

Commission on Aging Meeting Minutes
September 17, 2018

Present: Chair Chris Robertson, Marion Freer, Mary Ann O'Grady, Sheila Silverman, Dayna Sierakowski, Mary Morrisroe, Debra Francheschini Gatje, Karen Gaudian, Kathy Brennan.

Absent: George Noyes

Minutes from last month's meeting presented and reviewed. Mary Ann O'Grady approved, Marion Freer seconded.

Meeting called to order at 2:30pm.

Chris reported that a condolence card was sent to Police Chief Roche's family on behalf of the entire commission.

Speaker today: Darryl Willenbrock from WCAAA.

To be eligible for Medicare, have to be 65 or older or diagnosed with a disability. Initial enrollment is 3-month before, month of and 3 months after 65th birthday. Suggestion is to enroll in Medicare Part A (even if still covered by a spouse's plan) regardless, because it's free.

General enrollment is January 1-March 31; Medicare will become effective July 1st.

Special enrollment—for those still employed after 65—have 8 months after Insurance through employment ends to enroll in parts A & B, Also have to enroll for Part D within 8 months.

Medicare pays for 80% of bill, you are responsible for 20%. Can apply for supplement to help with 20%.

Part D is prescription coverage—it is NOT optional. You will be penalized if you enroll later. Penalty goes back to the day they turned 65. If not on a lot of prescriptions, should enroll in cheapest plan.

Medicare Part C—Medicare Advantage Plans—may carry some form of eye, dental and hearing coverage. You still have to pay parts A & B. However, there are a lot of co-pays for advantage plans, also a large deductible, and you can't use out of state. Recommended for those that are fairly healthy.

WCAAA can counsel anyone on plans. Don't listen to others recommendations—everyone is different and plans are individual.

Part A covers hospital, Skilled nursing facility, hospice, home health care.

Benefits kick in for SNF after 3-day inpatient stay. “Observation status” in hospital does not qualify for SNF admission. It is important that patients find out if they are under *Observation* or *In-patient* status if there is the possibility they will be going to a SNF after their hospital stay.

Generally, Part A is free, unless you don’t have a 40 quarter/10-year work history.

Part B pays for outpatient care (ex. “observation status” in hospital). It’s doctor visits, durable medical equipment, lab testing etc.

Part D enrollment in 7-month period around birthday. Go onto Medicare.gov and it will say “enroll in a drug program.” It will ask person questions, and then give you 3 best plans based on answers.

Oct 15-Dec 7—Open Enrollment (time period to change prescription plan).

Penalties for both Part B and Part D—if you neglect to sign up, you pay a penalty for the rest of your life.

In 2018 there were 22? Plans available and each has its own formulary.

Deductibles run from \$0-\$450.

Medigap Supplement Plans—help pay for excessive cost over Parts A & B (the 20% Medicare doesn’t cover). You can also purchase dental riders.

You have option of changing or canceling Medicare Advantage plans between Jan 1st-Mar 31st.

Before you sign up for advantage plan-you must check to make sure doctors are in plans. Plans also don’t travel well (i.e. snowbirds who travel south for winter). Plans will cover emergency treatment but once stabilized you are not covered.

Doctor doesn’t have to accept plan. Can drop at any time. You are not covered by regular Medicare if you are on Advantage Plan.

Medicare doesn’t go out of US-can get temporary Travel Insurance.

Extra Help

Medicare Savings Plan (MSP)

Pays part B premium if you are income eligible. No asset limit.

Pays for Benchmark RX plans and co-pays will never be more than \$8.35 for premium medications. Also pays 20% for A&B and deductibles.

QMB -single person cannot make more than \$2135/month; a couple \$2894/month

SLMB- individual \$2337/couple \$3169 a month

ALMB -individual \$2489/couple \$3375 a month

You want to sign up for Medicare Parts A & B as soon as possible, once you stop working.

3:10pm opened to individual questions from the public.

Karen Gaudian will be giving talks about Medicare, Thursday Oct 4th at 5pm and the Library and Nov. 1st at 1:30pm at Founders Hall.

CHOICES volunteers will be providing counseling for Part D plan reviews during Open Enrollment at the Library, Tuesdays and Friday 10-1. Must sign up through Karen.

Meeting adjourned at 3:45pm.