



Resourceful Thinking

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FOCUS ON MEDICARE; FALL PROGRAM SCHEDULE

MEDICARE: SOME BASIC GUIDELINES

According to AARP, about 10,000 people go into the Medicare program each day. Many of these people are not aware of some of the basic guidelines when they 'graduate' into the world of Medicare. Here are some things to take into consideration:

Have I worked long enough? Earning sufficient credits by paying payroll taxes ensures that you won't have to pay premiums for Part A but you don't need any work credits to qualify for Part B and Part D providing you're 65 or older, and a US citizen or legal resident who has lived in the US for at least 5 years. You may also qualify on your spouse's work record, or you can pay premiums.

When should I enroll in Part B? If you have health coverage beyond age 65 from an employer for which you or your spouse actively work, and the employer has 20 or more workers, you can delay Part B enrollment

without penalty until the job ends. Be sure to have proof. Otherwise, you need to sign up during your 7-month initial enrollment period – which includes the month you turn 65, three months before and three months after. Failure to sign up can result in late penalties that never go away.

Do I have to reach full retirement age before I sign up for Part B? Full retirement age or FRA is now 66 (for most people) but will gradually increase to 67 for those who were born after 1959. If you want to avoid late penalties, you need to sign up for Medicare at age 65 unless you have health coverage from your job or your spouse's current place of employment. You don't need to wait until you retire and are collecting Social Security benefits to enroll in Medicare.

What are enrollment periods? If you're coming into Medicare for the first time, you get your own enrollment period – either around the time you turn

65 or throughout the time you have health coverage from your employer or your spouse's, and for up to eight months after it ends. Different enrollment periods apply for people who qualify for disability or for legal immigrants, for example. Open enrollment for the Part D prescription coverage is October 15 – December 7 each year, and is only for people who are already in the program and want to change their coverage for the following year.

Why do I need Part D if I don't take any prescription drugs? We don't know what will happen and how our health needs may change. Some drugs cost thousands of dollars, and an unforeseen illness or injury could result in huge expenses. Part D does not allow you to wait until you need it to sign up. If you delay signing up (unless you have 'creditable' coverage from an approved provider), you risk a penalty that never goes away. Compare programs

to see what best fits your needs.

What about Medigap or Supplemental coverage?

This is extra coverage you can buy privately that will cover some or all of your out-of-pocket expenses. To get full protection, you need to buy it at the right time and you must be 65 or older. If you buy supplemental coverage within 6 months of enrolling in Part B (or in a few other circumstances), medigap insurers can't deny you coverage or charge higher premiums based on your current health or pre-existing medical conditions.

Bottom line: be informed. Ask questions. Talk to your local Social Security office, go on line to www.medicare.gov or talk to your State Health Insurance Information Program for details. [Source: AARP Bulletin, Vol 57, No 3, April 2016]

*Come to our program on September 22 on Medicare Basics to get more information. We also have two programs focusing on Part D on October 20 and November 15.

CAREGIVER SUPPORT GROUP UPDATE

Wheeling's Alzheimer's Caregiver Support Group is still fairly new but meetings are going well. Chris Gillis, trained support group facilitator, reports that the group has changed the meeting date, and meetings are now held on the LAST THURSDAY OF THE MONTH at 6:00 pm at the Ohio County Library, 52 – 16th Street,

(downstairs in the auditorium), Wheeling WV. The group is an open group. Chris not only has had the Alzheimer's Association training but she has caregiving experience as well. For information, call Chris at 304 780-6504. For additional support group locations, contact your local Alzheimer's Association office or call the hot line at 1 800 272-3900.



WALK TO END ALZHEIMERS

The Annual Wheeling Walk to End Alzheimer's will be held at Wheeling Park on October 15, 2016 with event activities starting at the Schwertfeger Shelter (above the playground) at 8:30am. We welcome Randy Forzano (caregiver, social worker, nursing home administrator, and HR Director at Good Shepherd Nursing Home) as our featured pre-Walk speaker. Plan to join us and help us FIGHT ALZHEIMER'S DISEASE! Call Kelli Lewis at 800 272-3900 for information on registration or on how you can help. (For those of you outside the area, Walks are held in several areas of WV and across the country.) Go to www.alz.org and find a Walk near you. There is a fundraiser coming up to help benefit the cause, too. September 20– Dine to Donate at Perkins, Wheeling. You MUST have

a coupon to attach to your bill and the Walk will get 20%. Coupons for September's event will be available in early September. Contact Ann to get your coupon! Call Ann @ 304 243-0996 for information. All are welcome!

SEVERAL PROGRAMS OFFERED!

Altenheim Resource Services has a full line-up of free programs that are open to all who are interested. There are no continuing education credits with these programs but we are happy to provide a certificate of attendance. Check out our fall offerings on the address page of this newsletter! (Web site readers: check out the calendar!) We are asking for reservations for several of our programs as our speakers are coming from a distance. Call me at 304 243-0996 or email me at akoegler@frontier.com.

LET US HELP!

Altenheim Resource & Referral Services can help!

- Free confidential assessment
- Free confidential consultation
- Information on aging & caregiving
- Community programs
- Professional workshops

Contact us at 1387 National Road, Wheeling WV 26003, 304 243-0996 or akoegler@frontier.com.

YOUR GATEWAY TO SENIOR CARE!