

STA-WELL NEWS

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MEDICARE MONDAY - NOVEMBER 16

New Medicare Changes for 2010 To Be Discussed

On November 16, 2009, the Colorado Gerontological Society will host Medicare Monday events in eight locations across the state from 9:30 am to 11:30 am.

Medicare Monday is free and open to seniors, family members and professionals.

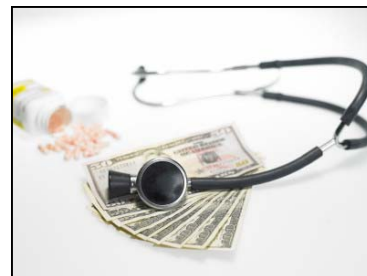
Medicare Monday will provide 2010 information on the four parts of Medicare, as well as Medigap Coverage, Medicare Advantage and Prescription Drug coverage.

2010 changes include Part A, B and D deductibles, Part B Premiums, Part C enhancements, Part D National Benchmark (the national average premium for Part D Coverage), as well as formularies, and thenew QMB and LIS eligibility criteria. This year, the session will also include a breakdown of changes in Medigap coverage that will occur in June 2010.

Reservations are suggested to guarantee adequate seating. You may also register at www.senioranswers.org. Select a location near you and join us at Medicare Monday:

- Northglenn Senior Center**.....303-450-8801
11801 Community Center Dr, Northglenn
- Cherry Creek Retirement Village**..... 303-693-0200
14555 E Hampden Av, Aurora
- RiverPointe**.....303-797-0600
5225 S Prince St, Littleton
- Courtyard at Lakewood**.....303-239-0740
7100 W 13th Av, Lakewood
- Windsor Gardens**303-364-9141
595 S Clinton St, Denver
- The Commons at Hilltop, Garden Room**970-208-1231
625 27½ Rd, Grand Junction
- Wynwood of Pueblo**719-561-1400
4723 Surfwood Lane, Pueblo
- Life Care on the Campus of The Inn at Garden Plaza**719-630-1155
2520 International Circle, Colorado Springs

Refreshments will be provided. For more information call 303-333-3482.



Concerned about Medicare coverage? Whether you are new to Medicare, or a seasoned veteran, Medicare Monday is a good place to get your questions answered.

Happy Holidays

MEDICARE

MEDICARE ANNUAL ENROLLMENT FOR PART C AND D STARTS NOVEMBER 15

The Medicare Annual Enrollment Period for Prescription Drug Coverage under Part D will begin November 15 for drug coverage for the 2010 year. This is particularly important if you have had a lot of changes in prescriptions over the last year, as your current coverage may no longer be the most cost effective.

Medicare Part C and D Prescription Drug Plans will be mailing out their annual Notices of Change in early November. The Notice of Change will detail changes in your Prescription Drug Benefits effective beginning January of 2010. Review your Notice of Change carefully and make a note any of changes. **It is important to keep mailings from your prescription drug plan and Medicare.**

Prescription Drug Plans that will be available at no cost to Extra Help beneficiaries are: First Health Part D Premier, Fox Value Plan, Health Spring Prescription Drug Plan—Reg 27, United Health Care Medicare Rx, and Prescriba Rx Bronze, as well as Medicare Special Needs Plans by Colorado Access, Kaiser Permanente, and Evercare.

The Society will have counselors to help with Medicare counseling, as well as assistance with prescription drug enrollment or changes in current coverage. For help call, (303) 333-3482.

MORE MEDICARE BENEFICIARIES ELIGIBLE FOR EXTRA HELP

Medicare has recently announced a change in the eligibility requirements for Extra Help under the state QMB, SLIMB, and QI-1 programs. While the basic income requirements will remain the same at 135% of the Federal Poverty Level, Medicare has adjusted the resource restrictions to include individuals with up to \$8,100 of liquid assets, excluding life insurance, and couples with up to \$12,900 of assets. This adjustment aligns the QMB program more closely with Social Security's Low Income Subsidy Program.

The QMB programs pay for the premium for Medicare Part B, as well as covering the Part D Premium up to \$30.99. Additionally QMB decreases the co-pays for prescription drugs. A chart below details the specific benefits. To see if you are eligible, call a counselor at 303-333-3482 for more information.

| Program Name | Eligibility | | Benefits | | | |
|---|-----------------------|-----------------------|---------------------|---|-------------------|------------------------|
| | Monthly Income Single | Monthly Income Couple | Part B Premium Paid | Part D Premium Paid | Part D Deductible | Part D Co-Pay |
| Qualified Medicare Beneficiary (QMB) | \$903.00 | \$1214.00 | Yes | Yes | \$0 | \$1.10 or \$3.30 |
| Special Low Income Medicare Beneficiary (SLIMB) | \$1083.00 | \$1457.00 | Yes | Yes | \$0 | \$2.50 or \$6.30 |
| Qualified Individual (QI-1) | \$1218.00 | \$1639.00 | Yes | Partially: Sliding scale based on income. | \$60 | \$2.50 or \$6.30 |

FILE FOR COLORADO TAX REBATES BEFORE DECEMBER 31

Seniors whose annual income is less than \$12,000 for an individual (\$15,700 for a couple) are eligible for the Property Tax/Rent/Heat Credit. Individuals who were age 65 on or before December 31, 2007, must file before December 31, 2009 to receive the 2007 rebate. Individuals must file before December 31, 2010 to receive the 2008 rebate.

The Society will have volunteers who can help file these forms, as well as assist with simple taxes. Individuals who want to file for the 2009 rebate or need assistance with filing the 2009 taxes can call 303-333-3482 for assistance after January 10, 2010.

HOLIDAY BASKET APPLICATION

Volunteers from Colorado Gerontological Society will be delivering baskets to low income, needy seniors in the Denver Metro Area who will be alone for the holidays on Saturday December 19, 2009 from 9 am to noon. You must be home to receive the basket otherwise it will not be delivered. Food for preparing a holiday meal will be delivered to individuals who are living alone, who do not have any relatives or friends with whom they will be spending any time during the holidays, and who are low income. If you meet this criteria, please return the enclosed questionnaire. **Applying does not guarantee that you will be selected to receive a basket.**

1. Do you live
 alone with spouse with family with friends
2. Who lives in your home?
 Self Self & Spouse Self & Children Self & Grandchildren
 Self, Children, & Grandchildren Self & Friend(s)
3. Do you live in
 apartment private home boarding home or an assisted living facility townhouse/condo trailer
4. What is the total monthly income for all persons in the household?
 less than \$699 between \$699/mo and \$903/mo between \$903/mo and \$1083/mo
 between \$1083/mo and \$1326/mo more than \$1326/mo
5. Have you traditionally celebrated the holidays with a special meal?
 Yes Not recently No, just another day
6. Will you be having a holiday dinner
 alone with spouse with family with friends
7. Will you receive visitors during the holidays? *(Check all that apply)*
 No, I'll be alone Yes, I will be with my spouse Yes, I will be with family
 Yes, I will be with friends
8. Do you live in an apartment building?
 Yes, I live in an apartment building No, I do not live in an apartment building
 8a. If yes, will you be having dinner with residents who live in your building?
 Yes, I will be having dinner with other residents. No, I will not be having dinner with other residents.
10. Do you usually
 cook dinner for yourself go out to eat dinner have your spouse or family cook dinner for you
 have a caregiver cook dinner for you eat in the dining room in your building
11. Can you cook a holiday dinner, or have a caregiver cook for you? Yes No
12. Do you have children or other family living in the Denver area? Yes No
13. Will you have family or friends visiting over the holidays? Yes No
14. Do you usually receive
 - A Basket of Joy from Volunteers of America Yes No
 - A prepared holiday meal from family or friends Yes No
 - A holiday meal from another agency Yes No
15. Do you have (please check all that apply)
 a phone voice mail call waiting call forwarding cell phone cell phone and house phone
16. Did you apply for a LEAP payment to help pay for utilities Yes No
17. Of the list below, indicate which of the following three problems are the most difficult for you?
 Increasing rent Increasing taxes Food costs Low cost housing
 Fear of assault Safety on the streets Racism Theft from seniors
 Fraud More food stamps Paying bills High cost of gas and electricity
 Graffiti and trash Prescription drugs Cost of health care Cost of health insurance
 More transportation More RTD stops More Access-a-Ride transportation
 Better response from police More entertainment for seniors
 Other

NAME _____ AGE _____
 ADDRESS _____ APT # _____
 CITY/STATE _____ ZIP _____
 PHONE or MESSAGE PHONE _____ CONTACT PERSON _____

Due back by 12/1/2009
 Please Return this form to:
COLORADO GERONTOLOGICAL SOCIETY
 3006 EAST COLFAX, DENVER CO 80206
 303-333-3482 or fax to 303-333-9112



Colorado Gerontological Society
3006 E. Colfax Avenue
Denver, CO 80206
303-333-3482 * 303-333-9112 (Fax)
www.senioranswers.org

Non-profit Organization
US Postage Paid
Permit No 1820
Denver CO

Visit us at
www.senioranswers.org

BENEFIT PROGRAMS

DENTAL VISION AND HEARING GRANTS HAVE LONG WAIT LISTS

The Colorado Gerontological Society continues to provide assistance to low-income seniors in the Denver Metro Area through the Material Aid Programs to receive grants for dental, vision, and hearing care until June 30, 2010.

While The Society currently has an extensive waiting list for these programs, interested older adults are encouraged to apply for services because from time to time supplemental funding is provided. Individuals who do not apply and do not put their name on the wait list can not be served.

Applicants who are on the wait list at this time do not need to submit another application. Until notified otherwise, applications remain on the wait list. **Applications for assistance are prioritized based on social and economic need.** Applicants must be at least sixty years old, and reside within one of the following counties; Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Gilpin, or Jefferson.

Applications for the Material Aid Grant Programs may be requested at 303-333-3482.

LEAP/BENEFITS START NOVEMBER 1, 2009; WEATHERIZATION AVAILABLE

Beginning on November 1, 2009, the Low Income Energy Assistance Program (LEAP) will begin to offer assistance to low income households to pay for heating costs during the winter season.

The LEAP program provides partial heat bill assistance to households with a monthly income of under \$1670 for a single person and \$2246 for a couple. There are no resource requirements.

In an effort to further lower fuel costs, LEAP participants may also receive assistance with the costs of a weatherization process to make their home more energy efficient which includes assistance with insulation, storm windows, furnace replacement or tune-up/ furnace health and safety testing, refrigerator replacement, caulking and weather stripping, compact fluorescent light bulb installation and day-to-day energy conservation actions.

For an LEAP applications or weatherization agencies call (303) 333-3482 or <http://www.energyoutreach.org/help-leap.asp>