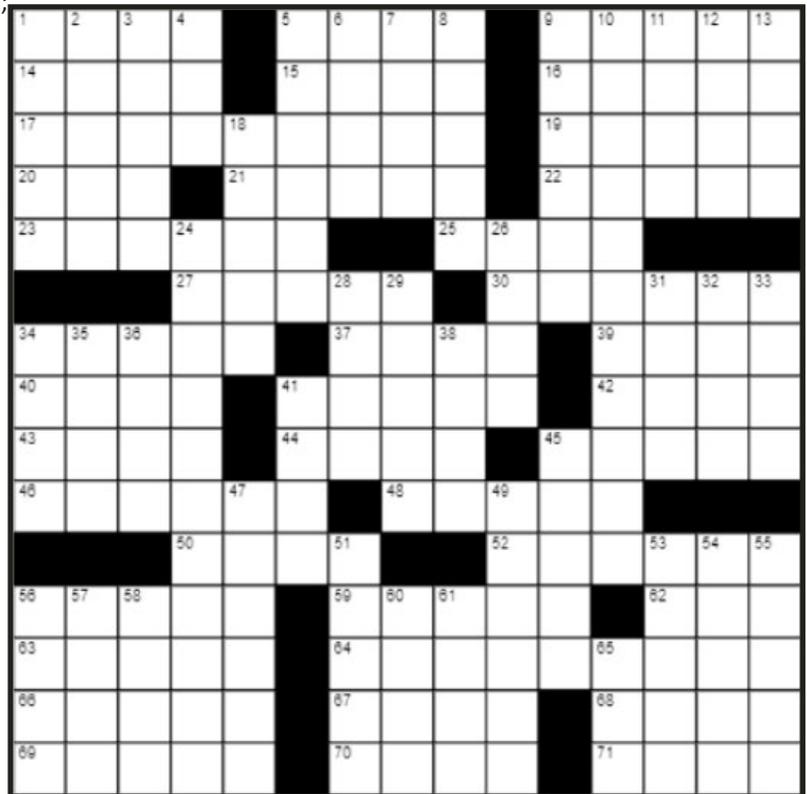
**ACROSS**

- 1- "Moby Dick" captain; 5- Tacks on; 9- In the company of;
- 14- Big name in pineapples; 15- Wrapped garment;
- 16- Recluse; 17- \*Pavlova's signature ballet creature;
- 19- Make amends; 20- Martinique, par exemple;
- 21- Fencing move; 22- Shakespeare's Kate, e.g.;
- 23- Security system part; 25- Aftermath;
- 27- Construction girder; 30- Rossini's "The \_\_\_ of Seville";
- 34- Winged; 37- Risotto base; 39- Strong wind;
- 40- Brewer's need; 41- Take the helm;
- 42- \_\_\_ podrida; 43- Longish skirt; 44- Place of bliss;
- 45- Like some renewable energy; 46- The "O" in Roy G. Biv;
- 48- Control, symbolically; 50- Olympian's quest;
- 52- Tool with an eye; 56- National Zoo favorite;
- 59- Egg-shaped; 62- Mythical bird;
- 63- More or less; 64- The birds in the starred entries, collectively;
- 66- Flinch; 67- Distinctive flair; 68- Eye layer;
- 69 - Feed the fire; 70- Extend credit; 71- Breather;

**Down**

- 1- \_\_\_ Ababa; 2- "Rules of Games" author;
- 3- Extraterrestrial; 4- London's Big \_\_\_;
- 5- Guarantee; 6- First light; 7- Party pooper; 8- Tendon;
- 9- "The Last Frontier" or "Seward's Folly";
- 10- \*Imaginary author of nursery rhymes;
- 11- \_\_\_ before: by a specific date; 12- Hawaii's state bird;
- 13- Got bigger; 18- Shakespeare's theater;
- 24- \*Easy mark; 26- Assist in crime; 28- Bone-dry; 29- Track specialist;
- 31- Event attended by Cinderella;
- 32- First name in jazz; 33- Caboose; 34- Magazine contents; 35- Lion's den; 36- "M\*A\*S\*H" star;
- 38- Traffic marker; 41- Citrus garnish; 45- Contemptuous look; 47- Col. Sanders facial feature;
- 49- Have in mind; 51- Wooden rod; 53- Took the wheel; 54- Home Depot rival; 55- Brilliance;
- 56- Furry feet; 57- Somewhat; 58- Unacceptable behavior; 60- Poet's valley; 61- \_\_\_ impasse: deadlocked;
- 65- Stole stuff?;

**"Birds of a Feather" by Allen Vaughan**



**SOLUTION ON PAGE 10**



**ALL HANDS IN VOLUNTEER TODAY!**

**CHOICES/SHIP VOLUNTEERS NEEDED**

Certified CHOICES Counselors provide free and unbiased information to help older adults and disabled persons navigate Medicare and understand their health insurance options.

Come join a fun, collaborative and supportive CHOICES team at WCAAA.

To learn more about CHOICES, please contact the CHOICES Regional Coordinator at Western CT Area Agency on Aging at:

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**WCAAA** Western Connecticut Area Agency on Aging  
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### MedlinePlus at a Glance

- Offers information on health topics, human genetics, medical tests, medications, dietary supplements, and healthy recipes.
- Sourced from about 500 selected organizations.
- Offers almost 22,000 links to authoritative health information in English and more than 13,000 links to information in Spanish.

In 2021, 418 million users viewed MedlinePlus more than 888 million times.

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Read about wellness issues and the symptoms, causes, treatment, and prevention of over 1,000 diseases, illnesses, and health conditions. Each health topic page links to information from NIH and other authoritative sources, as well as a PubMed® search. MedlinePlus uses a set of strict [selection criteria](#) to choose quality resources to include on our health topic pages.

#### [Medical Tests](#)

MedlinePlus has descriptions of nearly 300 medical tests used to screen for, diagnose, and guide the treatment of various health conditions. Each description includes what the test is used for, why a healthcare provider might order the test, how the test will feel, and what the results may mean.

#### [Genetics](#)

MedlinePlus Genetics offers information about more than 1,300 genetic conditions, 1,400 genes, each of the 23 pairs of human chromosomes, and mitochondrial DNA (mtDNA). MedlinePlus Genetics also includes an educational handbook called Help Me Understand Genetics, which explores topics in human genetics from the basics of DNA to genomic research and personalized medicine. [Learn more about MedlinePlus Genetics.](#)

#### [Medical Encyclopedia](#)

The Medical Encyclopedia from A.D.A.M includes an extensive library of medical images and videos, as well as more than 4,000 articles about diseases, tests, symptoms, injuries, and surgeries.

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Learn about prescription drugs, over-the-counter medicines, dietary supplements, and herbal remedies.

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The Natural Medicines Comprehensive Database Consumer Version, an evidence-based collection of information on alternative treatments, provides 100 monographs on herbs and supplements.

#### [Healthy Recipes](#)

Healthy recipes available from MedlinePlus use a variety of fruits and vegetables, fat-free or low-fat dairy, various proteins, and healthy oils. A complete Nutrition Facts label is included for each recipe.

**Source:** Learn more about MedlinePlus [Internet]. Bethesda (MD): National Library of Medicine (US); [updated 2022 Dec 5; cited 2024 March 8]. Available from <https://medlineplus.gov/about/general/aboutmedlineplus/>

**Submitted by:** Amanda Halle – WCAAA Staff

## ACROSS

1 – AHAB; 5– ADDS; 9 – AMONG; 14 – DOLE; 15– SARI; 16– LONER; 17 – DYINGSWAN; 19 – ATONE; 20 – ILE; 21 – LUNGE; 22 – SHREW; 23 – SENSOR; 25 – WAKE; 27 – IBEAM; 30 – BARBER; 34 – ALATE; 37– RICE; 39 – GALE; 40 – MALT; 41 – PILOT; 42 – OLLA; 43 – MIDI; 44 – EDEN; 45 – SOLAR; 46 – ORANGE; 48 – REINS; 50 – GOLD; 52– NEEDLE; 56– PANDA; 59– OVATE; 62– ROC; 63– ABOUT; 64– WATERFOWL; 66– WINCE; 67– ELAN; 68– UVEA; 69 - STOKE; 70– LEND; 71– REST;

## Down

1 – ADDIS; 2 – HOYLE; 3 – ALIEN 4 – ALIEN; 5 – ASSURE 6 – DAWN; 7 – DRAG; 8– SINEW;9 – ALASKA; 10– MOTHERGOOSE; 11– ONOR; 12– NENE; 13– GREW 18– GLOBE;24– SITTINGDUCK; 26– ABET 28– ARID; 29– MILER; 31– BALL; 32– ELLA; 33– REAR; 34– AMMO; 35– LAIR; 36- "ALDA; 38– CONE; 41– PEEL; 45– SNEER; 47– GOATEE; 49– INTEND; 51– DOWEL; 53– DROVE; 54– LOWES; 55– ECLAT; 56– PAWS; 57– ABIT; 58 - NONO; 60 - VALE; 61– ATAN; 65–FUR;

## MEDICARE: Updated 2024 Income Eligibility Guidelines Now Available

Need assistance paying your Medicare bills? The Medicare Savings Program may help.

The Medicare Savings Program (MSP) and the Extra Help/Low Income Subsidy program for prescription drugs are a state and federal benefit designed to help low-income Medicare beneficiaries pay for their Medicare out-of-pocket costs. In Connecticut, the program is administered through the Connecticut Department of Social Services (CTDSS).

### About the Program

The Medicare Savings Program pays for the monthly Medicare Part B premium which for 2024 is \$174.70 resulting in the potential annual savings of \$2000. Depending upon which level of the MSP program you qualify for (see chart below), the program may also cover deductibles, co-payments and co-insurance payments.

All individuals who qualify for the Medicare Savings Program are automatically eligible for the Extra Help/

Low Income Subsidy program (LIS) for prescription drugs. This means in 2024, you will not pay more than \$4.50 for a generic drug and \$11.20 for a brand-name drug. While many Medicare beneficiaries may pay less than these amounts for their drugs, they would not pay more. This is particularly valuable when it comes to the expensive brand name drugs. A benefit of the LIS program includes the ability to have a Special Enrollment Period which permits enrollees to switch prescription drug or Medicare Advantage plans quarterly except for the final quarter. In addition, one is not subject to a late enrollment penalty if one did not enroll in a prescription drug plan when they were first eligible. The program works with both Original Medicare and Medicare Advantage Plans. Note, LIS does not replace a prescription drug plan.

### How is Eligibility Determined?

Each state offers a Medicare Savings Program, but the eligibility guidelines vary by state. Some states require both an income and an asset limit. In Connecticut, only income, and not assets is considered for eligibility. Once enrolled in the program, participants are subject to an annual redetermination. The updated MSP income eligibility guidelines listed below are effective as of March 1, 2024.

To be eligible for the Medicare Savings Program, one must have Medicare Part A and fall within the gross income eligibility guidelines listed below. Some Medicare beneficiaries who are earning a wage may still be eligible due to an earned income calculation by the State. To answer any questions or apply to the program, contact a CHOICES Counselor at the Western CT Area Agency on Aging at 1-800-994-9422 or 1-203-757-5449.

Sources: CT State Department of Social Services: Chart titled, **INCOME LIMITS & STANDARDS FOR DSS BENEFIT PROGRAMS, March 1, 2024; National Council on Aging** <https://www.ncoa.org/article/what-are-medicare-savings-programs-msps>

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### CONTACT US

Western Connecticut Area Agency  
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