



WCAAA

INSIDER

Western Connecticut Area Agency on Aging

FEB - MARCH 2023

HOW DOES THE INCREASE IN THE COST-OF-LIVING ADJUSTMENT (COLA) AFFECT MY ELIGIBILITY FOR THE MEDICARE SAVINGS PROGRAM?

Earlier this year, Social Security announced the 8.7% increase in the Cost-of-Living Adjustment (COLA) and the Medicare Part B monthly premium decreasing to \$164.90. While this is welcome news to many adults on Medicare, those individuals on the Medicare Savings Program (MSP) which bases eligibility on income, including one’s monthly Social Security income, may be concerned that the COLA increase makes them no longer eligible for the MSP program due to the increase in their income. As a reminder, the Medicare Savings Program covers the Medicare Part B premium, helps pay for prescription drugs and in some instances covers deductibles and co-payments.

REMEMBER

If you have questions about the Medicare Savings Program or feel you have been incorrectly removed from the program during this transition period based upon the COLA increase or have been denied approval because CTDSS used your income based upon the updated COLA, please contact a CHOICES Counselor at the Western CT Area Agency on Aging at 1-203.757.5449 or 1-800-994-9422.

Each state determines their own income eligibility guidelines for the Medicare Savings Program using the annual Federal Poverty Level (FPL) announced in January 2023 and becomes effective at the end of February. Due to the different effective dates of COLA and the Federal Poverty Level, Medicaid established a policy called the “transition period” which is between January 1 – March 1 each year. What this means is the CT Department of Social Services (CTDSS), who determines eligibility for the Medicare Savings Program, should not count the COLA increase when determining eligibility during this transition period. This policy applies to those who are currently on the Medicare Savings Program (MSP) or applying to the program. Once the income eligibility guidelines are announced and become effective March 1, beneficiaries will be able to review their income to determine if they continue to qualify for the Medicare Savings Program.

This project was supported, in part by grant numbers 90SAPG0068, 2203CTMIAA and 2203CTMISH 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: Social Security Announces 8.7 Percent Benefit Increase for 2023, Social Security Administration Press Release dated: October 13, 2022, <https://www.ssa.gov/news/press/releases/2022/#10-2022-2>

2023 SSA Cost of Living Adjustment, Hold Harmless, and MSP Disregard (email 12-19-2022), CT State Unit on Aging and Disability, Hartford, CT and Office of Healthcare Information and Counseling, Administration for Community Living, Division of the Department of Health and Human Services, Washington, DC.



WCAAA Office will be closed on 2/20/2023 in observance of President's Day



WWW.WCAAA.ORG
203-757-5449
INFO@WCAAA.ORG

SUPPORT OUR ADVERTISERS!

NEVER MISS OUR NEWSLETTER!

SUBSCRIBE

Have our newsletter emailed to you every week.



Visit www.mycommunityonline.com

Skilled Nursing and Rehabilitation

A Holistic Approach to Care and Living

- 🏠 Outpatient rehabilitation day and evening appointments
- 🏠 Low rehospitalization rates and close to NYC
- 🏠 Hospice and palliative care
- 🏠 Wound care specialists on site
- 🏠 Physical, occupational and speech therapist
- 🏠 Medicare and Medicaid accepted



17 Cobble Road, Salisbury, CT
(860) 435-9851
www.noblehorizons.org



Senior Living Rehabilitation Skilled Nursing Memory Care

WE'RE HIRING!

AD SALES EXECUTIVES



BE YOURSELF.
BRING YOUR PASSION.
WORK WITH PURPOSE.

- Paid training
- Some travel
- Work-life balance
- Full-Time with benefits
- Serve your community



Contact us at careers@4lpi.com or www.4lpi.com/careers

FREE AD DESIGN

with purchase of this space

CALL 800-477-4574

ADT-Monitored Home Security

Get 24-Hour Protection From a Name You Can Trust

- Burglary
- Flood Detection
- Fire Safety
- Carbon Monoxide



Authorized Provider

SafeStreets

833-287-3502

MICHAEL BRODERICK III

ATTORNEY AT LAW

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

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

SOUTHMAYD HOME, INC.

A Family-Like Residence for Independent Women Over 60

All Inclusive Private Rooms starting at \$1,800/month

Short-Term & Trial Stays \$75/day

Call for a Tour Today! 203-754-0560

250 Columbia Blvd. Waterbury, CT
WWW.SOUTHMAYD.COM



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

Western CT Area Agency on Aging

06-5310

FY2024 Request for Proposal

Western CT Area Agency on Aging will post applications for Federal Fiscal Year and State Fiscal Year 2024 on our website by January 13, 2023. Applications are due in our office by mid-March and will then be reviewed by the Grants Manager, WCAAA Review Committee and Advisory Council. Final Decisions will be made by our Board of Directors and will be announced by June and August of 2023 for the Alzheimer's Aide Grants and Title-III Grants respectively.

Our Finance Director and Grants Manager will also host an online event on February 10, 2023, for applicants who need guidance, assistance, or have general questions about the application. To register for this online event, or for any other inquiries, please email us at Mis@wcaaa.org.

Website: wcaaa.org/grants-contracts

Title-III Grants

FFY2024: October 1, 2023 - September 30, 2024

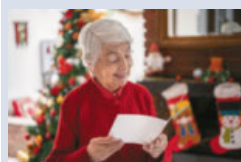
Application Deadline: March 13, 2023 - 4:00p.m. (no extensions)

Alzheimer's Aide Grants

SFY2024: July 1, 2023 - June 30, 2024

Application Deadline: March 6, 2023 - 4p.m. (no extensions)

BRINGING SMILES TO OUR COMMUNITY

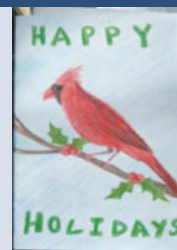


This article is really a BIG THANK YOU to a whole bunch of Boy Scouts and Girl Scouts around Western Connecticut, who came through for our seniors in housing, with creativity and LOVE.

This time of year can be joyous, for sure, but less so if you are isolated with little support. A handmade card from a child can be a real treasure to receive, so I sent out a plea to scout troops in the area, asking if they could please make holiday cards for seniors, to be distributed in elderly and disabled housing. At first there was a trickle of interest in participating, but it soon became a flood! Each day I had interest from another group, enthusiastic for sending cards to brighten someone's day. In all, I was thrilled to receive over 700 cards! These were distributed at affordable housing sites in Naugatuck, Winsted, Southbury, Cheshire and Watertown, spreading joy with drawings, stickers, paper snowflakes and handwritten messages of good cheer. Folks were overjoyed to receive them. Heartfelt thanks to Boy Scout groups 41, 870, 370 and 198, as well as Girl Scout groups 64043, 64044, 63202, 64659, 63203, 64567 and 64141, as well as Cross Street School's art classes. These groups represent fabulous kids in Naugatuck, Prospect, Beacon Falls, Newtown, Cheshire and Middlebury. Thank you very much for your kindness.

Next year I plan to involve even more scout groups, hoping to widen the distribution to over 1,000 seniors!

Submitted by: Deb Kaszas - WCAAA Staff



WCAAA RECEIVES GRANT FROM CONNECTICUT COMMUNITY FOUNDATION



The Western Connecticut Area Agency on Aging is happy to announce that we received a grant of \$37,500 from the Connecticut Community Foundation to continue *Expanding Evidence-Based Health Programs in Waterbury* for a sixth year. We will again be offering our suite of three different workshops—Live Well with Diabetes (in both English and Spanish), Live Well with Chronic Conditions and Live Well with Chronic Pain—to older adults in Waterbury and beyond. This generous grant includes 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 2022, facilitating 24 of the free six-week workshops. They were all done as small group phone workshops with 4-6 participants and one leader using WCAAA's toll free conference call line. Next year, in addition to phone workshops, we plan to offer some Zoom workshops, too. We hope to return to in-person workshops sometime in the future.

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 Foundation for their continued generous support!

If you would like to learn some ways to get healthier in 2023, 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.



THRIVE
LOCALLY

LET'S GROW YOUR BUSINESS

Advertise in our Newsletter!

CONTACT ME
Bill Humphreys

bhumphreys@lpicommunities.com

(800) 477-4574 x6634

SUPPORT OUR ADVERTISERS!



**SUPPORT THE
ADVERTISERS**
that Support our
Community!



TRANSPORTATION UPDATE

For clients seeking transportation in Western Region, please contact the Kennedy Collective (Pat Manzi) at (203) 365 8522 x 2046.

SIGNING UP FOR MEDICARE

Follow the steps below if you need to actively enroll in Medicare. If you decide to enroll in Medicare during your Initial Enrollment Period, you can sign up for Parts A and/or B by:

- ◇ Visiting your local Social Security office
- ◇ Calling Social Security at 800-772-1213
- ◇ Mailing a signed and dated letter to Social Security that includes your name, Social Security number, and the date you would like to be enrolled in Medicare
- ◇ Or, by applying online at www.ssa.gov
- ◇ If you are eligible for Railroad Retirement benefits, enroll in Medicare by calling the Railroad Retirement Board (RRB) or contacting your local RRB field office.
- ◇ Keep proof of when you tried to enroll in Medicare, to protect yourself from incurring a Part B premium penalty if your application is lost.
- ◇ Take down the names of any representatives you speak to, along with the time and date of the conversation.
- ◇ If you enroll through the mail, use certified mail, and request a return receipt.
- ◇ If you enroll at your local Social Security office, ask for a written receipt.
- ◇ If you apply online, print out and save your confirmation page.

Submitted by: Carlyn Mueller, WCAAA - Staff

Source: <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/original-medicare-enrollment/how-to-enroll-in-medicare-if-you-are-turning-65>

DID YOU MISS YOUR ENROLLMENT DEADLINE?

If you need to enroll in Medicare, but you missed your enrollment period, contact your State Health Insurance Assistance Program (SHIP) for help.

Local SHIP contact information:



SHIP toll-free: 203-757-5449 x134 or 1-800-994-9422

SHIP email: info@wcaaa.org

SHIP website: <http://wcaaa.org>

To find a SHIP in another state: 877-839-2675 or visit www.shiphelp.org



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



THE PUBLIC HEALTH EMERGENCY FOR SNAP WAS EXTENDED & YOU MAY BE ELIGIBLE!

Income Limits: To receive SNAP benefits in CT, household income and other resources must be under certain limits and reviewed. For some households, there is also an asset limit.

The income standards for SNAP are based on the federal poverty levels (FPL). All income standards listed in the following table below are monthly figures. There are gross and net income limits. The gross income limit is equal to 200% of the current Federal Poverty Level and is the amount of income the household has *before* taxes and deductions. The gross income limit does not apply to households in which at least one person is 60 years of age or older or receives disability income. However, all households *are* subject to a monthly *net* income limit. The net income limit is equal to the current Federal Poverty Level and is the amount left over after certain deductions are allowed. These deductions are established by the USDA Food and Nutrition Service. Details can be found on their website at <http://www.fns.usda.gov/SNAP/>

Effective October 1, 2022, the gross monthly income limits and net monthly income limits are as listed below.

Monthly Income Limits		
Household Size	Gross Income Limit (Applies to most households, except those in which at least one person is 60 years of age or older, or receives disability income)	Net Income Limit (Applies to ALL households)
1	\$2,265	\$1,133
2	\$3,052	\$1,526
3	\$3,838	\$1,920
4	\$4,625	\$2,313
5	\$5,412	\$2,706
6	\$6,198	\$3,100
7	\$6,985	\$3,493

Asset Limits: There is no asset limit EXCEPT for households whose gross income is more than 200% of the Federal Poverty Level. For those households, total assets including cash, savings accounts, stocks and bonds cannot be more than \$4,250. The primary residency where the client lives does not count as an asset nor does DSS put a lien on the home. Vehicles or retirement accounts, such as IRAs do NOT count either. Again, these asset limits only apply to households whose gross income is more than 200% of the Federal Poverty Level.

A "household" is all the people who live together and buy and prepare food together. Once a household meets the eligibility requirements, we calculate the amount of the household's SNAP benefit based on the household's income and certain allowable deductions for shelter, dependent care expenses, medical costs and child support payments to others outside the household. Shelter costs are rent and mortgage payments, heating or cooling not included in rent, and utility and monthly telephone services charges.

Submitted by: Beatriz Torres, WCAAA- Staff

Sources: Supplemental Nutrition Assistance Program - SNAP--Eligibility (ct.gov)

CASE STUDY SERIES



Below is a case study retrieved from a WCAA trusted source called <https://www.medicareinteractive.org> which is powered by the Medicare Rights Center. The Medicare Rights Center **works to ensure access to affordable health care**

for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. We will be bringing you a series of case studies to review as they may apply to you or somebody you know. Please feel free to pass the information along.

STEVEN DID NOT SIGN UP FOR MEDICARE WHEN HE WAS FIRST ELIGIBLE.

Problem: Steven turned 65 three years ago and decided to not enroll in Medicare Part B during his Initial Enrollment Period (IEP) because he was covered by his employer's health insurance. He is 68 now and is retiring from his job at the end of the month. As a result, he is losing his coverage through his employer and wants to enroll in Part B. He had read that enrolling late in Part B will result in coverage gaps and penalties.

Question: Can Steven enroll in Part B? Will he have to pay a late enrollment penalty (LEP) and face gaps in coverage?

What To Do: Yes, Steven can enroll in Part B. He will **not** have to pay a late enrollment penalty or face gaps in coverage. Steven has a Special Enrollment Period (SEP). SEPs are periods of time outside of normal enrollment periods that are triggered by specific circumstances. In Steven's case, he is eligible for a Part B SEP.

What is a Part B SEP? The Part B SEP is the time during which you can enroll in Medicare Part B without penalty or waiting for the General Enrollment Period (GEP). The Part B SEP starts when you have coverage from current work (job-based insurance) and you are in your first month of eligibility for Part B. It ends eight months after you lose coverage from current employment, because the employment or insurance ends. To qualify for the Part B SEP, two criteria must be met:

You must have insurance from current work (from your job or your spouse's job) or have had such insurance within the past eight months

You must have been continuously (no gap longer than eight months) covered by job-based insurance or Medicare Part B since becoming eligible for Medicare, including the first month you became eligible for Medicare.

This means that if Steven had gone without employer coverage for more than eight months at some point after turning 65, he would no longer qualify for a Part B SEP. Steven has an eight-month period to enroll in Part B, starting from the month in which he loses his coverage through his employer. His Medicare coverage will begin the month after he enrolls.

Since Steven is retiring at the end of the month, he should enroll in Medicare Part B now so that his coverage starts next month, and he avoids any gaps in coverage. If he does not enroll in Part B before the end of the month, he may be responsible for any health care costs he incurs in the months after losing job-based coverage and before his Medicare coverage starts. To enroll using the Part B SEP, Steven should contact the Social Security Administration (SSA) at 800-772-1213 to request the proper forms. Steven's employer will need to fill out a form confirming he was covered by job-based insurance, and Steven will need to fill out an application for Part B. Then he should submit his application by dropping it off at his local Social Security office or by sending it to their mailing address.

If Steven misses his Part B SEP and goes eight months without enrolling in Medicare, he may have to enroll during the GEP. The GEP takes place January 1 to March 31 each year. You can sign up between January 1-March 31 each year. This is called the General Enrollment Period. (Starting January 1, 2023, your coverage will start the month after you sign up.) You might pay a monthly late enrollment penalty if you don't qualify for a Special Enrollment Period. Enrolling during the GEP will mean Steven may have to pay a late enrollment penalty, depending on the length of time he is without work-based insurance. If Steven misses his Part B SEP and has to use the GEP to enroll in Part B, he should first learn if he qualifies for the Medicare Savings Program (MSP). If he qualifies, he can use the MSP to enroll in Part B outside of the GEP. Enrolling in the MSP would also eliminate any late enrollment penalty Steven may have incurred.

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

Sources: <https://www.medicareinteractive.org/resources/case-studies/mr-b-did-not-sign-up-for-medicare-when-he-was-first-eligible> | <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>



INTERNS & VOLUNTEERS NEEDED

Are you interested in helping people by becoming a CHOICES Counselor? "CHOICES" needs YOU!

Certified CHOICES Counselors provide free and unbiased information to help older adults and disabled persons navigate Medicare and understand their health insurance options. We also have internship and volunteer opportunities in administrative support, outreach or conducting presentations.

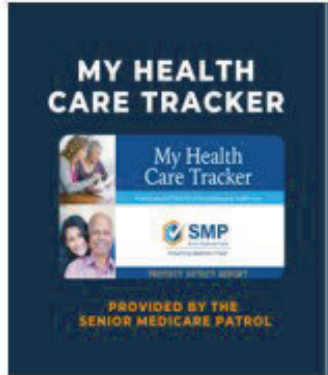
To learn more about CHOICES or for further information, please contact Carlyn Mueller, CHOICES Regional Coordinator at Western CT Area Agency on Aging (203) 757-5449 ext. 126



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

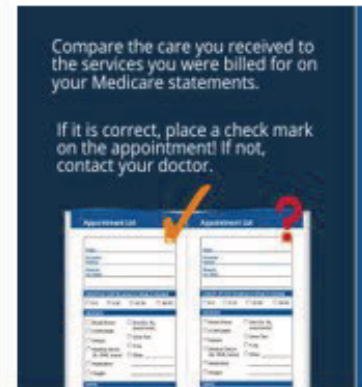
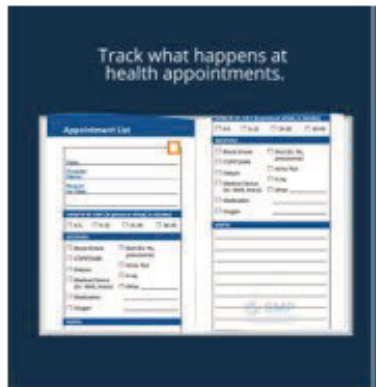


“My Health Care Tracker”



Start 2023 right. This *free* resource is available to Medicare beneficiaries at your local Area Agency on Aging. This little booklet:

- Keeps a record of health care services received
- Makes sure such services/medical equipment are listed correctly in your billing notices
- Protects your health benefits from fraud, errors & abuse



Senior Medicare Patrol (SMP) at your local Area Agency on Aging:

- Works with you, one-on-one to examine health documents to determine potential fraud, errors and abuse
- Educates people in group presentations and at exhibits/events on how to avoid becoming victims of scams

Contact your local CT Area Agency on Aging at 1-800-994-9422 to request your free “My Health Care Tracker” booklet

Interested in becoming a Senior Medicare Patrol Volunteer? SMP needs public speakers to educate the general public and promote best practices on preventing all types of Medicare fraud, which currently cost the government billions of dollars in losses every year. As an SMP Volunteer, you’ll learn Medicare basics and assist in strengthening this valuable and popular federal program.

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

This project was supported, in part by grant number 90MPPG0044 and 90SAPG0068, 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.



FREE! Diabetes Telephone Workshop

FREE Diabetes Self-Management Telephone Workshop from Home!

Learn about diabetes & pre-diabetes including:

- 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!

Class size is limited, so register early!



Free books for all & a \$25 gift card for workshop completers!

Wednesdays from 7-8 pm
February 1 – March 8, 2023

OR

Thursdays from 6-7 pm
February 16 – March 23, 2023

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



Sponsored by the Western Connecticut Area Agency on Aging and Connecticut State Unit on Aging. Generous support is also provided by the Connecticut Community Foundation. Live Well is an evidence based self-management workshop developed at Stanford University.

FREE! Chronic Pain Telephone Workshop



Join this FREE 6-week workshop and learn how to better manage your ongoing health condition!

Participants only need a phone, no other technology! Once a week, you just call our toll-free number to connect to the group call.

You will learn:

- Techniques to deal with frustration, fatigue, isolation & poor sleep
- Gentle exercises to help with pain
- Ways to improve your nutrition
- Appropriate use of medications
- Other helpful information for managing your pain day-to-day

Materials will be sent directly to participants at no cost and include *Living a Healthy Life with Chronic Pain*, a booklet of tips, and a relaxation CD.



Thursdays from 1:30-2:30 pm
February 2– March 9, 2023

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



Sponsored by the Western Connecticut Area Agency on Aging and the Connecticut Department of Aging and Disability Services ~ State Unit on Aging. Generous support is also provided by the Connecticut Community Foundation.

QUOTES FROM A LIVE WELL PARTICIPANT

What did you like most about this workshop? *I liked hearing about other people's struggles and successes. It made me feel like my struggles were shared among other. The weekly check in made me accountable.*

What have you accomplished in this workshop? *I feel the most important take away from this workshop was the realization that I do not have to correct everything today. Small steps to reaching an ultimate goal is something I can do and something I can manage. In the past I have had an all or nothing attitude. For example, if I have tried eating better in the past and lost the fight to eat something off my initial plan, I have tended in the past to toss the entire day and continue eating the "wrong" foods. I believe this program has helped me realize that one misstep does not negate all right ones.*

J.B., Woodbury

SPANISH DIABETES WORKSHOP COMING UP!

Clases de Manejo Personal de la Diabetes Estará ofreciendo 6 sesiones de información **GRATIS** los jueves y han sido efectivas en ayudar a las personas a ser más saludables. **Las sesiones son en español.**

¡Las Sesiones son interactivas y divertidas! ¡Se entregará una tarjeta de regalo de 25\$ para las personas que completan las clases!

Clases comienzan el **Martes 21 de febrero —28 de marzo 2023 De 7:00pm – 8:00pm POR TELEFONO**

Para más información o para registrarse, llame a Janette al 203-819-3230 o janettegonzalez68@gmail.com



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

2023 CHOICES NEW TEAM MEMBER TRAININGS

CHOICES, Connecticut's State Health Insurance Assistance Program (SHIP), is accepting applications for our 2023 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 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 Team Member Trainings are 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 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.

Expectations of CHOICES Team Members: computer literacy, willing to compare and explain various drug plans and/ or Medicare Advantage plans, 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.

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, cannot participate in the trainings.*

****Registration, screening, and Approval by Regional Coordinator Require to Attend Training****

For an application or for questions about the training - please contact the Area Agency on Aging for your Region - contact information is located below

AVAILABLE TRAININGS IN 2023

WINTER TRAINING (ONLINE):
Orientation: February 7th, 9 am - 12 pm | **Training Dates:** February 21, 23, 28, March 2, 7, & 9 - 9 am - 12 pm; March 14 & 16 - 9 am - 4 pm | **Application Deadline:** January 24, 2023

SPRING TRAINING (ONLINE): **Orientation:** April 18th, 9 am - 12 pm | **Training Dates:** May 2, 4, 9, 11, 16, 19 - 9 am - 12 pm; May 23 & 25 - 9 am - 4 pm | **Application Deadline:** April 4, 2023

FALL TRAINING (ONLINE):
Orientation: August 22nd, 9 am - 12 pm | **Training Dates:** September 5, 7, 12, 14, 19 & 21 - 9 am - 12 pm; September 26 & 28 - 9 am - 4 pm | **Application Deadline:** August 8, 2023

TO REGISTER, CONTACT THE AAA REGIONAL COORDINATOR WHO SERVES YOUR TOWN:

Senior Resources Agency on Aging - 860-887-3561: Regional Coordinator: Laura Crews - 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 - 860-724-6443 Ext. 277: Regional Coordinator: Urania Reyes - 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.

Area Agency on Aging of South-Central CT - 203-785-8533: 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 - 203-814-3639: Regional Coordinator: Claire Volain - cvolain@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 - 203-757-5449 Ext. 126: Regional Coordinator: Carlyn Mueller - cmmueller@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.



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




LIVE ASSISTANCE
General information, directory assistance and technical support for VA.gov

VA HEALTH CARE
Eligibility, enrollment, locations and COVID-19

COMMUNITY HEALTH CARE
MISSION Act eligibility, copayments

NATIONAL CEMETERIES
Burial benefits, interment scheduling and headstone/Veteran marker

VETERANS CRISIS LINE
Immediate connection to caring, qualified responders

DEBT MANAGEMENT
Debt details, payment options and debtor rights

FACILITY LOCATOR
Locations of medical centers, benefits offices or cemeteries

BENEFITS ASSISTANCE
Information about a variety of VA benefits

HOMELESS VETERANS LINE
Information and support for homeless and at-risk callers

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

You have questions. VA has answers!
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 VA.gov
- * 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.



Caregiver Support Program

News You Can Use

Caregiver Announcements: Extension PCAFC Legacy Participants/Legacy Applicants

VA announced that it is extending the amount of time that Legacy Participants, Legacy Applicants and their Family Caregivers within the Program of Comprehensive Assistance for Family (PCAFC) will remain eligible for the Program. This will include all services, supports and benefits for another three full years. More information can be found visiting: <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5822>
 *For important updates about the Caregiver Support Program (CSP) go to: <https://www.caregiver.va.gov/Announcements.asp>

Be Vigilant of VA Caregiver Support Stipend Scams

Caregivers and Veterans, we've recently learned of a potential scam about a VA Caregiver Stipend Recoupment. Please do not respond to such requests, as VA will not email you a request for money.

If you receive a suspicious email from the Department of Veterans Affairs, **DO NOT** open the email or click on any attachments or links. VA does not send emails asking for personal information, threatening emails, or emails claiming to take adverse actions on claimants or beneficiaries (jail or lawsuits). If you receive any of these emails or are in doubt about any communications appearing to be from VA, please contact VA directly at 1 (800) 827-1000.

Protect yourself against potential scams with these tips:

- Do not provide personal, benefits, medical or financial details online or over the phone. Federal agencies will not contact you unless you make a request.
- Do not click on online ads or engage with social media that seem suspicious.
- Check for <https://> at the start of website addresses.
- Enable multi-factor authentication on all accounts.
- Work with Veteran service providers you already know.

Visit the [Cybercrime Support Network](#) for additional [resources](#) to help Veterans, service members, and their families combat cybercrime.




NEVER MISS OUR NEWSLETTER!

SUBSCRIBE

Have our newsletter emailed to you every week.



Visit www.mycommunityonline.com

ADVERTISE HERE
to reach your community



Call 800-477-4574

Because
there's
banking,
and then
there's
Salisbury
banking.



Salisbury Bank

BECAUSE WHERE YOU BANK MATTERS

SalisburyBank.com

860.596.2444



©Salisbury Bank and Trust Company

Member FDIC  Equal Housing Lender



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

Western CT Area Agency on Aging

06-5310

Western CT Area Agency on Aging

84 Progress Lane, 2nd Floor

Waterbury, CT 06705

Change Service Requested

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

We are Grateful to Our Veterans!

WCAAA INSIDER

WCAAA Mission Statement

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

DISCLAIMER:

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

CONTACT:

For questions, comments or suggestions, feel free to call us at: 203-757-5449 or 1-800-994-9422. You can also visit our website at: www.wcaaa.org. Items of interest, Medicare news, caregiver issues etc., are posted as updates.

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.