

Senior GAZETTE

Spring 2013

by Carol Schmitkons, Director, Amherst Township Senior Service Office (ATSSO)

Home-Delivered Meal Program

ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, or soup & salad. A “soup only” option is also available as a choice. If you would like to receive a home-delivered meal, please contact the Senior Service Office at **988-5894, ext. 102**.



2012 Senior Services Wrap-Up

- Meals served: 3,026 to 17 residents
- Meal delivery miles: 4,396 miles
- OSHIIP counseling hours: 153.5 hours
- OSHIIP consumers: 151 clients
- Hours spent researching client Medicare issues: 32.04 hours
- Publicized OSHIIP/Medicare through newsletter articles or presentations: 22.94 hours – Four Medicare presentations + the JVS Senior Fair
- OSHIIP training hours: 26.78 hours
- Number unduplicated clients helped by the WRAAA support services grant in 2012: 81 clients
- Total receiving support services (includes township residents): 122

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

Phone: 988-5894 – Ext. 102

Email: amhersttwpseniors@oh.rr.com

Grandparents Raising Grandchildren

Did you know that 10% of the grandparents in Ohio are involved with raising and providing most of the care for children in households with children? One fourth of the grandparents in this group are the sole provider for these children. Here are some statistics on these grandparents:

- The average age is 55 years old, but 16% are over 65
- 87% are females
- 43% are not currently married
- 51% have annual household incomes of less than \$30,000 per year

If you find yourself in this situation and you need help dealing with your grandchildren, contact Kinship Caregiver Support at the Lorain County Office on Aging at **326-4800**. They sponsor a support group at the Lorain Public Library South Branch located at 2121 Homewood Drive on the second Wednesday of the month from 12 noon to 2 p.m.

AARP Free Tax Assistance

The Amherst Public Library offers E-filing assistance for low-to-middle income taxpayers, with emphasis on those 60 years and older. The library is located at 221 Spring Street in Amherst. This service is offered on Tuesdays and Thursdays from 10:30 a.m. to 3:00 p.m., beginning February 1st through April 15th. Please call them at **984-4230** to schedule an appointment.

Hours Changed

The **Lorain Social Security Office** has new hours. They are now open from 9am to 3pm on Monday, Tuesday, Thursday and Friday.

Wednesday office hours have been shortened to 9 a.m. to Noon.

Medicare Information

---2013 Welcome to Medicare Events

While no event for those turning 65 in 2013 is being scheduled for Lorain County, there are events scheduled in nearby counties:

Cuyahoga County's event will be held on April 18th at the Ehrnfelt Center, 18100 Royalton Road, Strongsville

Huron County's event will be held on April 30th at the Fisher-Titus Medical Center, 272 Benedict Ave, Norwalk

Ashland County's event will be held on May 13th at Samaritan on Main, 663 E Main St, Ashland (***RSVP to 419-207-2563 for the Ashland Event***)

All Events begin at 6PM.

---Facility Fees

A Medicare beneficiary can be charged a "facility fee" for a doctor visit that occurs in a hospital-owned building. Called "provider-based billing," it allows hospitals that own physician practices (and outpatient clinics that meet certain federal requirements) to bill separately for the facility and physician services. Doctors' offices owned by physicians and freestanding clinics are not permitted to charge a facility fee.

Medicare will not pay this fee; it is the beneficiary's responsibility. If you don't know whether the facility can charge a fee, be sure to ask.

---Medication Therapy Management Programs for Complex Health Needs

If you're in a Medicare Prescription Drug Plan and you have complex health needs, you may be eligible to participate in a Medication Therapy Management (MTM) program. These programs help you and your doctor make sure your medications are working. MTM programs include a free discussion and review of all of your medications by a pharmacist or other health professional to help you use them safely. You'll get a summary of this discussion to help you get the most benefit from your medications. You may want to bring this summary when you talk with your doctors or other health care providers. You'll also get a personal medication list that will include all of the medications you're taking and why you take them.

If you take many medications for more than one chronic health condition, contact your drug plan to see if you're eligible.

---Health Savings Account (HSA) Q & A's

Health Savings Accounts (HSA's) were created in 2003 so that individuals who are covered by High Deductible Health Plans could receive tax-preferred treatment of money saved for medical expenses. OSHIIP has received a substantial number of questions regarding HSAs and Medicare. Generally, an adult who is covered by a high-deductible health plan (and has no other first-dollar coverage) may establish an HSA. Being eligible for Medicare does not disqualify you from having an HSA, but enrolling in Medicare will prevent you from contributing to an existing HSA.

Q: I've just turned 65 but am not ready to retire any time soon. I want to keep my employer health insurance plan until I do retire. Can I continue contributing to my Health Savings Account?

A: Yes. If you're qualified for Medicare but do not enroll, you can keep making contributions to your HSA.

Most employer HSA plans are coupled with a High Deductible Health Plan (HDHP). HDHP's are considered current group coverage. With current group health coverage, you can sign up for Medicare without penalty when you stop working or lose the HDHP coverage. You will no longer be able to contribute to the HSA if you enroll in Medicare. Social Security income must also be delayed. Applying for Social Security starts Medicare Part A (hospital insurance) and disqualifies you from coverage under the HSA.

Q: My spouse will be eligible for Medicare halfway through this year and he plans to enroll at that time. How much can he contribute to his HSA this year?

A: He can contribute to the HSA only as long as he's not covered by Medicare. Contributions must be prorated accordingly. Medicare coverage begins the first of the month. If he turns 65 in July, coverage can start July 1st. In this case, the prorated amount would be one-half of the annual amount allowed; the HSA will cover him through the first half of the year.

Q: What if I have money left over in my HSA when I join Medicare? Can it be used for anything?

A: Although you can no longer make contributions to the HSA, you can use the money to pay the Medicare Part B premium and for costs under Medicare Part D or Advantage plans.

Leftover HSA money can also be used for co-payments and deductibles you pay for medical expenses, out-of-pocket costs for prescription drugs, vision and dental care, but cannot be used to pay Medicare supplement premiums.

You can use leftover HSA money for non-medical expenses as well. In such cases, income taxes will apply. People over age 65 do not suffer any other penalties when using the money to pay non-medical costs.

