

The Warren

Senior Voice

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Scott Burd, Executive Director

The Warren County Board of Chosen Freeholders

Jason J. Sarnoski, Director, Richard D. Gardner, Deputy Director, Edward J. Smith, Freeholder

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Warren County Department of Human Services
Division of Aging & Disability Services-ADRC
Wayne Dumont, Jr. Admin. Bldg.
165 County Rte. 519 South
Belvidere, NJ 07823

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IT PAYS TO KNOW YOUR MEDICARE BENEFITS



2016 Premiums and Deductibles for ORIGINAL Medicare:

I. MEDICARE PART A

- i. **Part A Monthly Premium**
 - **\$0** for *most* Medicare Beneficiaries
- ii. **Part A (Hospital) Deductibles and Co-Pays per “Benefit Period”:**
 - **\$1,288** deductible for **1-60 days** of hospital admission;
 - **\$322** per day for **61-90 days** of hospital admission;
 - **\$644** per day for days **91-150** (*lifetime reserve days; non-renewable*)
 - Medicare Beneficiary pays **100%** of cost for Hospital admission over 150 days.
- iii. **Skilled Nursing Facility Care Co-Pays** (*Medicare does not cover “custodial” care in a nursing facility*)
 - **Full Coverage** for **first 20 days** (must have a **minimum 3-day qualifying hospital stay** ((*day of discharge not included*)));
 - **\$161.00** per day for days **21-100**
 - **100%** of cost paid by Medicare Beneficiary after 100 days.
- iv. **Hospice Care**
 - (Up to) **\$5 co-pay** per outpatient prescription drug;
 - **5% of Medicare-approved amount** for inpatient respite care.

II. MEDICARE PART B

- i. **Part B Monthly Premium** (*individuals with income in 2014 of under \$85,000 or couples with joint income under \$170,000*)
 - **\$104.90** if enrolled in Part B in 2015
 - **\$121.80** if *NEW recipient of Social Security benefits in 2016 and/or NEW to Part B in 2016.*
- ii. **Part B Annual Deductible: \$166.00**
- iii. **Part B Co-insurance: 20%** of Medicare approved amount for most services after annual Part B deductible is met.

III. Medicare Supplements

Medicare Supplement plans are defined, regulated, and standardized to work with Medicare to pay the deductibles and co-pays (**gaps**) in Medicare Part A and Part B. The extent of your coverage depends on the Medicare Supplement you choose, while the cost depends on the Company you choose.

IV. Medicare Advantage (Medicare Part C)

A Medicare Advantage (*MA*) Plan is a different way to receive Medicare Part A, Part B, and sometimes Part D benefits. Medicare pays private health plans a set amount of money each month for each *MA* “member”, whether (or not) the member uses services. All medical claims are paid by the private health plan – NOT Medicare. *MA* plans may offer additional benefits such as vision, dental, and hearing. Each year, *MA* companies set the amount members are charged for premiums, deductibles, and the co-pay for each service.

PROGRAMS TO HELP YOU PAY MEDICARE'S PREMIUMS, DEDUCTIBLES, & CO-PAYS



MEDICARE SAVINGS PROGRAMS and NJ State Pharmaceutical Assistance Programs Can Help You Pay For Your Medical Related Costs.

Each of the programs outlined have different eligibility requirements for income and resources. The information provided on this page is a **SUMMARY** of the programs.

You are **STRONGLY ENCOURAGED** to contact the Warren County Division of Aging & Disability Services-ADRC for a detailed overview of each program.

1-877-222-3737 or (908) 475-6591

The Warren County Division of Aging & Disability Services-ADRC has a core group of paid and volunteer NJ Certified Medicare Counselors who will assist you in identifying and applying to the programs for which you are eligible. Isn't it worth a call to see if you qualify? You may be pleasantly surprised!

Beneficiaries enrolled in Original Medicare and Medicare Advantage plans are eligible to apply for all programs outlined:

- I. QMB:** (*Qualified Medicare Beneficiary*);
- II. SLMB:** (*Specified Low-Income Medicare Beneficiary*);
- III. QI:** (*Qualifying Individual*)

Benefits – Depending on your income and resources, these programs are designed to pay all or part of the cost of monthly Medicare Part B premium; the annual Medicare Part A and Part B Deductibles; Part B's 20% Co-Pays for office visits, lab, X-ray services, and more.



Programs to Help Pay Costs of Prescription Drugs & Medicare Part D

There are several Federal and State programs to help Medicare Beneficiaries pay for needed prescriptions and for monthly costs associated with enrollment in a Medicare Part D plan.

I. LIS - (*Low Income Subsidy*)

Pays Part D premiums, deductibles, coverage gap, and reduced co-pays.

II. Medicaid - Several programs are available to help residents.

III. Patient Assistance Programs

Offered by pharmaceutical companies; contact the "Partnership for Prescription Assistance" – 888-477-2669.

IV. NJ PAAD – For NJ residents age 65 and older and residents with disabilities age 18 and older who receive Social Security Disability benefits. Annual income eligibility in 2016 is **\$26,575/single** and **\$32,582/couple**. PAAD's co-payment is **\$5** for each covered generic drug and **\$7** for covered brand name drug.

V. NJ Senior Gold – Same eligibility requirements as PAAD, but higher income eligibility: **\$36,575/single** or **\$42,582/couple**. Senior Gold beneficiaries pay \$15 for each prescription plus 50% of the remaining cost of each prescription until the annual out-of-pocket cost exceeds \$2,000/single or \$3,000/couple. For the rest of the eligibility period, Senior Gold members pay \$15 per prescription.

This Medicare Outreach Project was supported in part by grants from the U.S. Administration for Community Living (ACL) and Centers for Medicare & Medicaid Services (CMS) of the U.S. Department of Health and Human Services. 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 ACL or CMS policy.



Positive Emotions & Your Health

Research has found a link between having a positive mental state and improved health.

An article in the National Institute of Health's "News in Health" newsletter (*August, 2015*), reports that those who seem to look on the more sunny side of life have **"lower blood pressure, reduced risk of heart disease, healthier weight, better blood sugar levels, and live longer"**.

Through brain imaging, it was shown that positive emotions triggered an area deep in the brain known to be linked to healthful changes in the body. Conversely, negative emotions activate another area of the brain known as the amygdala, which plays a role in fear and anxiety.

Having a positive outlook by no means suggests a person never feels negative emotions such as sadness or anger; we need negative emotions to move through difficult situations and life events. The study suggests that the key is to find balance between the two.

For those who have thought emotions "just happen" – like the weather, research is showing that we can have some level of control over our emotions. The good news is that if we try to be more positive, we may just be capable of helping our bodies heal. If nothing else, we'll be happier!

"Everything precious, including our dignity, can be taken from us, but the one thing that cannot be taken away is our power to choose what attitude we will take towards the events that have happened".

*-Victor Frankel
Holocaust Survivor and Author*

You Don't Want to be in This Top 25%



Heart disease is the leading cause of death for men and women in the United States. Every year, 1 in 4 deaths are caused by heart disease.

There IS good news, and it doesn't take much effort. Heart disease often can be prevented by making healthy choices and by taking an active part in managing all of your health conditions.

For those who already have been diagnosed with heart disease, it is very important to control, reduce, and even prevent risk factors.

You CAN Lower Your Risk of Developing Heart Disease!

Here's how to lower your risk:

- ✓ Watch your weight
- ✓ Eat a Heart Healthy Diet
- ✓ Quit smoking and try to stay away from secondhand smoke
- ✓ Control your blood pressure and your cholesterol
- ✓ If you drink alcohol, drink only in moderation
- ✓ Get Active
- ✓ Eat Healthy
- ✓ Stay Positive
- ✓ See your Doctor Regularly

"Age does not diminish the extreme disappointment of having a scoop of ice cream fall from the cone".

-Jim Fiebig

AARP Driver Safety Classes



You may ask “why should I take a driver safety course”? You’re an experienced driver and have been driving for decades. Right? Actually, a lot has changed over the years.

- Cars have changed;
- Driving conditions have changed;
- The roads you drive have changed;

The AARP Driver Safety Course offers instruction on the following:

- Defensive Driving Techniques
- How to deal with Aggressive Drivers
- How to safely use anti-lock brakes, air bags and safety belts
- Techniques for handling left turns, right of way, blind spots and more

Plus, could get a discount on your car insurance. For more information please call:

908-528-3239 or 1-888-227-7669

Three Things IRS Representatives Will *NEVER* Do

1. **Call to demand immediate payment without first having mailed a bill**
2. **Ask for credit or debit numbers over the phone or require the use of a prepaid debit card**
3. **Threaten to have someone arrested for not paying**

**To report suspicious activity, call
1-800-366-4484**

Attention all Veterans!

You could be eligible to receive the Warren County Distinguished Military Service Medal if you served in the U.S. military during wartime and are a current Warren County resident or were at the time you entered into the service.



The Warren County Board of Chosen Freeholders has been honoring the County’s war veterans since 2004, and the **next Veterans Recognition Ceremony will be held Saturday, May 7, 2016**, at the Warren County War Memorial, located next to the Courthouse at the corner of Second and Mansfield Streets, Belvidere.

If you haven’t already received this award and would like to, please **contact the county Public Information Department at 908-475-6580 or 800-554-8540** for an application.

The application also is available for download on the County website at:

www.co.warren.nj.us/veterans/index.html

Posthumous recognition is available for deceased veterans.

Proof of service, such as Report of Separation DD214, is required with all applications. Although the veteran must have served during one of the nation’s recognized war periods, veterans of World War II, Korea and Vietnam do not have to have served overseas.



2016 "NEED TO KNOW" CONTACT INFORMATION



Warren County Board of Chosen Freeholders

- Jason J. Sarnoski, Freeholder Director
- Richard D. Gardner, Deputy Director
- Edward J. Smith, Freeholder

Telephone: (908) 475-6500

Fax: (908) 475-6528

Website: co.warren.nj.us/freeholders



Warren County Department of Human Services Shawn Buskirk, Director

Telephone: (908) 475-6331

Transportation Services: (866) 594-4044

Email: humanservices@co.warren.nj.us



Warren County Division of Aging & Disability Services - ADRC Scott Burd, Executive Director

Telephone: (908) 475-6591 / (877) 222-3737

Email: seniorservices@co.warren.nj.us

DAWN, Center for Independent Living:
(888) 383-3296



Warren County Division of Temporary Assistance (Medicaid) & Social Services Lauren Burd, Director

Telephone: 908-475-6301 / 800-525-8761

Homeless Hotline: 877-661-4357

Email: temporaryassistance@co.warren.nj.us



Warren County Surrogate Kevin O'Neill, Surrogate

Telephone: (908) 475-6223

Website: co.warren.nj.us/surrogate



Warren County Health Department Peter Summers, Health Officer

Telephone: (908) 475-7960

Website: co.warren.nj.us/healthdept



Warren County Free Public Library Maureen Baker Wilkinson, Director

Website: warrenlib.org

BRANCHES

Belvidere (Main) (908) 475-6322

Catherine Dickson Hoffman (908) 362-8335

Franklin: (908) 689-7922

Northeast: (908) 813-3858

Bookmobile: (908) 475-6378

Phillipsburg Free Public Library:

(908) 454-3712



Social Security Administration

Telephone: 800-772-1213

Website: www.ssa.gov



US Dept. of Veterans Affairs

Telephone (Benefits): 800-827-1000

Telephone (Health Care): 877-222-8387

Website: www.va.gov



Governor Chris Christie

PO Box 001
125 West State Street
Trenton, NJ 08625

Telephone: (609) 292-6000

NJ State Website: www.state.nj.us



Ombudsman for the Institutional Elderly

James W. McCracken, M.H.A.

Telephone: (877) 582-6995

Email: ombudsman@advocate.state.nj.us



NJ Division of Aging Services

Telephone (General): (800) 792-8820

PAAD, Sr. Gold, Lifeline: (800) 792-9745



NJ Division of Disability Services

Telephone (General): (888) 285-3036



NJ Commission for the Blind and Visually Impaired

Telephone: (877) 685- 8878

Email: askcbvi@dhs.state.nj.us

Spotlight on Available Services:

The **Safe Housing Program** ensures a safe environment for residents age 60 and over by providing essential home repair services and safety improvements to a private residential home. This program will only perform essential repairs and/or modifications to ensure a living environment free of safety and/or health concerns. Limited fund availability. For more information call the Division of Aging & Disability Services - ADRC: **1-877-222-3737 or 908-475-6591.**



Jersey Assistance for Community Caregiving (JACC) – The JACC program provides in-home services to seniors at risk of placement in a nursing home. With the assistance of a trained care manager, service plans are designed that are tailored to the needs of the individual. Eligible individuals must be 60 years of age and:

- Require nursing facility level of care but wish to remain at home
- Is not financially eligible for Medicaid-MLTSS
- Is a U.S. Citizen or qualified alien
- Does not reside in an Assisted Living, Nursing Home or residential care facility

Income and asset tests apply. For more information call the Division of Aging & Disability Services – ADRC: **908-475-6591 or toll free 1-877-222-3737**

Your Warren County Community Senior Centers:

Hackettstown Area:

293 Main St.
Hackettstown, NJ 908-850-5438

North Warren Area:

Knowlton Lions Den
505 Route 94
Columbia, NJ 908-496-4001

Washington Area:

Faith Discovery Church Community Center
33 Brass Castle Rd,
Washington, NJ 908-689-0650

Phillipsburg Area Satellite:

Phillipsburg Senior Center
310 Firth St (closed Tuesdays)
Phillipsburg, NJ 908-859-2423

Join us! Featuring Tai Chi, Zumba Gold, Yoga, guest speakers, lunch and activities. Call for more information and to make lunch reservations.

Attn: Washington Borough Residents!

The “Washington Borough Senior Advisory Committee” would like to invite you to become part of our mailing list! We have bus trips and activities planned throughout the year, and monthly meetings are held at the Washington Borough Municipal Hall the last Thursday of every month at 6:00 pm at 100 Belvidere Ave. Washington, NJ

Please contact Councilwoman Robin Klimko for details or to sign up and register your name and address at: (908) 283-3454.

Next trip will be to the Sands Casino in Bethlehem, Pennsylvania on April 23, 2016. Please contact Councilwoman Robin Klimko for details!



How Many Daily Calories Do We Really Need?

According to the National Institute of Health (NIH), it's not as many as you may think. The amount of daily calories we should take in on a daily basis depends on: Age, Gender, Height & Weight, and Daily Level of Physical Activity.

The NIH offers these general guidelines for people age 50 and older:

WOMEN	
Calories	Activity Level
1600	Not Physically Active
1800	Somewhat Active
2000 - 2200	Active Lifestyle

MEN	
Calories	Activity Level
2000	Not Physically Active
2200 - 2400	Somewhat Active
2400 - 2800	Active Lifestyle

For optimal physical and mental health, NIH also recommends that older adults focus on **quality not quantity** by eating more nutrient packed food in fewer calories.

Don't forget the Protein! Everyone needs protein for strong, healthy bodies. Some older adults do not get the protein they need to maintain muscle mass, fight infection and recover from an accident or surgery.

United Way of Northern NJ Caregivers Conference Event

Saturday, April 16, 2016

8:30am – 1:00pm

Newton Medical Center

Romano Conference & Education Center

175 High Street, Newton, New Jersey

Topics include:

- **How the NJ Ombudsman Can Serve as Your Loved One's Advocate**

Jennifer McMahon, CTRS, Outreach & Advocacy Coordinator, NJ Office of the Ombudsman for Institutionalized Elderly

- **Mental Illness: Symptom Management and Guidelines**

Carrie Parmelee, LSW Family Support Specialist, IFSS, Saint Clare's Health System - Sparta

- **Of Course You're Stressed – Here's What You Can Do**

Tom Caines, Clear Vision Coaching, LLC

A light, complimentary breakfast will be provided, along with a bag lunch for participants to take home.

Registration deadline is April 10th

For questions, contact **Robin Ennis at Robin.Ennis@UnitedWayNNJ.org or call 973-993-1160, x305.**

There are only Four Kinds of People in the world:

- 1) Those who have been caregivers,**
- 2) Those who are currently caregivers,**
- 3) Those who will be caregivers,**
- 4) Those who will need a caregiver.**

-Rosalyn Carter

Disclaimer: the Warren Senior Voice may contain items placed by third party organizations which are published in good faith and for informational purposes only. The Warren County Board of Chosen Freeholders or the Warren County Division of Aging & Disability Services neither represents nor endorses the accuracy or reliability of any advertised offer or statement.