

Get Ready for Medicare Open Enrollment 2024!

Medicare Open Enrollment is right around the corner.

It runs from October 15 through December 7, 2023 and WCAAA is HERE to help you navigate & understand your options.

### Our certified CHOICES counselor can:

Help you compare and understand plan options Help you sign up for a new plan Help you avoid high-pressure sales tactics

We **DO NOT** sell health insurances, nor recommend one plan over the other. We provide FREE, UNBIASED & CONFIDENTIAL COUNSELING and give you the tools you need to make an informed decision.

We are just a phone call away:







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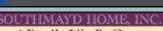
### MICHAEL BRODERICK III

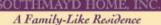
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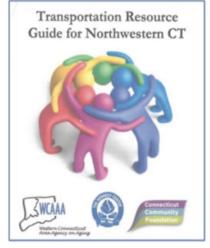
### A MESSAGE FROM



Getting to doctors' appointments, grocery stores, recreational activities, as well as getting together with family and friends often involves being aware of available transportation options and how to access the services they offer.

The Northwest Connecticut Regional Mobility Manager provides information on possible transportation options including towns served, fares, applications, voucher programs and travel training so you can maintain or increase your independence.

You can find the Northwest CT Transportation Guide on the Western CT Area Agency on Aging website at www.wcaaa.org. The guide provides a town-by-town listing of transportation options in the 44\* towns of the northwest region.





Barkhamsted Beacon Falls Bridgewater Brookfield Burlington Canaan Cheshire Colebrook Cornwall Danbury Goshen Hartland Harwinton Kent Litchfield Middlebury Morris Naugatuck New Fairfield **New Hartford** New Milford Newtown Norfolk North Canaan Oxford Prospect Redding Ridgefield Roxbury Salisbury Sharon Sherman Southbury Thomaston Torrington Warren Waterbury Washington Watertown Winsted Woodbury Wolcott

Please call or email for a one-to-one conversation:

Meg Haffner

Northwest CT Regional Mobility Manager

> The Kennedy Collective

mhaffner@thekennedycollective.org

203-512-4174

Submitted by: Meg Haffner The Kennedy Collective

\* Please note: WCAAA covers 41 towns in the Western Part of CT

### **HOMELESS OR IN A HOUSING CRISIS?**

### CT HAS A NEW SYSTEM: CAN-COORDINATED ACCESS NETWORKS.



Connecticut 2-1-1 is the primary access point for people in housing crisis to connect with their local CAN. Call 2-1-1, Select Option 3, then Option 1 or 1-800-203-1234

### FREQUENTLY ASKED QUESTIONS

What should I do if I have a housing crisis? Call 2-1-1. Select Option 3, then Option 1

### What happens if I call 2-1-1 (Option 3, option 1)?

You will be connected to a contact specialist who will talk with you about your individual housing circumstances. You may also receive referrals for assistance.

#### Why can't I just call a shelter?

By calling 2-1-1, you have the best chance of getting the services you need. With the new Coordinated Access Network (CAN) system, you don't need to call around to shelters. We want to keep you from experiencing homelessness by keeping you housed and out of shelter, if possible.

#### What if I can't call 2-1-1?

You should go to your local soup kitchen, library, police station, or church, where someone can help you make the call.

#### What should I expect when I call 2-1-1?

You can expect that contact specialists at 2-1-1 will assess your situation and attempt to help you solve your housing crisis as quickly as possible. If appropriate, you might receive a referral to your regional CAN.

#### How can I help someone in need?

If you know someone experiencing homelessness, help them to call 2-1-1 (Option 3, then Option 1) and encourage them to follow through with the local intake appointment. If you or someone you know is in immediate danger, call 911.

#### **Northwest CAN**

The Coordinated Access Network is your local team of agencies assisting people experiencing homelessness by connecting them to local services and assistance.

These services are free and available regardless of one's race, color, national origin, religion, sex, age, familial status, disability, actual or perceived sexual orientation, gender identity, or marital status.



**Submitted by:** Beatriz Torres—WCAAA Staff **Source**: CAN-Brochures.pdf (ct.gov)

#### CITIES/TOWS IN NORTWESTERN CAN

Barkhamsted, Bethlehem, Burlington, Canaan, Cheshire, Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent, Litchfield, Middlebury, Morris, Naugatuck, New Hartford, Norfolk, North Canaan, Plymouth, Prospect, Salisbury, Sharon, Southbury, Thomaston, Torrington, Warren, Washington, Waterbury, Watertown, Winchester, Winsted, Wolcott, Woodbury



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SUMMER TIPS INSULIN UPDATE



### TIPS FOR PREVENTING HEAT-RELATED ILLNESS

### Suggestions for staying cool & hydrated...

- Don't rely on a fan as your main cooling source when it's really hot outside. Electric fans may provide comfort, but when the temperature is in the high 90s, they won't prevent heat-related illness. Take a cool shower or bath or move to an air-conditioned area instead.
- Check the local news to learn about any cooling shelters in your area.
- Don't use the stove or oven to cook—it will make you and your house hotter. Avoid Hot and Heavy Meals: They add heat to your body!
- Wear loose, lightweight, light-colored clothing.
- Don't engage in strenuous activities and cut down on exercise during the heat. Rest instead.
- If you are 65 years of age or older, have a friend or relative call to check on you twice a day during a heat wave. If you know someone in this age group, do the same.
- Seek medical care immediately if you have, or someone you know has, symptoms of heat-related illness like muscle cramps, headaches, nausea or vomiting.
- Wear Sunscreen: Sunburn affects your body's ability to cool down and can make you dehydrated. Tip: Look for sunscreens that say "broad spectrum" or "UVA/UVB protection" on their labelsthese products work best.
- Drink more water than usual. If your doctor limits the amount of fluids you drink or has you on water pills, ask them how much you should drink during hot weather.
- Stay away from very sugary or alcoholic drinks—these cause you to lose more body fluid. Also avoid very cold drinks, because they can cause stomach cramps.
- A heavy sweating removes salt & minerals from the body that need to be replaced. A sports drink can help with that. Speak with your doctor first if you have a chronic condition,
- Keep Your Pets Hydrated: Provide plenty of fresh water, and leave the water in a shady area.

#### KEEP IN MIND THAT:

- Oder adults are more prone to heat stress. They do not adjust as well as young people to sudden changes in temperature.
- ♦ more likely to have a chronic medical condition that changes normal body responses to heat.
- or sweat.

Follow these suggestions for a healthy & happy summer season!

Monitor Those at High Risk: Although anyone at any time can suffer from heatrelated illness, some people are at greater risk than others:

- ⇒ Infants and young children
- ⇒ people 65 years of age or older,
- ⇒ people who are overweight,
- ⇒ people who overexert during work or exercise,
- ⇒ people who are physically ill, especially with heart disease or high blood pressure, or who take certain medications, such as for depression, insomnia, or poor circulation



Submitted by Deb Kaszas- WCAAA STAFF, Sources: https://www.cdc.gov/disasters/extremeheat/heattips.html

CGM data sensor and transmitter

Wireless transmission of glucose data

CGM data receiver and display with insulin delivery system

### REDUCED COPAYMENT COST FOR INSULIN PUMP USERS GOES INTO EFFECT ON JULY 1, 2023

One of the key provisions of the The Inflation Reduction Act was to help Medicare beneficiaries save money on their prescription drugs. This law is particularly important for the estimated 1.4 million Medicare beneficiaries who take insulin. Beginning on January 1, 2023, for those taking insulin using a vial and syringe or pre-filled pen covered by their prescription drug plan (Part D) or Medicare Advantage plan with a drug plan, would not pay more than a \$35 copayment for a month's supply. Effective July 1, those individuals who get their insulin through a pump covered under Medicare Part B will now be able to benefit from the \$35 copayment for a month's supply for their insulin.

Note, the Part B deductible will not apply to this \$35/month copayment.

Submitted by: Amanda Halle, WCAAA Staff Sources: https://www.cms.gov/newsroom/fact-sheets/inflation-reduction-act-lowers-health-care-costs-millions-americans; https://www.aarp.org/politics-society/advocacy/info-2023/medicare-insulin-questions-answers.html

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### SENIOR MEDICARE PATROL (SMP)











### **COVID-19 Testing Kits Received But Not Ordered?**





Medicare beneficiaries in Connecticut are calling Senior Medicare Patrol (SMP) to report receiving unsolicited COVID-19 testing kits that are then later showing up on their Medicare Summary Notices (MSNs)! These scammers have illegally obtained Medicare card numbers and are now draining millions of dollars from the Medicare Trust Fund.

As of May 11, Medicare will no longer pay for in-home COVID-19 testing kits, and it appears some unscrupulous providers are trying to cash in while they still can. If you know of a family member or friend who has received supposed "free" testing kits, please report to your local SMP. Medicare needs to know the names of companies that are sending these out. Once targeted, and medical identity theft has occurred, a person may be vulnerable to future scams. Stolen Medicare numbers can be used repeatedly



to get payments of all kinds or sold to other hucksters. Carefully read all your benefit statements.

If you suspect a scammer is attempting to steal medical identities or confuse seniors into giving out private information, please call your local CT Area Agency on Aging at 1-800-994-9422 to report 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.

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Submitted by: Audrey Cole-WCAA Staff Resources: https://smpresource.org/resources-for-smps/resources-for-smps-copy/

## WHAT TO KNOW IF YOU LOSE YOUR LOW-INCOME SUBSIDY DUE TO THE END OF THE PUBLIC HEALTH EMERGENCY (PHE)

n the last issue of the *Insider Newsletter* we looked at what the end of the Public Health Emergency (PHE) meant for COVID Testing and Vaccines for older adults. In this issue, we are going to review how the end of the public health emergency affects those who are on Medicaid and the Low-Income Subsidy program (LIS), also known as "Extra Help." The LIS program covers the prescription drug plan's monthly premium, the plan deductible and helps with copayment of the drugs when you go to pick up the drug at the pharmacy. If you are enrolled in the Medicare Savings Program, you are automatically enrolled into LIS.

Due to the end of the Public Health Emergency, (PHE), Medicare Beneficiaries who are dual eligible, — on both Medicare and Medicaid — are now subject to a redetermination process by the Connecticut Department of Social Services (DSS) to ensure they are still eligible to receive their Medicaid benefits. These Medicaid benefits include the Low-Income Subsidy (LIS). During the Public Health Emergency (PHE) the annual redetermination evaluations were suspended. However, starting in April 2023, the redetermination process was reinstated and some beneficiaries are finding out that they no longer qualify for the Low-Income Subsidy (LIS) or the Medicare Savings Program which is most likely due to an increase in their income. While they may lose their Medicaid benefits, the Low-Income Subsidy program has some unique rules that protects them from immediately losing their prescription drug benefits based upon the time of year when they lose their eligibility. If their Low-Income Subsidy or the Medicare Savings Program is scheduled to end prior to July 1, LIS (prescription drug) benefits will continue to the end of the second year.

If a beneficiary who is on the Medicare Savings Program which includes LIS does not agree with the Connecticut Department of Social Services (DSS) determination that they are no longer eligible for the MSP Program, they can always request a hearing. Information about how to request a hearing is included in their notification from DSS. For any additional questions, please contact a CHOICES Counselor at the Western CT Area Agency on Aging at 203.757.5449 ext. 134.

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Submitted by: Amanda Halle- WCAAA Staff

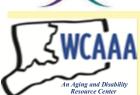
 $\textbf{\textit{Source}}: \underline{\text{https://justiceinaging.org/fact-sheet-medicare-part-d-low-income-subsidy-medicaid-unwinding-tips-for-advocates/part-d-low-income-subsidy-unwinding$ 

### 2024 Medicare Open Enrollment is soon approaching. Be Prepared!

### OCTOBER 15 - DECEMBER 7







It's important you know your costs & benefits for 2024!

### Certified CHOICES Counselors can:

\*Provide free, confidential & unbiased information
\*Offer enrollment assistance
\*Help you compare plans
\*Review coverage options

Contact the WCAAA to speak with a CHOICES Counselor. Local (203) 757-5449 x 134 In State Toll Free: (800) 994-9422

## HOW TO READ AN EXPLANATION OF BENEFITS (EOB)

eptember is the month when every insurance vendor sends out and explanation of benefits, commonly called an EOB. An explanation of benefits is not a bill. It helps you understand how much your health plan covers, and what you'll pay when you get a bill from your provider.

It talks about the coverage that your plan will offer for the following year. It may also explain the costs for health care and how much your health insurance will pay for a particular service.

#### The explanation of benefits may list:

- Provider Chargers- The amount your provider bills for a visit
- Allowed Charges-Is the amount your provider will be paid. This may not be the same as provider charges.
- Paid by insurer: Is the amount that may be billed to you

The importance in reading this EOB is it tells you what will and will not be covered next year.

If you have any questions regarding this piece of information, please call 203 757-5449 x 134 and ask to speak to a Choices Counselor.

Submitted by Darylle Willenbrock, WCAAA Staff | Resources: CMS.gov

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What to eat | Low & 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!

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 selfmanagement workshop developed at Stanford University.

Tuesdays, August 1-September 5 from 6-7pm Thursdays, August 3–September 7 from 6-7pm or Wednesdays, Sept. 6- October 11 from 10-

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







CHOICES, Connecticut's State **Health Insurance Assistance Pro**gram (SHIP), is accepting applications for our 2023 New Team Member Training sessions.

**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 & D, Medigap, eligibility, coverage, costs, appeals, coordination of benefits, transitions from other insurance, & cost assistance programs for lowincome beneficiaries, including MSP, LIS & Medicaid. Training manuals will be provided.

**Expectations of CHOICES Team** Members: computer literacy, willing to compare & explain various drug plans and/or Medicare Advantage plans, provide enrollment assistance through the Medicare Plan Finder tool. Assist low-tomodest income beneficiaries to apply for cost assistance programs, report your work monthly & 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 are unable to participate in the trainings.
\*\*Registration, Screening and Approval by Regional Coordinator Required to Attend Training\*\*

### **2023 CHOICES New Team Member Trainings**

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 & Disability Services State Unit on Aging in partnership with CT's five Area Agencies on Aging & the Center for Medicare Advocacy, Inc.

### **AVAILABLE TRAININGS IN 2023 FALL TRAININGS (on-line):**

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 ljcrews@seniorresourcesec.org. Towns Served: Ashford, Bozrah, Brooklyn, Canterbury, Chaplin, Chester, Clinton, Colchester, Colum- bia, Coventry, Cromwell, Deep River, Durham, East Haddam, East Hampton, East Lyme, Eastford, Es- sex, 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@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 - 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: Katie Wheeler | 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 - 203-757-5449 Ext. 126 | 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, Wtby, Watertown, Winchester, Wolcott, & Woodbury.













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### LEGAL ASSISTANCE FOR ELDERS IN CONNECTICUT

There are five Legal Services offices that provide free counseling and representation on many Elder Law issues (Medicaid and other government programs, patients' rights, nursing home issues):

#### **Western Connecticut**

Connecticut Legal Services, Inc. (CLS) 85 Central Ave. | Waterbury, CT 06702 | Telephone: 1-800-413-7797 or 203-756-8074

#### **Eastern Connecticut**

Connecticut Legal Services, Inc. (CLS) 1125 Main Street | Willimantic, CT 06226 | Telephone: 1-800-413-7796 or | 860-456-1761

#### **North Central Connecticut**

Greater Hartford Legal Aid (GHLA) 999 Asylum Avenue - 3rd floor Hartford, CT 06105 | Telephone: 860 -541-5000

#### **South Central Connecticut**

New Haven Legal Assistance Association (NHLAA)

426 State Street | New Haven, CT 06112 | Telephone: 203-946-4811

#### **South Western Connecticut**

Connecticut Legal Services, Inc. (CLS)
211 State Street | Bridgeport, CT 06604 | Telephone: 1-800-809-4434 or 203-336-3851

### Statewide Legal Hotlines

Statewide Legal Services, Inc. (SLS): Statewide Legal Services operates a hotline that provides free legal advice on a variety of civil law issues such as housing, including landlord-tenant and foreclosure matters; family problems; public benefits problems, such as Food Stamps, energy assistance, State Supplement and Supplemental Security Income (SSI); and consumer issues, including bankruptcy. If a caller needs legal representation, SLS will refer the person to the appropriate Legal Services office. SLS also provides a wide variety of educational pamphlets on most common legal problems relating to housing, family, public benefits, and consumer issues. Please note that seniors in Connecticut are encouraged to call their Legal Services local office rather than SLS. Telephone: 1-800-453-3320

Consumer Law Project for Elders Hotline: Connecticut Legal Services, Inc. offers seniors with consumer problems free legal assistance through its Consumer Law Project for Elders (CLPE) hotline. The Hotline will provide free advice, representation and referrals to seniors 60 and older with such consumer problems as credit card debt, medical debt, abusive and harassing collection practices and identity theft. Seniors with other consumer problems can also call the hotline for advice. The Hotline is open Monday through Friday from 9:00 AM to 5:00 PM. Bi-lingual staff are available to speak with Spanish speaking callers. Telephone hotline: 1-800-296-1467

### Other Sources of Legal Assistance

Elder Law - Hartford County: The Connecticut Lawyers Legal Aid to the Elderly is operated by Aetna using volunteer attorneys from Aetna and private law firms. The program serves Hartford County residents with limited income and assets who are 60 or older. They advise and represent clients in consumer matters, small claims, landlord tenant disputes, Social Security and Supplemental Security Income problems, Medicaid, and Medicare. Their attorneys are also available to prepare wills, living wills, and powers of attorney. Telephone: 860-273-0123

<u>Private Elder Law Attorneys</u> Private attorneys who specialize in Elder Law in Connecticut can also be located through the <u>National Academy of Elder Law Attorneys (NAELA) web site</u>. There is also an Elder Law Section of the <u>Connecticut Bar Association</u>, but a list of its members is not available on the web site.

Center for Medicare Advocacy (CMA): CMA is a private, non-profit organization which provides education, advocacy, and legal assistance to help elders and people with disabilities obtain necessary healthcare. CMA focuses on the needs of Medicare beneficiaries, people with chronic conditions, and those in need of long-term care. Advice, written materials, and legal services are free to Connecticut residents and for a fee to others. CMA's staff act as consultants and trainers for groups which are interested in learning about healthcare rights, Medicare coverage and appeals, and/or in developing Medicare advocacy projects. Telephone: in Connecticut at 1-800-262-4414 or 860-456-7790.

CT Legal Rights Project: Connecticut Legal Rights Project, Inc. (CLRP) is a statewide non-profit agency which provides free legal services to low income adults with psychiatric disabilities, who reside in hospitals or the community, on matters related to their treatment, recovery, and civil rights. CLRP represents clients in accordance with their expressed preferences in administrative, judicial, and legislative venues to enforce their legal rights and assure that personal choices are respected and individual self-determination is protected. CLRP develops and supports initiatives to promote full community integration which maximizes opportunities for independence and self-sufficiency.

Address: P.O. Box 351 | Silver Street | Middletown, CT 06457 | Phone: 860-262-5030 | Toll free: 1-877-402-2299

CT Fair Housing Center: The mission of the Connecticut Fair Housing Center is to ensure that all people have equal access to housing opportunities in Connecticut. Because Connecticut's low-income residents are particularly affected by discriminatory housing practices, the Center devotes its scarce resources principally to assisting Connecticut's low-income residents. In addition, communities of color have been particularly devastated by the fore-closure crisis. The continued instability that communities of color face in the housing market is particularly troubling because housing and homeownership is the best way for these communities to build their wealth and assets.

Address: 221 Main St. | Hartford, CT 06106 | Phone: 860-247-4400

#### **Get Help From Legal Aid**

Age 60+: Get help from legal aid. | Under age 60: Find legal help or apply online. | Are you facing eviction or the loss of your housing subsidy (such as Section 8)? Call 1-800-559-1565 or visit www.evictionhelpct.org. | Not from Connecticut? Find help in another state.

### CTLawHelp.org

Helping Connecticut residents with low income solve their legal problems

Source: https://ctlawhelp.org/en/legal-assistance-elders-connecticut

**Get help from 2-1-1:** Dial 2-1-1 or go to <u>211ct.org</u> for help with services in your community.

**Want legal information sent to your phone?** Text the word LAWHELP to 203-780-0962 and we will send you legal information.



### THE PACT ACT AND YOUR VA BENEFITS

he PACT Act is a new law that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances.

The PACT Act adds to the list of health conditions that we assume (or "presume") are caused by exposure to these substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve.

This page will help answer your questions about what the PACT Act means for you or your loved ones. You can also call us at 800-698-2411 (TTY: 711). And you can file a claim for PACT Act-related disability compensation or apply

for VA health care now.

### WHAT'S THE PACT ACT AND HOW WILL IT AFFECT MY VA BENEFITS AND CARE?

The PACT Act is perhaps the largest health care and benefit expansion in VA history. The full name of the law is The Sergeant First Class (SFC) Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act.

### THE PACT ACT WILL BRING THESE CHANGES:

Expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam, Gulf War, and post-9/11 eras

Adds 20+ more presumptive conditions for burn pits, Agent Orange, and other toxic exposures

Adds more presumptive-exposure locations for Agent Orange and radiation

Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA health care

Helps us improve research, staff education, and treatment related to toxic exposures

If you're a Veteran or survivor, you can file claims now to apply for PACT Act-related benefits.

### WHAT DOES IT MEAN TO HAVE A PRESUMPTIVE CONDITION FOR TOXIC EXPOSURE?

To get a VA disability rating, your disability must connect to your military service. For many health conditions, you need to prove that your service caused your condition. But for some conditions, we automatically assume (or "presume") that your service caused your condition. We call these "presumptive conditions." We consider a condition presumptive when it's established by law or regulation. If you have a presumptive condition, you don't need to prove that your service caused the condition. You only need to meet the service requirements for the presumption.

### CAN I GET A TOXIC EXPOSURE SCREENING AT VA?

Toxic exposure screenings are available at VA health facilities across the country.

Every Veteran enrolled in VA health care will receive an initial screening and a follow-up screening at least once every 5 years. Veterans who are not enrolled and who meet eligibility requirements will have an opportunity to enroll and receive the screening. The screening will ask you if you think you were exposed to any of these hazards while serving:

- Open burn pits and other airborne hazards
- Gulf War-related exposures
- Agent Orange
- Radiation

### YOU HAVE QUESTIONS. VA HAS ANSWERS!

Call VA today at 1-800-MyVA411(1-800-698-2411).

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 Veter-
- \* 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/82379/1-800myva411/ Author: Kiran Dhillon.

- Camp Lejeune contaminated water exposure
- Other exposures

We'll then give you information about any benefits, registry exams, and clinical resources you may need.

Ask about the screening at your next VA health care appointment.

If you don't have an upcoming appointment, or if you want to get the screening sooner, contact your local VA health facility. Ask to get screened by the toxic exposure screening navigator.

### File your PACT Act claim by August 9 to be eligible for backdated benefits

There's no deadline to apply for PACT Act benefits. But if you file your PACT Act claim—or quickly submit your intent to file—by August 9, 2023, you may receive benefits backdated to August 10, 2022. So don't wait, apply today.

Sources: https://www.va.gov/resources/the-pactact-and-your-va-benefits/







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### **WCAAA INSIDER**

### **WCAAA Mission Statement**

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

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### **CONTACT:**

gestions, 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.

For questions, comments or sug-

### **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.