

Welcoming Our New Executive Director



The Western CT Area Agency on Aging, Inc. is pleased to announce the appointment of Spring Raymond as our new Executive Director. Spring has worked for the last four years as WCAAA's Finance Director and then as Interim Director. The Board of Directors appointed Spring to Executive Director in July 2023. Spring brings with her a strong accounting, finance, social service, and nonprofit management background. She has extensive experience in grant and contract management. WCAAA has hired a director with a demonstrated history of raising funds, through grants and individual contributions, who is skilled in organizational management, fundraising, and proposal writing. We believe, Spring will continue WCAAA's mission *to develop, manage and provide comprehensive services for seniors, caregivers, and individuals with disabilities through person-centered planning, to maintain their independence and quality of life.*

Spring has a bachelor's degree (BA) from Albertus Magnus College and a Master of Business Administration (MBA) in Business Administration and Management from the University of Hartford

- Judy Begley
Board of Director—President

Unlocking Opportunities: WCAAA Announces Open Grants Application Process

As we step into a new year, we are excited to announce the commencement of our grants application process. This initiative opens the door for organizations and individuals eager to make a meaningful impact in our community.

The Funding Landscape:

Nationally, Agencies on Aging, including WCAAA, receive federal funding through the Older Americans Act. Funding is designated to support social and nutrition services within specified service areas. The allocation of funds follows a Request for Proposal (RFP) process.

Federal Older Americans Act funds typically cover the period from October 1 through September 30. State funds, on the other hand, adhere to the state fiscal year, running from July 1 through June 30.

Stay Informed and Connected:

For further details or to be added to our "RFP email list," please contact Jose Carchi Maposito at mis@WCAAA.org or call 203-757-5449 ext.170. WCAAA is committed to fostering initiatives that enhance the well-being of our older adults. WE look forward to your applications.

Key Dates to Remember

- Application Posting Date:
January 12, 2024 online at WCAAA.org
- Application Deadlines:
 - Alzheimer's Aide Grants: March 4, 2024
 - Title-III Grants: March 18, 2024
- Review Process: Applications will be reviewed by the WCAAA Advisory Council and Review Committee, with the final decisions made by our Board of Directors.
- Grant Award Announcements:
 - Alzheimer's Aide grants: by June 30, 2024
 - Title-III Grants: by August 31, 2024

To get more information scan QR code below



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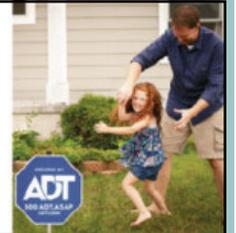


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2024 CHOICES New Team Member Trainings

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 programs for low-income beneficiaries, including MSP, LIS and Medicaid. Training manuals will be provided.

The expectations of CHOICES Team Members include a willingness to learn, compare and explain various Medicare options. An eagerness to aid older adults with enrollment. Willingness to help low-to-moderate income beneficiaries in applying for cost assistance programs. Agree to 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 training.*

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.

Training Dates 

Spring Training (virtual) :

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

Fall Training (virtual) :

Orientation:
 Sept, 3rd 9am - 12 pm
 Training Dates: Sept. 10th, 12th, 17th, 19th, 24th, 26th; 9am-12pm;
 October 1st & 3rd 9am - 4 pm
 Application

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

WESTERN CT AREA AGENCY ON AGING
 Regional Coordinator: Kiara Carchi - 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.

NORTH CENTRAL AREA AGENCY ON AGING
 Regional Coordinator: Urania Reyes - Urania.reyes@ncaaact.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
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
Towns Served: Bridgeport, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, Norwalk, Stamford, Stratford, Trumbull, Weston, Westport and Wilton.

SENIOR RESOURCES AGENCY ON AGING
 Regional Coordinator: Laura Crews - ljcrews@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.



CHOICES financial assistance provided by grant number 90SAP0056, is 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 free to express their findings and conclusions. Points of view or opinions do not, therefore, represent official Administration for Community Living policy.

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WCAAA Receives Grant From Connecticut Community Foundation

The Western Connecticut Area Agency on Aging is happy to announce that we received two grants to continue *Expanding Evidence-Based Health Programs in Waterbury* for a seventh year. The Connecticut Community Foundation awarded WCAAA \$43,010 for another year. This means we will be offering our suite of three different Live Well workshops—for Diabetes (in both English and Spanish), Chronic Conditions, or Chronic Pain—to older adults in Waterbury and beyond. These generous grants include volunteer leader stipends, books, exercise and relaxation CD's and gift cards for participants who complete a diabetes workshop.

Our diverse and dedicated cadre of Live Well Leaders kept up their momentum throughout the year, facilitating twenty five of the free, six-week workshops via telephone, Zoom and in-person. We had 15 Diabetes workshops, three for Chronic Conditions and seven for Chronic Pain. There were 134 participants and 108 completers, better than an 80% completion rate.

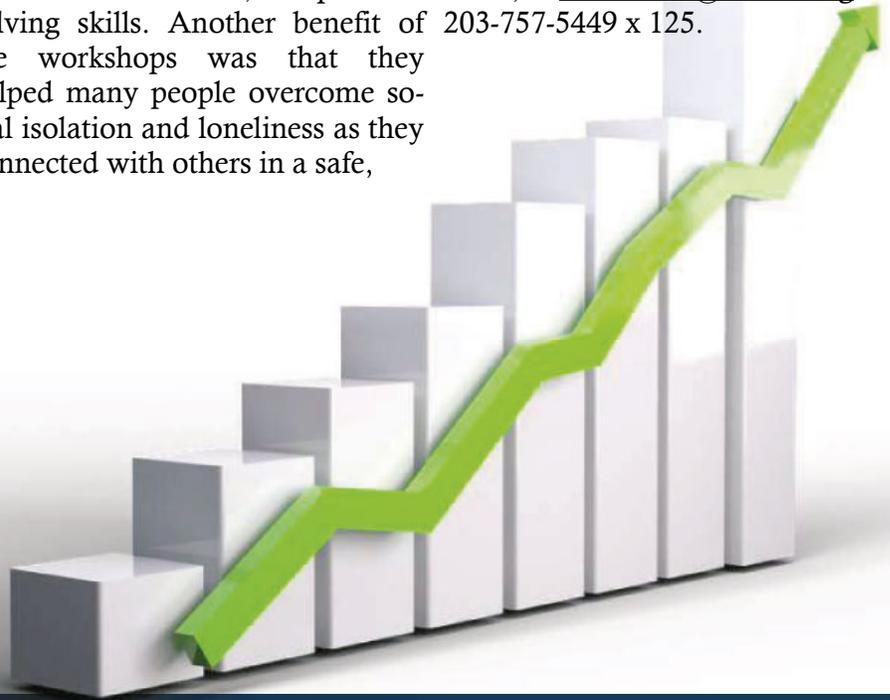
The average age of our participants are 70, and 80% are female. The average number of chronic conditions is five per person. Diabetes, chronic pain, arthritis, high cholesterol, and hypertension lead the list of conditions most frequently cited in the participant information surveys conducted before the first session begins.

In addition to workshops, Connecticut's five Live Well Regional Coordinators offered two virtual statewide Live Well Chronic Disease Self-Management Program (CDSMP) Leader Trainings in the spring and summer. They took place over thirteen 2.5-hour Zoom sessions, and we trained eighteen new leaders. In November, we trained nine new Chronic Pain leaders. There was a high demand for more trainings. Two additional CDSMP Leader Trainings we scheduled for January 2024, that quickly filled with others on a waiting list.

In workshop evaluations, participants expressed gratitude for the many new tools we taught them, including action plans, decision making, healthy eating, symptom management, stress reduction, communication skills, and problem solving skills. Another benefit of the workshops was that they helped many people overcome social isolation and loneliness as they connected with others in a safe,

non-judgmental way. Participants shared many things, quickly bonding as they learned that they are not alone with their chronic conditions, stress, pain, and difficult emotions. Throughout 2023, we will continue to collaborate with senior centers, faith communities, hospitals, clinics, housing sites, New Opportunities, the Greater Waterbury Health Partnership (GWHP), and the State Unit on Aging. We are very grateful to the Connecticut Community Foundation and the Waterbury Hospital Foundation for their generous support!

If you would like to learn some ways to get healthier in 2024, you're welcome to participate in one of our upcoming workshops! Please contact Debby Horowitz, Live Well Regional Coordinator, at dhorowitz@wcaaa.org or 203-757-5449 x 125.



Bring Me Back Home Program

The Alzheimer’s Association Connecticut Chapter is excited to announce the Bring Me Back Home (BMBH) program through the Connecticut State Police. Bring Me Back Home (BMBH) is a new registry for Connecticut residents which allows law enforcement access to information to assist in the recovery of missing or wandering persons. The provided information and photo, accessible through the COLLECT criminal justice and safety system, helps first responders and families reunite with individuals living with cognitive challenges, such as Dementia or Autism.



What is the Bring Me Back Program?

Bring Me Back Home (BMBH) is a new registry for Connecticut residents which allows law enforcement access to information to assist in the recovery of missing or wandering persons. The provided information and photo is accessible through the COLLECT criminal justice and safety system, helps first responders and families reunite with individuals living with cognitive challenges, such as dementia or autism. This information is confidential and secure and can only be accessed by law enforcement personnel in an emergency.

How does Bring Me Back Home Work?

A family member or guardian registers the person with cognitive challenges through the website or in person at your nearest police department. This information is then part of the statewide Bring Me Back Home registry. When the person wanders or is missing, individuals should call 9-1-1 IMMEDIATELY, and indicate that they are registered with the Bring Me Back Home program. Law enforcement officers will have access to confidential and secure information and respond appropriately.

How can we register?

To sign your loved one up for Bring Me Back Home, visit ct.gov/BMBH or scan the QR code.



Who is eligible?

All members of the community whose cognitive challenges may lead to confusion and disorientation, and who are at risk of wandering or getting lost.

Why is this important?

Wandering can be dangerous and life threatening. If not found within 24 hours, there is a much higher probability individuals may suffer serious injury or death.

According to the Alzheimer’s Association, six in ten people living with dementia will wander. Alzheimer’s disease, and other forms of dementia, can cause people to lose their ability to recognize familiar places and faces. This can happen at any stage of the disease and at any time of the day or night, this risk weighs heavily on caregivers and family.



Questions about dementia and wandering?

The Alzheimer’s Association Connecticut Chapter offers a 24/7 Helpline: **(800) 272-3900**, providing information and resources for all affected, or visit their website: alz.org/ct | alz.org/safety.

FROM THE SENIOR MEDICARE PATROL (SMP)



What YOU can do to prevent being scammed!



THAT "LOCAL" CALL MAY NOT BE LOCAL, OR SAFE.
Let unknown calls go to voicemail to prevent being scammed.

Be careful when calling places like Medicare. Some companies purchase phone numbers very close to official phone numbers in case you misdial. Make sure when you call places like Medicare, Social Security, or the IRS you confirm you are speaking to the official government agency. And even though a call coming in looks local, it might not be. Scammers "spoof" phone numbers to have a better chance at someone

answering. If you can, just let all calls you don't know go to voicemail. Then, return calls you trust. This is a great way to protect yourself from being scammed. ***Never, ever*** give out personal or confidential information to someone you do not know, or if you did not initiate the call.

Please call CT Area Agency on Aging at 1-800-994-9422 to report any of these activities.

Senior Medicare Patrol (SMP) provides information needed to **PROTECT** you from Medicare fraud, errors, or abuse; **DETECT** potential fraud, errors, or abuse; and **REPORT** your concerns.

4 Signs That It's a Scam

1. Scammers **PRETEND** to be from an organization you know.
2. Scammers say there's a **PROBLEM** or a **PRIZE**.
3. Scammers **PRESSURE** you to act immediately.
4. Scammers tell you to **PAY** in a specific way.

consumer.ftc.gov/articles/how-avoid-scam
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Saving Money On Prescriptions



Connecticut Medicare Beneficiaries Have Another Way to Save on Prescription Drugs A New Pharmacy Discount Card

This past October, Governor Lamont announced that Connecticut has joined Nevada, Oregon, and Washington in a multi-state not-for-profit pharmacy program. The program offers residents a pharmacy discount card called ArrayRx. The card saves up to 80% on certain generic drugs and 20% on certain brand name drugs. The card is free and there are no income or age restrictions. CT residents with an email address and physical address in CT, can apply for the card by going on-line to arrayrxcard.com.

The digital card is NOT a substitute for health or prescription drug insurance. The digital ArrayRx Discount Card may be used instead of insurance or Medicare if your insurance does not cover a medication. You can also use it when the digital ArrayRx Discount Card gets you a better price than your insurance or Medicare plan. ArrayRx Discount Card purchases do not count toward your deductible or out-of-pocket maximum. For more information about this new card program go to arrayrx.com to register and to see their list of frequently asked questions.

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Sources: Office of Governor Ned Lamont Press Release (October 2, 2023) *Governor Lamont and Comptroller Scanlon Announce Connecticut Residents Can Now Sign Up for Prescription Drug Discount Card*
CT Department of Social Services Publication No. 00-4 (rev. 3/23) arrayrxsolutions.com

As a reminder, Connecticut Medicare beneficiaries have the opportunity to apply to the Medicare Savings Program. This program is administered by the Connecticut Department of Social Services and determines eligibility based upon income only. See income guidelines below. If approved, the program provides low-income residents with assistance in paying their Medicare Part B premium, their prescription drugs by capping the cost of generic drugs at \$4.50 and brand-named drugs at \$11.20 and if eligible, can cover co-payments and co-insurance.

Generally, if your monthly income is at or below these levels	All MSP levels qualify you for Extra Help/Low Income Subsidy You may also qualify for...
\$2,564 single \$3,468 couple	QMB - This program is similar to a "Medigap" policy. It pays your Part B premium ⁽¹⁾ and all Medicare deductibles ⁽²⁾ and co-insurance ⁽³⁾ (1) Your Medicare Part B covers doctor costs, outpatient services and some preventive care. (2) The deductible is the amount you pay for medical services before Medicare or any other insurance begins to pay. The amount changes every year. (3) Co-insurance is the portion of Medicare-approved services that you are responsible for paying. (4) It protects you from being billed for any Medicare-covered services.
\$2,807 single \$3,797 couple	SLMB - This program pays for your Part B premium.
\$2,989 single \$4,043 couple	ALMB - This program pays for your Part B premium. This program is subject to available funding and is not available to individuals with Medicaid.

For more information about the Medicare Savings Program and how to apply, contact a CHOICES Counselor at the Western CT Area Agency on Aging at 1 800-994-9422 or 1 203-757-5449.



Submitted by WCAAA CHOICES staff: Amanda Halle

Empowering Impact: Celebrating our Dedicated Team and Volunteers

Our organization houses a committed team whose steadfast dedication profoundly impacts the lives of our senior consumers. The CHOICES (CT Health Insurance and Outreaching Department) Team, alongside dedicated volunteers, serves as a pillar of support and guidance, particularly during the critical Annual Medicare Open Enrollment period (October 15-December 7). This dedicated and certified team, equipped with collective proficiency and a compassionate approach, ensures clients make well-informed decisions; empowering them to make optimal choices tailored to their individual needs.

Their collaboration creates a web of support, simplifying coverage details and offering tailored guidance. Heartfelt feedback from consumers and volunteers underscores their impactful contributions, showcasing the meaningful connections and positive influence fostered by our team.

Here are a few excerpts that illustrate the impact:

From Consumers:

- ◆ "The CHOICES team went above and beyond to help me understand my options. Their patience, understanding, and professionalism made this process so much easier" (M. C. – Waterbury, CT).
- ◆ "The guidance and assistance provided by the team were crucial. They not only clarified complex details but also extended genuine care and support during a challenging time." (L. P. – Torrington, CT).
- ◆ "The volunteers' dedication and patience in helping me navigate healthcare options were remarkable. They made me feel empowered and supported throughout the process." (F. M. – Naugatuck, CT).
- ◆ "Thank you for helping me throughout the year, when I had questions regarding the MSP and Medigap Plans. Each person I spoke to in your office was very patient, helpful, and pleasant." (S.W. – Southbury).

From Our Volunteer: "After 38 years, I recently retired from a leadership position in the Human Resources field and sought opportunities to give back through volunteering. I am fortunate to have found an extraordinary volunteer opportunity as a Choices Counselor at the Western Connecticut Area Agency on Aging (WCAAA). As a first step, I attended training in August/September 2023, that provided a foundation of knowledge, for me to consult with Medicare and Medicaid eligible individuals, during the Open Enrollment Period from Oct15 through Dec 7. Next, I shadowed several of the certified counselors at the agency which provided some tremendous learnings, from how to navigate the internal processes of the agency, to the 'great patience' of the staff to answer any/all of my questions as a new team member. As a result, I told my 88-year old mother-in-law how impressed I am with her for navigating the complexity (much more complicated than I had ever expected ...based on my experience over the past five months) of the Medicare process for the past 23 years – basically without any assistance from myself or any member of her family. Bottom line – working as a volunteer can be extremely rewarding. In my initial 'Open Enrollment' process, I had the opportunity to engage with over 40 individuals, that resulted in several plan comparisons leading to 8 enrollments. Given the challenges that some of our customers are facing in their lives, simply listening to their questions, providing some plan options and enrolling in a new plan can make a huge difference. I find this work extremely rewarding and hope that others will consider joining the team in a volunteer capacity" (J. F. – Volunteering since September 2023).

In closing, as we acknowledge the exceptional efforts of our CHOICES team and volunteers, not only during a successful Medicare Open Enrollment Period, but throughout the year. We express our deepest gratitude. Their impact goes far beyond words, and for that, we are truly grateful.

"Unity is strength... when there is teamwork and collaboration, wonderful things can be achieved." - Mattie Stepanek

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 \$1,055,617, with 100 percent funding by ACL/HHS. Approximately 60% SHIP, 40% MIPPA. 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.

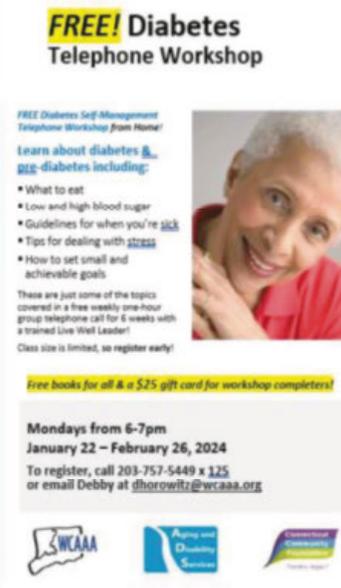
Submitted by: Kiara Carchi – WCAAA

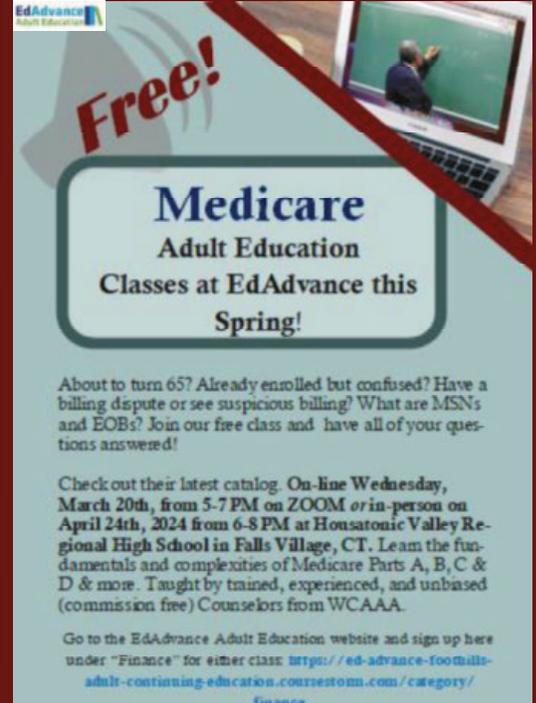
The Live Well Program



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Go to the EdAdvance Adult Education website and sign up here under "Finance" for either class: <https://ed-advance-foothills-adult-continuing-education.coursetom.com/category/finance>

Cost Saving Reminders for 2024

Medicare Advantage Open Enrollment Period – January 1 – March 31, 2024

During this period, Medicare beneficiaries who are enrolled in a Medicare Advantage plan may make ONE change:

- Switch to another Medicare Advantage plan or
- Switch to Original Medicare and consider enrolling in a prescription drug plan (Part D) if you don't have any other form of drug coverage and a Medigap/Supplemental plan to cover the 20% copayment if you don't have any other form of supplemental coverage.
- Change is effective the first day of the following month

NOTE: This enrollment period is not available to those currently on Original/Traditional Medicare.

\$35 Insulin Copays

Insulin for Medicare beneficiaries is now limited to \$35 for a one-month supply of insulin. This applies to insulin covered by your Prescription Drug Plan (Part D) or if you are on an insulin pump, covered under Part B.

\$0 Cost Sharing for Vaccines Recommended by the Advisory Committee on Immunization Practices (ACIP) include:

Vaccines Covered Under Part D

No copayments or deductibles for vaccines covered by your Part D plan including shingles and Respiratory syncytial virus (RSV) vaccines.

Vaccines Covered Under Part B

Medicare Part B covers vaccines and vaccine administration for:

- ◆ Flu
- ◆ Pneumonia
- ◆ Hepatitis B (for individuals at high and intermediate risk)
- ◆ COVID-19 + Boosters (this applies whether you are on Original Medicare or a Medicare Advantage Plan)
- ◆ Certain reasonable and necessary vaccines to treat an injury or exposure to a disease (example, tetanus shot)

\$0 Cost Sharing for COVID-19 Testing

Covid-19 testing is covered under Medicare B. This applies to those who are on Original Medicare and see a participating provider or if you are on a Medicare Advantage Plan and see an in-network provider.

Medicare Part A (Hospital Insurance)
Part A Premium 40+ work quarters (10 years or more) = \$0 30-39 work quarters (7.5-10 years) = \$278/month Fewer than 30 work quarters (less than 7.5 years) = \$505/month
Part A Deductible For each benefit period* = \$1,632 *A benefit period begins the day you start getting inpatient care. It ends when you haven't received inpatient hospital or skilled nursing facility care for 60 days in a row.
Hospital Co-insurance First 60 days of inpatient care for each benefit period = \$0 Days 61-90 for each benefit period = \$408/day Days 91-120 (lifetime reserve day**) = \$816 per day ** You have 60 lifetime reserve days that can only be used once. They are not renewable.
Skilled Nursing Facility Care (after three-day qualifying in-patient hospitalization stay) First 20 days of inpatient care for each benefit period = \$0 Days 21-100 for each benefit period = \$240/day
Medicare Part B (Medical Insurance)
Part B Premium Standard premium if your annual income is below \$103,000 (single)/\$206,000 (couple) = \$174.70/month NOTE: People with higher incomes pay a higher Part B premium.
Part B Deductible \$240/year (after deductible, Medicare pays 80% for Part B covered services)
Coinsurance 20% for most Part B covered services
Part D (Prescription Drug Coverage)
Part D Premium Premiums vary depending upon the Part D plan you are on. Based premium for 2024 = \$32.74 NOTE: People with higher incomes pay a higher Part B premium.
Part D Deductible Deductibles vary depending upon the Part D plan you are on. Maximum deductible = \$545/year NOTE: If you have extra help and/or on the Medicare Savings Program, you will have no deductible.

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Sources: Medicare.gov; *Your Guide to Medicare Costs in 2024: A Medicare Interactive*, Medicare Rights Center, 2024; <https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Vaccines-Part-D-Factsheet-ICN908764.pdf>

Submitted by: Amanda Halle

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