

## **Take Action:** **Protect Yourself from Fraud**

During the past quarter, we have had two Medicare cases where we either suspected predatory sales tactics were being used or there was possible fraud. We can't recommend strongly enough that when you are in doubt about a piece of mail or a phone call that you receive, please either check it out with a family member, a reliable friend or call us. **NEVER give out personal information** over the phone or to a salesman who comes to your door without first checking them out. Merely tell them that you do not accept solicitation without first carefully reading about the product. Ask them to send you information in the mail or to leave information with you. A caution flag should go up if they try to pressure you into buying something or they play on your emotions or feelings.

The **Ohio Department of Insurance's Fraud Protection Program** and the **Ohio Department of Aging** have worked together to produce a workbook for consumers, ***Take Action: Protect Yourself From Fraud***, that talks about fraudulent practices in the areas of life insurance, annuities, investments, living trusts, reverse mortgages, Medicare sales practices, healthcare and online security. We hope to have copies of this guide in our office in the near future. They have also created a new website – [www.takeaction.ohio.gov](http://www.takeaction.ohio.gov) – where consumers can get materials and learn about financial exploitation.

**ATSSO OFFICE HOURS:**  
**8:00 A.M. – NOON (M-F)**

**Phone: 988-5894**

**Carol Schmitkons at Ext. 102**

**Mary Carek at Ext. 101**

Email: [amhersttwpseniors@oh.rr.com](mailto:amhersttwpseniors@oh.rr.com)

## **Amherst Twp Senior Service Office**

ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. They can help with Medicare and health insurance questions and issues, provide referrals to other agencies, and help you remain independent. Contact the office at **988-5894 (x101 or x102)**.

## **Managing Debt**

If you are struggling with debt and want to avoid bankruptcy, there are other options available to prevent wage garnishment. **Consumer Credit Counseling Service (1-800-355-2227)** can help you set up a debt repayment plan where you make one regular payment no matter how many creditors you have. The main advantage of this is that many creditors will not charge interest and fees. Filing for **trusteeship** through your **municipal court** is another type of debt repayment.

**Legal Aid (323-8420)** also advises that you may not need credit counseling if your income is from Social Security, Veterans benefits or public assistance (or, in some instances, from a pension, alimony or child support) because that income can be protected from creditors.

## MedSup Plan Options Change

Effective June 1, 2010 current MedSup (also known as Medigap) Plans **E, H, I, & J** will no longer be offered. Two new plans, **M** and **N** are to be offered as well as a **separate version of Plan F** with a **\$2000 deductible**. Plan **M**'s major difference is that it will only cover **50%** of the **Part A deductible**, while Plan **N**'s major difference is that it has a **copay** of up to **\$20** for office visits and up to **\$50** for **emergency room visits** unless you are admitted as a result of the ER visit.

Minor changes have been made to **basic coverage**. It will now include coverage for **Part B outpatient** and **Part A hospice coinsurances**.

Plans **K** only cover **basics** at **50%** and **L** at **75%** but will cover **hospitalization & preventive care** at **100%**. Both of these plans have **out-of-pocket limits before the plan pays 100%**:

**K's** is **\$4,620** and **L's** is **\$2,310**.

**Deductibles:** **Part A's** are covered at **100%** under **Plan B, C, F, G & N**; at **75%** under **L**; and at **50%** under **K & M**.

**Part B's** will be cover at **100%** in **Plans B, C, & F**; at **50%** in **K**; and at **75%** in **L**. Only **F & G** cover **Part B excess** at **100%**.

**Skilled nursing coverage** is **100%** for **all plans except A, K & L** (**A** does not offer this coverage, **K** covers **50%** of the cost and **L** covers **75%**).

**Foreign travel emergency** will be covered under **Plans C, D, G, M & N**.

Stop by the office for chart showing new plans or a copy can be emailed to you.

## Donut Hole Rebate Coming Soon

One provision of the health care reform act is a \$250 rebate to Medicare recipients who reach the 2010 Part D coverage gap. There is no application form to fill out to receive the rebate. The Part D plans must notify CMS of beneficiaries eligible for the rebate.

## Respite Care Available to Family Caregivers

The Family Caregiver Support Program is a program of the Western Reserve Area Agency on Aging, funded by the Older Americans Act and the state of Ohio, which can offer you respite reimbursement. Respite offers breathing space or relief from caregiving duties. Effective respite meets your needs as well as those of your loved one by:

- giving you time to do something you enjoyed doing in the past but are no longer able to do
- providing social contact for your loved one in an Adult Day Center
- bringing someone into the home to help with household tasks to reduce the number of tasks you need to attend to
- allowing the caregiver a chance to take a trip or go on a vacation

The goal of respite is to make your caregiving experience more satisfying and rewarding by relieving stress and providing more time for self care. For more information on this program, call **800-581-6884**.

## Health Care Savings Tips

Use a **generic substitute** for brand name drugs if they're available. Compare your prescription coverage generic copay with the local pharmacy's discounted pricing for both 30- & 90-day supplies. Often local pharmacy prices are much cheaper.

**Stand-alone laboratories** have less overhead costs and often charge less for their services than hospital labs.

**Retail health clinics, walk-in doctor's offices and urgent care centers** can treat many of the same non-emergency health problems and injuries that an ER can for half the cost.