# ZWCAAA INSIDER

Western Connecticut Area Agency on Aging



Celebrating 25 Years of the



Preventing Medicare Fraud SUPPORTED BY GRANT # 90MPRC0002 FROM AC

MEDICARE FRAUD PREVENTION **WEEK STARTS!** Continue on page 6

The WCAAA office will be closed on the following days: June 20th, 2022 - Juneteenth Freedom Day and July 4th, 2022 - USA Independence Day



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#### FOREVER IN OUR HEARTS

#### JEFFREY PATRICK

March 23, 1958—March 19, 2022

God is our refuge and strength, an ever-present help in trouble. Psalm 46:1



We are sad to announce the passing of our beloved colleague; Jeffrey Patrick. His friendship, kind heart, and smile will be missed by all of us.

ATERBURY- Jeffrey Patrick, age 63, of Waterbury, passed away unexpectedly on Saturday March 19th 2022 at St. Mary's Hospital. He was the be-loved friend of Pamela Gallagher. Jeff was born in Indianapolis, IN on March 23, 1958 the son of Beverly (Marlin) Patrick of Indianapolis and the late Joseph Patrick. He worked for many years as a civil engineer working on bridges and many other construction projects throughout Florida.

At the time of his passing Jeff was employed by the Western Connecticut Area Agency on Aging, primarily as a CHOICES Counselor but was knowledgeable with every aspect of his job, as well as others. Jeff was always there to lend a hand. Jeff will be sorely missed by his coworkers and friends. Jeff loved the great

outdoors and in his y was a marathon runner. He loved cooking and all kinds of sports especially car racing as he said "Being from Indianapolis it was in his blood".

his memory, and honor his legacy besides his girlfriend Pamela of Waterbury, and his mother, Beverly, he leaves a brother Jamie Patrick of Indiana.



effrey wore many hats at WCAAA. He was the first person to greet you at WCAAA and always left a lasting impression. He was the to-go to person for many; for staff and consumers. Our callers appreciated Jeffrey so much they would specifically ask for him; not only for his knowledge, but for his professionalism and charismatic spirit when handling calls.

Everyday, at the end of your schedule and as you would be leaving the office door, Jeff would always say to you: "thanks for all your help today"

His absence will surely be felt at WCAAA.

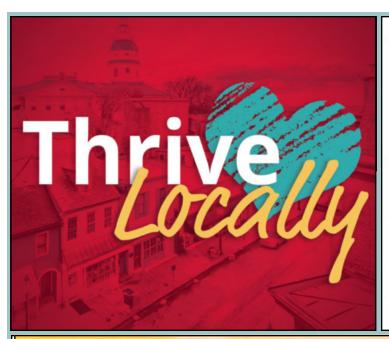
Carol Damelio - WCAAA Staff

effrey would leave our offices on the dot everyday at four o'clock without fail ... and only because he did not want to miss catching the local bus which was about a fifteen to twenty minute walk down the street and around a tree lined corner. My hours weren't as fixed as his, and I seldom leave exactly at any fixed time. But one day I did and it was a very heavy rainv downpour. I stopped and gave him a ride ... not to his home but to a local market. And that is when I really began getting to know Jeffrey Patrick. Carol and Judith were later to give Jeffrey rides on a more regular basis ... and I know he absolutely loved them for it. When COVID-19 struck, he moved to the front desk, and during breaks we'd speak of architecture, Indiana, Florida, baking, and events of the day. Mostly though we'd talk about what we enjoyed the most ... helping everyone who called or walked into WCAAA with their unique or confusing question or problem. He absolutely loved helping those who did not know where to turn or what questions needed to be answered. That joy of what we do and the dedication to our work at WCAAA was the essence of Jeffrey and reflected the soul of our agency. His heart was great ... and he was loved by many. The very day he left us we'd just closed a difficult case. When we now leave at the end of the day ... especially if it's rainy and



around four
o'clock ... many of
us still see him
walking and about
to turn that treelined corner near
the bus stop."

Audrey Cole - WCAAA Staff



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RSVP LIVE WELI





Live Well is an evidence based self-management workshop developed at Stanford University. This Program is supported by funds made available for the Centers for Disease Control and Prevention, Office of State, Tribal, Local and Territorial Support under grant DP13-105. Generous support is also provided by the Connecticut Community Foundation





Sponsored by the Western Connecticut Area Agency on Aging,
Connecticut State Unit on Aging &
Connecticut Department of Public
Health. Generous support is also
provided by the Connecticut Community Foundation.

# FREE! Diabetes Telephone Workshop

FREE Diabetes Self-Management Telephone Workshop from Home!

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What to eat | Low and high blood sugar Guidelines for when you're sick | Tips for dealing with stress | How to set small and achievable goals

These are just some of the topics covered in a free weekly one-hour group telephone call for 6 weeks with a trained Live Well Leader!

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Tuesdays from 6-7pm June 7 – July 12, 2022

To register, call 203-757-5449 x 125 or email Debby at dhorowitz@wcaaa.org







Take Control
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Class size is limited, so register early!

#### Diabetes Es su vida: Vívala Bien!

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#### Clases de Manejo Personal de la Diabetes

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i\$25 Tarjetas de Regalo para las personas que completan las clases!

¡Aprenda información esencial que le ayudará a mejorar su salud!







Sponsored by the State Unit on Aging, Connecticut Department of Public Health and Western Connecticut Area Agency on Aging. Generous support is also provided by the Connecticut Community Foundation.



Jueves 9 de junio al 14 de Julio 2022
De 10am– 11am
POR TELEFONO
Para más información o para registrarse, llame
Marinel al
203-757-5449 x
103 o
mgonzalez
@wcaaa.org

#### FROM THE SENIOR MEDICARE PATROL (SMP)



une 2022 marks the 25th anniversary of the Senior Medicare Patrol (SMP) Program and to commemorate this event the SMP is creating a national week focused on Medicare fraud prevention.

REMEMBER: The most effective way to stop fraud from occurring is to prevent it in the first place. Educating yourself and your loved ones on how to prevent Medicare fraud, errors, and abuse is the best place to start.



Has your doctor or a skilled nursing facility been denied prior authorization or payment by the private Medicare Advantage insurance plan you're enrolled in?



study released on April 27<sup>th</sup>, 2022 by the Office of Inspector General (OIG) in the U.S. Department of Health and Human Services addresses incentives private Medicare Advantage Organizations (MAOs) may have to deny beneficiary access or payments in an attempt to increase their corporate profits. MAO's issue millions of denials each year, a

attempt to increase their corporate profits. MAO's issue millions of denials each year, and the Centers for Medicare and Medicaid Services (CMS) annual audits have shown persistent problems related to these denial of services or payments. The report stated that MAOs refused to pay about 1.5 million legitimate claims in 2019, sometimes even ignoring their own prior authorizations and which also clearly met legitimate original/traditional Medicare coverage rules!

The three most prominent service denials were for MRIs, stays in post-acute facilities, and injections.

This kind of delayed care can both seriously impact a person's overall health and unduly burden their doctors with heavy administrative costs.

A separate 2018 CMS report found that MAOs overturned 75% of these initial denials on appeal! Unfortunately too many beneficiaries, family members or health providers simply give up and do not file an appeal. Surveys of physicians also found that excessive authorization demands, documentation, and appeals caused serious harm if medically necessary care is delayed in an attempt to increase corporate MAO profits. Trained medical professionals should be making these life-altering decisions ... not intermediaries, third parties, or "care managers" who are more concerned with their companies' bottom line ... than the quality of a patient's care.

Over this past year, Senior Medicare Patrol (SMP) here at WCAAA has been receiving more and more complaints of denial of care by these private MAOs ... and overriding the advice of a beneficiaries' physician. All Medicare beneficiaries, whether in original/traditional Medicare or a MAO ... are entitled to timely access of evidence-based health care.

Please call SMP to report if you have been subject to repeated or questionable denials, so we may report this inappropriate and unconscionable behavior to Medicare and the office of the OIG. (203) 757-5449 or 1-800-944-9492.

Submitted by: Audrey Cole, WCAAA staff Sources: https://oig.hhs.gov/oei/reports/OEI-09-18-00260.pdf https://www.nytimes.com/2022/04/28/health/medicare-advantage-plans-report.html

#### Medicare Savings Program Benefit Needs to be Renewed Each Year



n the previous issue of this newsletter we reviewed the new income eligibility guidelines for the Medicare Savings Program (MSP).

These income guidelines are published each March by the CT Department of Social Services (CT-DSS) and remain in effect until the following March (see current income guidelines.)

Generally, if your monthly income Is at or below these levels	You may qualify for
\$ 2,390 single \$ 3,220 couple	QMB - This program is similar to a "Medigap" policy. It pays your Part B premium <sup>(1)</sup> and <u>all</u> Medicare deductibles <sup>(2)</sup> and co-insurance. <sup>(3)</sup>
	(1) Part B = \$170.10 in 2022. (This amount may increase in January of each year.)  (2) The deductible is the amount that you pay for medical services before Medicare or any other insurance begins to pay. The amount changes January 1 every year.  (3) Co-insurance is the portion of Medicare approved services that you are responsible to pay. This is usually 20% of the approved Medicare charge, up to the Medicaid approved rate.
\$ 2,617 single \$ 3,525 couple	SLMB - This program pays for your Part B premium only (\$170.10/month).
\$ 2,786 single \$ 3,754 couple	ALMB - This program pays for your Part B premium only (\$170.10/mo.). This program is subject to available program funding. You are not eligible for this program if you receive Medicaid.

#### REMINDER...

The Medicare Savings Program pays for the Part B Premium which is currently \$170.10 per

month and gives you extra help paying for prescription drugs by capping the cost of generic drugs at \$3.95 and brand-name drugs at \$9.85.

\*\*\*\*\*If you qualify for the Qualified Medicare Beneficiary (QMB) level of the program you can receive additional benefits such as coverage of late enrollment penalties for Parts A and B, Part A premium and cost sharing ex-

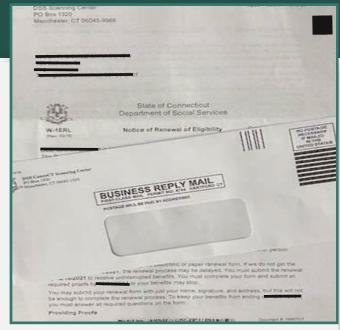
penses as long as your provider accepts Original Medicare or, in the case of a Medicare Advantage plan, is in the plan's network of providers.\*\*\*

hose who are eligible for the Medicare Savings Program **must reapply each year.** 

This process is called recertification. All participants in the MSP will receive a recertification letter from the CT Department of Social Services close to their one-year anniversary of being on the program. The letter will notify the beneficiary that they are either automatically renewed, also called a passive renewal, or will be asked to submit a renewal application and in some cases, provide additional paperwork such as proof of income.

To ensure there is no gap in your coverage we recommend you do the following.

If you have not received a notice from the CT-DSS reminding you to renew or if you have questions about the notice you received, contact the CHOICES Department at the Western CT Area Agency on Aging at 1-800-994-9422.



This project was supported, in part by grant numbers 90SAPG0068, 2003CTMIAA and 2003CTMISH from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

Submitted by: Amanda Halle - WCAAA Staff
Sources: State Health Insurance Assistance Program National Technical
Assistance Center. May 2022 Medicare Minute - Medicare Savings Programs | CT Department of Social Services Publication No. 00-4 (Rev. 3-22)
brochure, The Medicare Savings Program - You Can Save the Cost of Your
Medicare Premium Every Month

#### NEW POSITION TO THE WCAAA, AND A NEW RESOURCE FOR YOU



ecently the five area agencies applied for American Rescue Plan Act funding (ARPA) and have elected to start a pilot program of service navigators. Each AAA will have a service navigator to serve the towns and cities in their region; The service navigator will help clients through application assistance, benefits counseling, and short-term support.

The Service Navigator selected for the Northwest region is Paola Vargas, MSW. For the past three years, Paola has worked at the WCAAA as the BRASS Information and Benefits Specialist along with being a CHOICES counselor. Paola is very excited to expand her knowledge and use it to better assist the older adult population in the Northwest CT region.

#### **Granting Senior Wishes in Connecticut**

#### **Eligibility Guidelines**

The applicant must be at least 65 years & have annual income not exceeding \$31,692, for an individual, or \$42,864 for a couple.

Recipients must be cognitively, emotionally and physically able to experience the wish, & unable to fulfill the wish on their own, or with family assistance. They also consider an applicant's veteran status.

Senior Wishes CT grants wishes in the \$300 range.

Some of the wishes they've granted are appliances, electronic devices, car and home repairs, holiday gifts for grandchildren, air conditioners, & medical expenses for things not otherwise covered by Medicare (ramps, therapeutic shoes, etc).

This is a volunteerpowered organization,
with every dollar donated going to fulfilling the wishes
of seniors in
need.



Senior Wishes CT believes that a thriving senior population is an important part of a strong community. To that end, the organization grants wishes to low-income seniors in CT, to bring relief and joy to their lives. If you, or an older person you know who is 65 or older, have a wish that will significantly impact life and bring happiness, they want to know about it.

The two women behind this effort are Traci O'Brien & Christine Brown. Together their goal is to improve the lives of seniors in need, one wish at a time. Traci & Christine answer to a Board of Directors, which helps makes decisions about wishes.

Senior Wishes CT is a 501c3 nonprofit organization. Donations from the public help make Senior Wishes come true. Donations are tax deductible, as allowed by law. & can be made at their website.

**Submitted by:** Deb Kaszas – WCAAA Staff **Source**: https://www.wfsb.com/2022/02/16/bright-spot-senior-wishes-ct/ & https://seniorwishesct.org

The application to apply for a wish is at their website, <a href="https://seniorwishesct.org">https://seniorwishesct.org</a>

The application can be typed right at the website, or a word document can be uploaded.

For those without computers, their phone number is 203-214-2466.



I can't tell you the feeling of being able to go into someone's home with a gift where there's nothing expected in <u>return.</u>

-Senior Wishes CT Co-Founder Christine Brown









#### **CHOICES, Connecticut's State Health Insurance Assistance** Program (SHIP) is accepting applications for our 2022 New **Team Member Training Sessions.**

#### CHOICES is part

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

CHOICES New Team Member Trainings are free for volunteers and \$125 for in-kind (paid) professionals. Training participants will complete an orientation session, 5 full days of training, sign the CHOICES 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.

CHOICES Team Member roles include Counselor, Open Counselor, Enrollment Information Distributor, Administrative Support, Exhibitor, and Presenter. If you would like to make a positive difference in the lives of Connecticut's Medicare beneficiaries, contact your CHOICES Regional Coordinator. Individuals who may have a conflict of interest such as insurance agents or brokers are unable to participate in the trainings. \*\*Registration, Screening and Approval by Regional Coordinator Required to Attend Training\*\*

#### Senior Resources Agency on Aging Agency on Aging of South

Central CT (AoASCC)

\*Sessions are Virtual

#### ORIENTATION: Aug 30, 9am-12pm

TRAINING DATES: Sept 13, 15, 20, 22, and 27: 9am-4pm

#### CONTACTS:

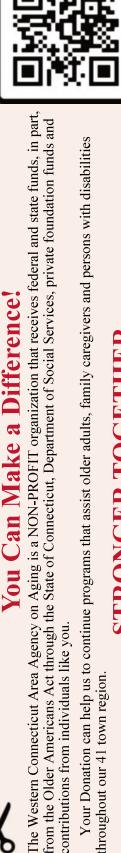
Laura Crews (Senior Resources) 860-887-3561 ljcrews@seniorresource sec.org

Leslie Pruitt (AoASCC) 203-785-8533 x3165 lpruitt@aoascc.org

This project was supported, in part by grant number 90SAPG0068,

2103CTMIAA and 2103CTMISH from the U.S. Administration for Community Living, Department of Health and Human Services, Wash-ington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions.

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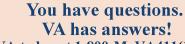








COVID-19 INFORMATION
Frequently asked questions and live assistance for COVID-related questions



Call VA today at 1-800-MyVA411(1-800-698-2411). The number to call when you don't know who to call.

You only need to remember **one number** for information on VA care, benefits, and services or to speak to a live agent for assistance!

1-800-MyVA411 serves all members of the Veteran and service member community seeking information or assistance.

#### Call for helpful information on:

- \* COVID-19 general information and updates
- \* Health care eligibility and enrollment
- \* VA benefits, such as disability, compensation & pension, education programs, caregiver support, insurance, home loans, & burial headstones and markers, among others
- \* The nearest VA medical centers, benefits offices, or cemeteries to Veterans
- \* Directory assistance and connection to all VA contact centers and VA Medical Centers
- \* Technical support for <u>VA.gov</u>
- \* Debt and payment options
- \* Immediate transfer to the Veterans Crisis Line or the National Call Center for Homeless Veterans

Will I be able to speak to a live agent? Yes! When you call 1-800-MyVA411 and press 0, you will reach a live agent for immediate assistance or connection to the right VA experts.

SOURCES: 1-800-MYVA411: https://blogs.va.gov/VAntage/82379/1-800-myva411/ Author: Kiran Dhillon.

# Using VA Virtual Health Tools for COVID-19 Prevention and Response

**COVID-19 CAUSING YOU CONCERN?** VA Virtual Tools Are Always an Option. With VA's virtual care tools, you can continue to access high quality VA care safely from home.

- Get COVID-19 Test Results/Vaccine Records Online
  - Veteran Resources for COVID-19
- Using Remote Patient Monitoring-Home Telehealth for COVID-19 Care
  - Annie Messages Can Advise you About COVID-19 and Help you Cope During the Pandemic
  - Get a My HealthVet Premium Account Online to Access VA
     Care from Home
    - VA Prescription Refills and COVID-19

**Video or Telephone Appointments:** 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. Visit *mobile.va.gov/app/va-video-connect.* 

**Rx Refills:** Request prescription refills / order / 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. Visit **va.gov/find-locations** for contact information d operating hours for your VA facility.



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

**Sources**: VA Virtual Tools: https://connectedcare.va.gov/whats-new/technology/protect-yourself-covid-19-va-virtual-tools

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Western CT Area Agency on Aging

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#### **WCAAA INSIDER**

#### **WCAAA Mission Statement**

The mission of the Western Connecticut Area Agency on Aging, Inc., is to develop, manage and provide comprehensive services for seniors, caregivers and individuals with disabilities through person-centered planning in order to maintain their independence and quality of life.

#### **DISCLAIMER:**

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#### **CONTACT:**

For questions, comments or suggestions, feel free to call us at:

203-757-5449 or

1-800-994-9422.

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

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

#### 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.