

Colorado Gerontological Society
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www.senioranswers.org

Visit us at
www.senioranswers.org

Senior Resource Guidebook

Copies of the 2024 Guidebook will be available in early Fall 2023 at local libraries and senior fairs. You can use the Housing and Home Care Locator to find current information at www.senioranswers.org

HELP PAYING FOR MEDICARE B AND D

Many people are not aware that there is a program called the Medicare Savings Program (MSP) that can help pay their Medicare Part B premiums. There is another program called Extra Help that can help pay their Medicare Part D prescription drug premiums and co-pays.

To qualify for MSP, an individual must meet the income and resource limits below.

All income, regardless of source, is counted. Resources include cash, savings, investments, revocable burial plans, and whole life insurance policies. Exempt resources include a home, car, term life insurance policy, and an irrevocable burial plan.

An individual is eligible for Extra Help to pay for prescription drugs if monthly income is less than \$1823 (\$2465 for a couple). Those eligible for Extra Help also must have resources of less than \$16,660 for one person (\$33,240 for a married couple).

Apply for MSP through Colorado PEAK online or submit a paper application to the County Department of Human Services. Extra Help applications can be done online or by visiting the Social Security Administration.

Program	Income (Single)	Resources (Single)	Income (Couple)	Resources (Couple)
QMB	\$1235/mo	\$9,900	\$1663/mo	\$15,600
SLIMB	\$1478/mo	\$9,900	\$1992/mo	\$15,600
QI-1	\$1660/mo	\$9,900	\$3306/mo	\$15,600

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SENIOR FAIRS PROVIDE RESOURCES, INFORMATION, AND FUN

Senior Connections Expo, Sept 14, 9 am to 1 pm
The Drake Center, 802 W Drake Rd, Ft Collins

Community Resource Fair, Sept 14, 9 am to 12 pm
Parker Fieldhouse, 18700 E Plaza Dr, Parker

Senior Connections Expo, Sept 19, 9 am to 1 pm
Todd Creek Golf Community, 8455 Heritage Dr, Thornton

Lafayette Senior Services Resources Fair, Sept 22, 9 am to 1 pm
Lafayette Senior Center, 103 S Iowa St, Lafayette

Weld Senior Symposium, Oct 4, 8:30 am to 2:30 pm
Island Grove Event Center, 425 N 15th Av, Greeley

Living in Balance, Oct 6, 8 am to 2 pm
Broomfield Community Center, 280 Spader Way, Broomfield

Senior Connections Expo, Oct 24, 9 am to 1 pm
Arvada Event Center, 6901 Wadsworth Blvd, Arvada

Senior Connections Expo, Nov 6, 9 am to 1 pm
Sangre de Cristo Arts & Conference Center, 210 N Santa Fe Av, Pueblo

The Colorado Medical Exemption Program (CMEP) provides lower electric rates to Xcel Energy and Black Hills Gold customers who use oxygen and life-support equipment in their households or have medical conditions that require high power use to keep cool during the summer. Have to use more than 600 KWh per month with a household income of less than \$51,200/year for an individuals. 720-615-2637 for information.

STA-WELL NEWS

Colorado Gerontological Society



INSIDE THIS ISSUE

<i>Aging in Place</i>	1
<i>Dental Services</i>	2
<i>Worry Services</i>	2
<i>Medicaid Benefits</i>	3
<i>Telephone Buddy</i>	3
<i>Vision/Hearing/Dental</i>	3
<i>Medicare B and D Help</i>	4
<i>Senior Fairs</i>	4

MEDICARE MONDAY

Medicare open enrollment to change prescription drug plans and Medicare Advantage plans opens on October 15 and ends on December 7. Individuals who have a Medicare Supplement do not need to make any changes to their insurance plans, although they may want to review their drug plan. The Society will offer educational programs, individual counseling, and support. Watch for Details!



AGING IN PLACE SUMMIT AUGUST 17, IN-PERSON

When older adults are asked about their plans and goals for their later years, most will answer to “continue to live in my own home or apartment”.

Helping older adults age in place has been a priority of the Colorado Gerontological Society for many years.

The Society will be hosting an Aging in Place summit on August 17, 2023 from 10:00 am to 1:30 pm at Inner City Parish, 1212 Mariposa, Denver. The Summit is free, but registration is required. Lunch will be provided. Spanish translation services will be provided.

As one ages, living in the community can become more challenging. Most people experience the need for assistance with minor home repairs such as changing light bulbs and fixing leaky faucets. People also find they need help with yard work such as mowing the grass, weeding flower beds and snow removal.

Many people also find the need for help with such tasks as grocery shopping, laundry, cooking, and cleaning the bathroom and kitchen floor. Driving becomes another area of concern.

As you age, additional help is often needed with such things as bathing, medication management, and fall management.

While COVID-19 presented many challenges, many new ways of providing services were put in place that are an answer to helping older adults continue to live independently and age in place.

While change is hard for many individuals, older adults need to embrace many of the

changes that were part of our lives during the pandemic.

New delivery systems that are an asset to older adults include:

- Telehealth
- Shopping online
- Ring doorbells
- Pharmacy delivery and more . . .

SESSION TOPICS

One panel of aging in place service providers will answer audience questions about aging in place services and how to access them. Topics can include technology, home modifications, downsizing, and bringing services in the home.

The second panel will take audience questions to help individuals understand eligibility for Medicaid services and private pay as well as answer questions to barriers faced by multigenerational families looking to provide care and services in the same household.

Register at www.senioranswers.org or 303-333-3482 or 1-866-880-4777 (Spanish)..

AGING IN PLACE VIRTUAL PROGRAMS

The monthly Aging In Place zoom programs will be held from 12:00 pm to 1 pm. Call 303-333-3482 to register.

September 21 - **Going Back to Work To Pay Taxes and Other Bills**
October 19 - **Medicare Changes for 2024**
November 16 - **Deciding What To Do With Property The Kids Don't Want**

DENTAL SERVICES EXPAND TO WEST SLOPE; NORTH FRONT RANGE

Many older adults suffer from poor oral health and are in severe need of dental care.

The Colorado Legislature has continued to fund dental care for older adults who are not eligible for dental services through Medicaid. The program will coordinate services with your Medicare Advantage Plan if you have dental coverage and some charges or co-pays are not covered.



The Low Income Senior Dental Program covers exams, x-rays, fillings, extractions, and full and partial dentures. Root canals and crowns are covered on a case-by-case basis.

To receive dental services individuals must be age 60 and over and have less than \$2831/mo in income (\$3814/mo couple). All care must be pre-approved.

Residents living in any of the following counties are eligible for care: Adams, Alamosa, Arapahoe, Archuleta, Broomfield, Boulder, Chaffee, Clear Creek, Conejos, Costilla, Custer, Delta, Denver, Dolores, Douglas, Eagle, Fremont, Garfield, Gilpin, Grant, Gunnison, Hinsdale, Huerfano, Jackson, Jefferson, Lake, La Plata, Larimer, Mesa, Mineral, Moffat, Montezuma, Montrose, Ouray, Park, Pitkin, Rio Blanco, Rio Grande, Routt, Saguache, San Juan, San Miguel, Summit, and Teller.

You may have to travel to receive treatment under the program as dentists are not available in every county. However, please check with your local dentist and see if they would be willing to work with the program. We are actively recruiting dentists to participate in the program.

Participants must use a dentist who accepts the State's fees which are similar to Medicaid. There is no co-pay to clients for pre-approved services.

Applications available by calling 303-333-3482 or <https://www.senioranswers.org/programs/dental-grants/>. Please include a readable copy of your driver's license or Colorado ID, your Medicare card and any other health insurance card (if applicable).

DO YOU WORRY A LOT, FEEL ANXIOUS, OR SAD BECAUSE YOU LOST A LOVED ONE

Older adults were more resilient than younger individuals during the pandemic. Researchers suggested older adults were better able to cope with the pandemic challenges because of the vast number of experiences and previous methods they had used in times of sadness, tragedy, or difficulty.

However, sometimes even with all those skills, older adults find themselves worrying way too much. Worry often happens when we are uncertain about a situation, when we feel like we have lost control, or that we don't have enough information to make a "good" decision.

Older adults sometimes feel grief and loss in a way they have never experienced. This may include losing a spouse or adult child. Other times, loss includes having to move from our home of 30+ years. Or it may be the loss of independence due to a health condition such as a stroke or diabetes.

There are many reasons why we "feel sad, anxious, lonely, or confused". While most people experience these feelings and are able to cope, sometimes talking to a professional can help us to come up with new ideas and ways to make those feelings go away or easier to understand.

The Colorado Gerontological Society can assist Denver residents with short-term counseling (three-to-five sessions) to help identify the problem, come up with solutions, and help you to take action.

If you feel like you need to talk to a licensed professional about your feelings or concerns, call 303-333-3482 to schedule an intake appointment. Appointments are available in-person and online. There is no charge for the counseling sessions.



MEDICAID RECIPIENTS LOSING BENEFITS AND CARE

Individuals who receive home care, assisted living and nursing home care that is paid by Medicaid are getting denial letters and losing benefits.

There appear to be several reasons why benefits are being stopped. First during the pandemic, benefits were renewed, often without all of the required documentation.

Now the State and County Departments of Human Services are being required to meet the "old" requirements and have all the documentation for income, resources, and other information on file before they can proceed with approving the application or re-determination for care and services.

A second reason that some people are reporting losing benefits is that county departments of human services are counting the Senior Housing Income Tax Credit, the Tabor Refund and/or the PTC 104 Rebate as income. By law, all three of those refunds are exempt and cannot be counted as income. If you have received any of those refunds, you have one year to spend the money before it counts as a resource.

Another problem that we have recently noted is that county departments of human services are sending out blanket letters indicating that if you use Medicaid benefits, you must sign a form indicating that at some point in the future, the State can put a lien on your property (usually your home) and recover the money. This is referred to as the Estate Recovery Program.

Under the Estate Recovery program, for individuals who are using Medicaid long term care services including the Home and Community Based Services, Elderly, Blind, and Disabled Program, the Chronically Mentally Ill program or the Traumatic Brain Injury program, as well as individuals in a nursing home, the state can place a lien on your property for the value of services you receive.

However for individuals who are receiving the Medicare Savings Program (help with their Medicare Part B premiums), it is illegal for the state to place a lien on your property. If you are receiving these benefits, do not sign and return the form to the county department of human services.

If you are losing benefits or struggling with getting your benefits approved or don't know why you are being denied, contact your county department of human services. You can check your account on Colorado PEAK and upload the requested information. You can also call. The wait times can be very long, but do not give up. If they give you the option to request a call back, that may work depending on the county.



SELF-ESTEEM/WORTH ARE PREDICTORS OF A LONG LIFE

Older adults sometimes find themselves without things to do and feel unimportant. These feelings contribute to more health problems and often are associated with a shorter life.

The Telephone Buddy program, started during the pandemic when everyone was asked to stay home and reduce in-person social contact, is available to all older adults age 60 and over.

The program pairs a volunteer with an older adults. The volunteer calls once or twice a week to check in, to see if any help is needed, if there are problems, or if you need some support if you are having a difficult time or week.

We have openings, especially in Denver county, for older adults who would like to receive a regular call from a friendly voice one or twice a week. Call 303-333-3482 to let us know you need a Telephone Buddy.

We also have openings for volunteers who can make phone calls and be a Telephone Buddy. Go to our website at www.senioranswers.org and sign up to be a telephone buddy or call 303-333-3482.

VISION AND HEARING SERVICES APPLICATIONS

Applications are being accepted for individuals 60+ who live in Metro Denver and need help with purchasing glasses and hearing aids. Anyone is eligible to apply, but priority is given to those most in economic and social need. The grant pays for the full cost of the glasses and hearing aids if pre-approved. There are wait lists, but frequently funding is available to serve additional individuals through grants and other partnerships. Applications can be mailed or you can download the application at www.senioranswers.org.