

NEW HORIZONS

York County Area Agency on Aging

Volume 29, NO. 1

Winter 2022

Telephone:
(717) 771-9610 or
1-800-632-9073

Email:
aging@yorkcountypa.gov

Website:
www.ycaaa.org



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Julie Wheeler

Vice President Commissioner
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Stay Safe in Cold Weather!

Learn Why You Need to Stay Warm When It's Cold



If you are like most people, you feel cold every now and then during the winter. What you may not know is that just being really cold can make you very sick.

Older adults can lose body heat fast—faster than when they were young. A big chill can turn into a dangerous problem before an older person even knows what's happening. Doctors call this serious problem hypothermia.



What is Hypothermia?

Hypothermia is what happens when your body temperature gets very low. For an older person, a body temperature colder than 95 degrees can cause many health problems such as a heart attack, kidney problems, liver damage, or worse.

Being outside in the cold, or even being in a very cold house, can lead to hypothermia. You can take steps to lower your chance of getting hypothermia.

Keep warm inside

Living in a cold house, apartment, or other building can cause hypothermia. People who are sick may have special problems keeping warm. Do not let it get too cold inside and dress warmly.

Tips for keeping warm inside:

- ◆ Set your heat to at least 68–70°F. To save on heating bills, close off rooms you are not using. Place a rolled towel in front of all doors to keep out drafts.
- ◆ Make sure your house isn't losing heat through windows. Keep your blinds and curtains closed.
- ◆ To keep warm at home, wear long underwear under your clothes. Use a blanket to keep your legs and shoulders warm. Wear socks and slippers.
- ◆ Make sure you eat enough food to keep up your weight. You need some body fat to stay warm.
- ◆ When the weather is cold, avoid alcohol. It can make you lose body heat.
- ◆ When you go to sleep, wear long underwear under your pajamas, and use extra covers. Wear a cap or hat.
- ◆ Ask family or friends to check on you during cold weather. If a power outage leaves you without heat, try to stay with a relative or friend.

Bundle up on windy, cool days

A heavy wind can quickly lower your body temperature. Check the weather forecast for windy and cold days. On those days, try to stay inside or in a warm place. If you have to go out, wear warm clothes.

Tips for bundling up include:

- ◆ Dress for the weather if you have to go out on chilly, cold, or damp days.
- ◆ Wear loose layers of clothing. The air between the layers helps to keep you warm.
- ◆ Put on a hat and scarf. You lose a lot of body heat when your head and neck are uncovered.
- ◆ Wear a waterproof coat or jacket if it's snowy.
- ◆ Change your clothes right away if they get damp or wet.

Talk with your doctor about how to stay safe in cold weather

Some illnesses may make it harder for your body to stay warm. Taking some medicines and not being active can also affect body heat. Your doctor can help you find ways to prevent hypothermia.

Tips for talking with your doctor include:

- ◆ Ask your doctor about signs of hypothermia.
- ◆ Talk to your doctor about any health problems and medicines that can make hypothermia a special problem for you.
- ◆ Ask about safe ways to stay active even when it's cold outside.

Warning signs of hypothermia

Sometimes it is hard to tell if a person has hypothermia. Look for clues. Is the house very cold? Is the person not dressed for cold weather? Is the person speaking slower than normal and having trouble keeping his or her balance?

Watch for the signs of hypothermia in yourself, too. You might become confused if your body temperature gets very low. Talk to your family and friends about the warning signs so they can look out for you.

Early signs of hypothermia:

- ◆ cold feet and hands
- ◆ puffy or swollen face
- ◆ pale skin



continued on page 10

From the Director



Dear Reader:

It is time once again to ring in a new year as 2022 begins. With every New Year, we have high hopes that the year ahead will be full of happiness and joy. The past couple years have certainly been difficult and challenging for all of us, but we continue to move forward with optimism for the future. It is my hope that 2022 is a good year for you and your families; and will be a year you look back on fondly.

With the New Year comes some of our worst winter weather. Snow and ice will inevitably make walking and driving a hazard, we will have slips and slides. While a fall for some may not be damaging; a fall for a senior can be a life changing event. According to the CDC every second of every day, an older adult falls in the U.S. making falls the leading cause of injury and death for seniors. **One out of four older adults will fall each year in the United States, making falls a public health concern for older adults.**

While falls can certainly occur on a slippery sidewalk, the vast majority of falls occur inside the home. I experienced this when I attempted to negotiate a carpet staircase in my house while wearing socks in the dark. All it took was a slight misplacement of my foot and I went bouncing down the stairs headfirst into the wall. I was lucky I did not have any major injuries but I was bruised and sore for some time. By taking a little time to wear the proper footwear and turning on the light I could have prevented the fall, but I was just in too much of a rush to do those things. You live and learn the hard way sometimes.

With falls being such a risk to seniors our agency is one of several community groups offering falls prevention classes. *A Matter of Balance: Managing Concerns about Falls* is a nationally recognized program that can help reduce the fear of falling and increase the activity levels of older adults who have concerns about falling. We also offer another evidence-based program, *Healthy Steps for Older Adults* which reduces fall risks among older adults by raising awareness about the causes of falls and how to prevent them. Participants learn

how to exercise safely at home and are offered information on ways to improve their health and well-being. Discussions will include home and medication safety, as well as appropriate foot care/footwear. Participants also take a Functional Physical Assessment to determine their fall risk score.

With everything we have experienced in last couple of years the last thing we want is to start 2022 with a fall. Information regarding fall prevention classes are included in this issue of the *New Horizons* or can be obtained from our website or calling our agency. I wish you a healthy, happy and safe start to the New Years!

Mark W. Shea

October 2021

**Marge Shanbarger
& Monica Newcomb**

Peer Educator:
*A Matter of
Balance Coach(es)*



YCAAA Stars

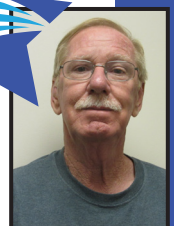
November 2021

Sue Gordon
PA MEDI Counselor



December 2021

Herb Schreck Jr.
*New Horizons Bundling
Delivery Driver*



January 2022

Tammy Davis
Ombudsman



February 2022

Judy Newberger
*Peer Educator: Diabetes
Self-Management Program*



March 2022

Judy Lehigh
Friendly Visitor



Volunteers of the Month



NEW HORIZONS

Published the first day of April,
September and December

By

York County Area Agency on Aging

100 West Market Street, York, PA 17401

Phone: 717-771-9610

1-800-632-9073

FAX: 717-771-9044

Email: aging@yorkcountypa.gov

Website: www.ycaaa.org

Mark W. Shea

YCAAA Director

Ross Stanko

Director of Operations
and Outreach

Jenny Nace

Editor/Advertising
Sales/Circulation

Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

Acceptance of Advertising

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**York County Area Agency on Aging
New Horizons**

**100 West Market Street
York, PA 17401**

Winter 2022

Please notify YCAAA to discontinue your mailed issue.

Ice and Snow.....Take it Slow!

As we have witnessed in Pennsylvania, winter weather can be unpredictable. When the snowflakes start falling and accumulating, it is important to remember if you must shovel, to do it safely. Cold weather puts an extra strain on the heart. If you have heart disease or high blood pressure, follow your doctor's advice about shoveling snow or performing other hard work in the cold.

The Pennsylvania Department of Health offers the following snow shoveling tips:

- * If you have to do heavy outdoor chores, dress warmly and work slowly. Remember, your body is already working hard just to stay warm, so don't overdo it.
- * Warm up your muscles with 10 minutes of light exercise and stretching;
- * Dress appropriately;
- * Consider shoveling in shifts instead of all at once;
- * Take breaks and drink water to prevent dehydration; and
- * Use a shovel that is correctly sized for your body;
- * When possible, push snow instead of lifting it. If you must lift, bend your legs and not your back;
- * Avoid twisting motions that can stress your back; and
- * If you experience chest pain, shortness of breath or other symptoms of a heart attack, seek immediate medical care or call 9-1-1.
- * If using a snow blower, be sure to read and follow all safety instructions and stay aware of others who may be nearby.

Snow Blower Safety

The [American Academy of Orthopedic Surgeons](https://orthoinfo.org/) offers the following tips for safely using your snow blower:

- * **Never stick your hands in the snowblower.** If snow jams the snowblower, stop the engine and wait more than 5 seconds. Use a solid object to clear wet snow or debris from the chute. Beware of the recoil of the motor and blades after the machine has been turned off.
- * **Proper supervision.** Do not leave the snow blower unattended when it is running. Shut off the engine if you must walk away from the machine.
- * **Safe fueling.** Add fuel before starting the snowblower. Never add fuel when the engine is running or hot. Be sure to always fuel your snowblower outside—rather than in a garage, shed, or enclosed area—to avoid being overwhelmed by engine fumes. Never operate the machine in an enclosed area.
- * **Avoid the engine.** Stay away from the engine. It can become very hot and burn unprotected flesh.
- * **Use the pull-cord safely.** To start a machine with a pull-cord, hold the cord firmly and stand with feet wide apart in a broad stance. If the cord does not move freely, do not force it. Sharply pulling a nonmoving pull-cord may cause an injury to your upper body or back.
- * **Watch the snowblower cord.** If you are operating an electric snow blower, be aware of where the power cord is at all times. If the cord becomes caught in the machine and is severed, or comes in contact with the engine and burns, you could receive a shock or become electrocuted.
- * **No tampering.** Do not remove safety devices, shields, or guards on switches, and keep hands and feet away from moving parts.
- * **Watch for motor recoil.** Beware of the brief recoil of motor and blades that occurs after the machine has been turned off.
- * **Keep children away.** Never let children operate snowblowers. Keep children 15 years of age and younger away when snowblowers are in use.
- * **Understand your machine.** Read the instruction manual prior to using a snowblower. Be familiar with the specific safety hazards and unfamiliar features. Do not attempt to repair or maintain the snowblower without reading the instruction manual.

Source: Reproduced with permission from OrthoInfo. © American Academy of Orthopaedic Surgeons. <https://orthoinfo.org/>; PA Department of Health

YCAAA Advisory Council

The next York County
Area Agency on Aging's
Advisory Council meeting
will be held on
Monday, March 14

The meeting will begin promptly
at 12:00 pm and will be
held via **Zoom**.

Improve Your Health and Well-Being

Healthy Steps for Older Adults (HSOA), is an evidence-based program which reduces fall risks among older adults age 60 and older. This program raises awareness about the causes of falls and how to prevent them. Participants learn how to exercise safely at home and are provided information on ways to improve their health and well-being. Discussions will include home and medication safety, as well as appropriate foot care/foot wear. Participants will be referred to healthcare professionals and community resources as deemed necessary, to meet one's needs when it comes to preventing falls.

Each person receives a booklet that includes exercises they can continue at home. HSOA is a 2-day class, each class is 2 hours.



Virtual Healthy Steps for Older Adults Workshop

Offered:

March 18 & 25, 2022

Fridays 1 – 3pm

This is a 2-session online class.

**** Participants will need an email address and a computer, laptop, iPad or tablet with a camera for both programs. Reliable internet access is necessary.**

Be Warm and Safe This Winter!

There is something about the winter months and curling up with a good book by the fireplace. But did you know that heating equipment is one of the leading causes of home fire deaths? With a few simple safety tips and precautions you can prevent most heating fires from happening.



January is the leading month for home heating fires.

Heating Safety

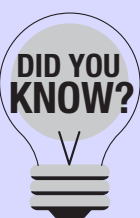
- ◆ Keep anything that can burn at least three-feet away from heating equipment, like the furnace, fireplace, wood stove, or portable space heater.
- ◆ Have a three-foot “kid-free zone” around open fires and space heaters.
- ◆ Never use your oven to heat your home.
- ◆ Have a qualified professional install stationary space heating equipment, water heaters or central heating equipment according to the local codes and manufacturer’s instructions.
- ◆ Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.
- ◆ Remember to turn portable heaters off when leaving the room or going to bed.
- ◆ Always use the right kind of fuel, specified by the manufacturer, for fuel burning space heaters.
- ◆ Make sure the fireplace has a sturdy screen to stop sparks from flying into the room. Ashes should be cool before putting them in a metal container. Keep the container a safe distance away from your home.
- ◆ Test smoke alarms at least once a month.



Home heating equipment is the leading cause of U.S. home fires during the months of December, January and February, when nearly half (48 percent) of all U.S. home heating equipment fires occur.

Heating Equipment Smarts

Install wood burning stoves following manufacturer’s instructions or have a professional do the installation. All fuel-burning equipment should be vented to the outside to avoid carbon monoxide (CO) poisoning. Install and maintain CO alarms to avoid the risk of CO poisoning. If you smell gas in your gas heater, do not light the appliance. Leave the home immediately and call your local fire department or Gas Company.



Data from the Center of Disease Control and Prevention’s (CDC’s) National Center for Health Statistics shows that in 2017, 399 people died of unintentional non-fire carbon monoxide poisoning.

Carbon Monoxide Safety

Often called the invisible killer, carbon monoxide is an invisible, odorless, colorless gas created when fuels (such as gasoline, wood, coal, natural gas, propane, oil, and methane) burn incompletely. In the home, heating and cooking equipment that burn fuel can be sources of carbon monoxide.

- ◆ CO alarms should be installed in a central location outside each sleeping area and on every level of the home and in other locations where required by applicable laws, codes or standards. For the best protection, interconnect all CO alarms throughout the home. When one sounds, they all sound.
- ◆ Follow the manufacturer’s instructions for placement and mounting height.
- ◆ Choose a CO alarm that is listed by a qualified testing laboratory.
- ◆ Call your local fire department’s non-emergency number to find out what number to call if the CO alarm sounds.
- ◆ Test CO alarms at least once a month; replace them according to the manufacturer’s instructions.
- ◆ If the audible trouble signal sounds, check for low batteries. If the battery is low, replace it. If it still sounds, call the fire department.
- ◆ If the CO alarm sounds, immediately move to a fresh air location outdoors or by an open window or door. Make sure everyone inside the home is accounted for. Call for help from a fresh air location and stay there until emergency personnel declare that it is safe to re-enter the home.
- ◆ If you need to warm a vehicle, remove it from the garage immediately after starting it. Do not run a vehicle or other fueled engine or motor indoors, even if garage doors are open. Make sure the exhaust pipe of a running vehicle is not covered with snow.
- ◆ During and after a snowstorm, make sure vents for the dryer, furnace, stove, and fireplace are clear of snow build-up.



Two in five deaths in space heater fires involve portable electric space heaters.

Home Heating Equipment

Have fuel-burning heating equipment and chimneys inspected by a professional every year before cold weather sets in. When using a fireplace, open the flue for adequate ventilation. Never use your oven to heat your home.



A person can be poisoned by a small amount of CO over a longer period of time or by a large amount of CO over a shorter amount of time.

Electric Portable Space Heater Safety

When the weather turns cold, it can bring a chill into our homes. Portable space heaters have become a popular way to supplement central heating or heat one room. If you plan to use portable electric space heaters, make sure to follow these tips and recommendations:

Heater Checklist

- ✓ Purchase a heater with the seal of a qualified testing laboratory.
- ✓ Keep the heater at least 3 feet away from anything that can burn, including people.
- ✓ Choose a heater with a thermostat and overheat protection.
- ✓ Place the heater on a solid, flat surface.
- ✓ Make sure your heater has an auto shut-off to turn the heater off if it tips over.
- ✓ Keep space heaters out of the way of foot traffic. Never block an exit.
- ✓ Keep children away from the space heater.
- ✓ Plug the heater directly into the wall outlet. Never use an extension cord.
- ✓ Space heaters should be turned off and unplugged when you leave the room or go to bed.

Types of electric space heaters

Oil or water-filled radiator

Heated oil or water travels through the heater.

Fan-forced heater

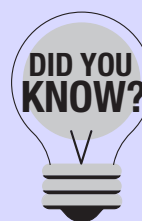
A fan blows warm air over metal coils.

Ceramic heater

Air is warmed over a ceramic heating element.

Infrared heaters

Heat is created by infrared bulbs.



In 2016, local fire departments responded to an estimated 79,600 carbon monoxide incidents, or an average of nine such calls per hour.

NATIONAL FIRE PROTECTION ASSOCIATION
The leading information and knowledge resource on fire, electrical and related hazards.

Source: NFPA’s Applied Research Division,
nfpa.org/education



Annual Elder Law Update

**By: Robert Clofine, Certified Elder Law Attorney,
practicing in York**

If things stayed the same, keeping up with the law would be a breeze.

Unfortunately, tax and Medicaid laws seem to change on a daily basis. Over the past year, there have been a number of developments. In this article, I'll offer some of the highlights.

Certain tax changes are adjusted based on changes in the consumer price index. As a result, the federal estate tax exemption has increased to a lofty \$12.06 million for those dying in 2022. This means that your estate will not be subject to federal estate taxes in 2022 unless it exceeds \$12.06 million, or \$24.12 million for a married couple.

A companion to the estate tax is the federal gift tax. On the gift tax side, the so-called annual gift tax exclusion increases to \$16,000 for gifts made in 2022. This means that you can gift up to \$16,000 to each recipient each year without having to file any gift tax return or declare any gift. If you exceed this amount, you have to file a gift tax return and use some of your \$12.06 million estate tax exemption. Keep in mind that this is a federal gift tax rule and it has no bearing on how those gifts might be treated if you need to seek Medicaid benefits for long-term care. Medicaid pays for nursing home care if you meet

certain guidelines. Under the Medicaid rules, most gifts made within 5 years of asking for Medicaid will make you ineligible. This means you must be extremely cautious when making any gift.

While the Medicaid program has a very strict rule on making gifts in order to qualify for benefits, each January we do get an increase in the "Community Spouse Resource Allowance". This is the amount that a healthy spouse gets to keep when their mate enters a nursing home. For nursing facility residents, Pennsylvania's general rule is that the healthy spouse can keep one-half of the available resources that were owned by the couple on the date of admission to the nursing facility. However, this protected "Community Spouse Resource Allowance" is subject to a ceiling and a floor. In 2022, the maximum is \$137,400 and the minimum is \$27,480. This means that if the couple has \$400,000 in savings when the husband enters the nursing home, the wife's protected share is \$137,400 and not one-half of the assets. Keep in mind that this is the bare minimum protection for the community spouse. Fortunately, you can take steps to increase these protections even after someone enters a nursing home. That is, even though there is a 5-year lookback, it's never too late to preserve assets.

In addition to the "resource" protections, there are

also income protections. The income protections are designed to ensure that the community spouse has sufficient monthly income to meet his or her needs when the spouse enters a nursing home. Under the guidelines, the community spouse is entitled to keep all of his or her income. If the community spouse's income is less than his or her "income allowance," then they are entitled to keep a portion of the institutionalized spouse income. In 2022, the "income allowance" which takes into consideration one's housing expenses, is a maximum of \$3,435 per month and a minimum of \$2,178 per month.

A final 2022 change is the amount of the Medicare skilled nursing facility co-pay. Medicare's coverage for nursing home care is limited to "skilled" care only for a maximum of 100 days. If you are in a skilled nursing facility after a 3-day hospital stay (during COVID-19 the 3-day stay has been waived) and meet all the other requirements, then Medicare Part A will cover up to 100 days of skilled care. For the first 20 days of skilled care, traditional Medicare pays 100%. If you continue to need "skilled" care, then for days 21-100, there is a co-payment of \$194.50 per day in 2022. Similar coverage is provided if you get your health care through a Medicare Advantage plan rather than traditional Medicare.

LIHEAP - Low-Income Home Energy Assistance Program



The Low-Income Home Energy Assistance Program (LIHEAP) helps low-income families pay their heating bills. LIHEAP is a grant. You do not have to repay it.

To receive help...

- Apply between now and May 6, 2022.
- You don't have to be on public assistance
- You don't need to have an unpaid heating bill
- You can either rent or own your home

How does LIHEAP work?

LIHEAP offers both cash and crisis grants. Families may apply for:

Cash Grants

Cash grants help families pay their heating bills. The one-time payment is sent directly to your utility company or fuel provider, and it will be credited on your bill. (In some cases, the check may be mailed to you directly.) Cash grants range from \$500-\$1500 and are based on household size, income, and fuel type.

Crisis Grants

Crisis grants may be available if you have an emergency situation and are in jeopardy of

losing your heat. You can receive more than one Crisis grant, as necessary, during the season until the maximum benefit of \$1200 is reached.

Crisis situations include:

- Broken heating equipment or leaking lines that must be fixed or replaced
- Lack of fuel
- Termination of utility service
- Danger of being without fuel (less than a 15 day supply) or of having utility service terminated (received a notice that service will be shut off within the next 60 days).

If you have a heating emergency please call the York County Assistance Office at 717-771-1100 or 1-800-991-0929.

How do I apply?

- Apply online at: www.compass.state.pa.us
- Request an application by calling the Statewide LIHEAP Hotline at 1-866-857-7095 or call PA Relay at 711 for the hearing impaired.
- Applications are available at the York County Assistance Office, 130 N. Duke Street, York.

To apply, you will need

- Names of people in your household
- Dates of birth for all household members
- Social Security Numbers for all household members
- Proof of income for all household members
- A recent heating bill

Who is eligible?

You may qualify for a LIHEAP grant if your household income meets the following income guidelines:

INCOME GUIDELINES	
2021 - 2022 LIHEAP	
Household Size	Maximum Annual Income
1	\$19,320
2	\$26,130
3	\$32,940
4	\$39,750
Each Additional Person	
Add \$6,810	

After your application is processed, you will receive a written notice that will tell you if you qualify. If eligible, it will tell you the amount of your grant.

Explanation of Benefits (EOB)

An Explanation of Benefits (EOB) is the notice that your Medicare Advantage Plan or Part D prescription drug plan typically sends you after you receive medical services or items. You only receive an EOB if you have Medicare Advantage or Part D. An EOB is not the same as a [Medicare Summary Notice](#). It is also important to remember that an EOB is not a bill.

EOBs are usually mailed once per month. Some plans give you the option of accessing your EOB online. Your EOB is a summary of the services and items you have received and how much you may owe for them. It tells you how much your provider billed, the approved amount your plan will pay, and how much you have to pay to the provider.

While all EOBs provide the same information, the layout and other specifics may vary by plan. If your EOB shows that an item or service is not being covered, look for a section that includes notes, comments, footnotes, or remarks to find out the reason why. You may have to look on the next page to find this information.

Contact your plan if you have any questions about your EOB. You should also contact your plan for more information if any of your services or items were not covered. You may decide to [file an appeal](#), depending on what your plan tells you.

Try to save your EOBs. You might need them in the future to prove that certain costs have been covered/paid for. For instance, you may need old EOBs if a provider's billing department makes a mistake or if you claimed a medical deduction on your taxes.

Advance Beneficiary Notice (ABN)

An Advance Beneficiary Notice (ABN), also known as a waiver of liability, is a notice a provider should give you before you receive a service if, based on Medicare coverage rules, your provider has reason to believe Medicare will not pay for the service. You may receive an ABN if you have Original Medicare, but not if you have a Medicare Advantage Plan. The ABN may look different, depending on the type of provider who gives it to you.

The ABN allows you to decide whether to get the care in question and to accept financial responsibility for the service (pay for the service out-of-pocket) if Medicare denies payment. The notice must list the reason why the provider believes Medicare will deny payment. For example, an ABN might say, "Medicare only pays for this test once every three years." Providers are not required to give you an ABN for services or items that are never covered by Medicare, such as hearing aids. Note that your providers are not permitted to give an ABN all the time, or to have a blanket ABN policy.

While the ABN serves as a warning that Medicare may not pay for the care your provider recommends, it is possible that Medicare will pay for the service. To get an official decision from Medicare, you must first sign the ABN, agreeing to pay if Medicare does not, and receive the care. Make sure you request that your provider bills Medicare for the service before billing you (the ABN may have a place on the form where you can elect this option). Otherwise, your provider is not required to submit the claim, and Medicare will not provide coverage.



Source: Medicare Rights Center.
Information on this page can be found on Medicare Interactive at www.medicareinteractive.org.

ABNs and appeals

Medicare has rules about when you should receive an ABN and how it should look. If these rules are not followed, you may not be responsible for the cost of the care. However, you may have to file an appeal to prove this. When your Medicare Summary Notice (MSN) shows that Medicare has denied payment for a service or item, you can choose to file an appeal. Remember, receiving an ABN does not prevent you from filing an appeal, as long as Medicare was billed.

You may not be responsible for denied charges if the ABN:

- Is difficult to read or hard to understand
- Is given by the provider (except a lab) to every patient with no specific reason as to why a claim may be denied
- Does not list the actual service provided, or is signed after the date the service was provided
- Is given to you during an emergency or is given to you just prior to receiving a service (for instance, immediately before an MRI)

You also may not be responsible for denied charges if an ABN was not provided when it should have been. You may not need to pay for care if you meet all of the following requirements:

1. You did not receive an ABN from your provider before you were given the service or item;
2. Your provider had reason to believe your service or item would not be covered by Medicare;
3. Your item or service is not specifically excluded from Medicare coverage; and
4. Medicare has denied coverage for your item or service.

Medicare Summary Notice (MSN)

The Medicare Summary Notice (MSN) is a summary of health care services and items you have received during the previous three months. The MSN is not a bill. The contractor that processes your claims for Medicare will send you the MSN, so it may have the name and address of a private company on it.

MSNs are usually mailed four times a year (quarterly) and contain information about charges billed to Medicare, the amount that Medicare paid, and the amount you are responsible for. Note that you may receive additional MSNs if you receive reimbursement for a bill you paid.

It is important to know that if you have not received health care services during a particular quarter, you will not receive an MSN. If you have received services but have not received an MSN, call 1-800-MEDICARE or access your MSN

online by creating or logging into your secure Medicare account at www.medicare.gov/account (however, you should still request a paper copy for your records).

In addition to the health care services you received in a given quarter, your MSN lists:

- The amount providers billed Medicare for those services (Note: The "Amount Charged" field does not show your costs.)
- The amount Medicare paid providers for each service
- The amount you may need to pay directly to providers (indicated in the "You May Be Billed" field). Note that you will receive a bill from providers and do not need to pay anything until you have received a bill.
- Any non-covered charges. This field shows the portion of charges for services that

are denied or excluded (never covered) by Medicare. A \$0.00 in this field means that there were no denied or excluded services. A charge in this field means you are responsible for paying it. If you disagree with a non-covered charge, you should file an appeal.

In many instances, Medicare forwards your MSN to your secondary insurer, which may help with some or all of the remaining costs.

Try to save your MSNs. You might need them in the future to prove that payment was made if a provider's billing department makes a mistake or if you claimed a medical deduction on your taxes. If you have lost your MSN or you need a duplicate copy, call 1-800-MEDICARE or go to your account on www.mymedicare.gov.

PA MEDI Can Help All Yearlong!



PA MEDI is the State Health Insurance Assistance Program, formerly known as APPRISE, which provides counseling for people with Medicare in Pennsylvania. It was created by the Pennsylvania Department of Aging to help Pennsylvanians understand Medicare and their other health insurance benefits. The program allows Medicare beneficiaries to compare plans and costs to determine what best meets their needs. **Locally, this program is offered by the York County Area Agency on Aging.**

PA MEDI counselors are specially-trained volunteers who have direct access to state and federal Medicare resources and provide free, confidential, objective, and easy-to-understand information. They are able to answer questions about Medicare, Medicaid, Medigap, Medicare Advantage plans and the prescription drug program. **They can help you to:**

- Understand your Medicare benefits by explaining which services are covered under Part A and B and your Medicare Summary Notice.

2022 Medicare Premiums, Deductibles, Cost-Sharing Amounts, & Penalties

Part A (Hospital Insurance)	Beneficiary pays:
Hospital Deductible	\$1,556/benefit period
Hospital Copayment	\$0/day for days 1-60
	\$389/day for days 61-90
	\$778/day for days 91-150
Skilled Nursing Facility Copayment	\$0/day for days 1-20
	\$194.50/day for days 21-100
Part A Premiums	\$274/month for those with 30-39 quarters of Medicare-covered employment
	\$499/month for those with fewer than 30 quarters of Medicare-covered employment
Part B (Medical Insurance)	Beneficiary pays:
Part B Premium for those with incomes below \$91,000 if single, \$182,000 if married	\$170.10/month
	A small % of beneficiaries who were subject to the "hold harmless" provision will pay less, as the increase in their Social Security benefits will not be large enough to cover the increased Part B premium
Most Part B covered services, including doctors' visits, outpatient therapy, durable medical equipment, and outpatient mental health services	20% of amount Medicare approves
Annual Deductible	\$233

Part D (Prescription Drug Coverage)	Beneficiary pays:
Maximum Deductible	\$480
National Benchmark	\$33.37
PA Benchmark	\$40.74

Penalties	Beneficiary pays:
Part A	Individuals who buy into Part A twelve or more months after they are initially able to enroll will be charged a 10% higher premium if they owe a premium. This increased premium will be charged to the individual for 2 times the number of years the individual was late enrolling. (Ex. Individual was 1 year late with enrolling; they will pay the increased premium for 2 years.)
Part B	10% penalty, based on the standard Part B premium, for each full 12-month period they delayed enrollment into Medicare Part B without having active employer coverage.
Part D	1% penalty for each month they didn't have creditable drug coverage. The penalty is based on the national Part D benchmark.

- Make informed choices about Medicare coverage options, including the Medicare appeals process and assist with appeals paperwork.
- Select a Medicare Supplement Plan or "Medigap".

PA MEDI counselors also:

- Explain financial assistance programs that may be available to assist in paying for your Medicare premiums, deductibles and coinsurance, as well as your prescription drug needs.
- Explain the Medicare prescription drug benefit.
- Make presentations on Medicare to your organization.

In our local York PA MEDI Program, we have wonderful volunteers who assist in the office, as well as in the community at numerous sites. **To schedule an appointment for one-on-one counseling call the PA MEDI Help Desk at 717-771-9008 or 1-800-632-9073.**



LOG ON AND LEARN
HOW TO PREVENT
OR BETTER
MANAGE
DIABETES

**DIABETES
COALITION OF
YORK COUNTY**

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Volunteers Provide Free Tax Preparation

AARP Tax-Aide volunteers will be available to assist you in completing your income tax returns at sites throughout York County, beginning in February. Select a site convenient for you and call to schedule an appointment. The volunteers can assist with most forms and returns.

We will have the intake documents that you need to complete available, either at the site, or on our website.

Federal Income Tax Return

You **must or should** file a return if any of the following situations apply to you:

1. Your gross income exceeds the threshold for your age and filing status.
2. You had net earnings from self-employment of more than \$400.
3. You received a Premium Tax Credit as part of the Affordable Care Act.
4. You received a Health Savings Account distribution.
5. You owe a penalty for an early distribution from a retirement account.
6. You had taxes withheld or made estimated tax payments.
7. You are eligible for the Earned Income Credit.
8. You would like to receive a refund for taxes withheld from your pay or retirement.
9. If you did not receive the 3rd Economic Stimulus Payment.
10. If you received advanced payments of the Child Tax Credit.

State Income Tax Return

Many persons who do not have to file a Federal return still must file a Pennsylvania return. If you have \$33 or more of income from things like wages, interest, dividends, capital gains, or life annuity distributions, you need to file a Pennsylvania return. The AARP volunteer will determine whether you qualify for our state's "tax forgiveness" rules, which can reduce or eliminate any state income tax owed.

Local Return

Please bring along your Local Tax Return mailed to you by the YATB.

Property Tax/Rent Rebates

If you meet income and age guidelines, Property Tax and Rent Rebate forms will be completed. Please bring proof that you paid property taxes in 2021 if you own your home or, if you rent, the state's rent certificate form signed by your landlord or other proof of rent paid.

No Need to File

If you know you do not need to file an income tax return and want to complete only a Property Tax or Rent Rebate application, please state that when you call for an appointment. You may be given an appointment time for a rebate-only return.

If you are not sure you need to file a federal or state return, please bring all your documents to one of our sites. We will review them and help you make that determination.

WHAT SHOULD YOU BRING TO YOUR TAX APPOINTMENT?

After you make an appointment the next step is to **make sure that you are prepared** before the appointment. It is important that you bring with you all the information and documents needed to complete the tax returns and other forms.

Bring any of the following:

1. **All tax forms** that you received through the mail or you printed from the internet, including your notice for the 3rd Economic Stimulus Payment.
2. A copy of **tax year 2020's** federal, state and local income **tax returns**, and Property Tax/Rent Rebate returns.
3. Your picture identification cards, such as a drivers' license, and your and any dependents' Social Security cards.

4. Verification of all employment income you received during the year, e.g., wages (W-2) or self-employment (1099-NEC or MISC).
5. 1099 forms for interest, dividends, capital gains, unemployment payments, IRA distributions, pensions, Social Security benefits, etc.
6. Brokerage statements.
7. A record of cash donations to any charitable organization.
8. Affordable Care Act Form 1095-A.
9. Record of gambling and lottery winnings and proof of gambling losses.
10. If you want to itemize deductions, totals for medical expenses, charitable contributions, property taxes, mortgage interest, and volunteer and medical mileage.
11. 2021 property tax receipts for both County and School, with the tax collectors "Paid" stamp on them. If you don't have those, bring your cancelled checks or mortgage statement if paid through escrow.
12. Rent certificates completed by landlord (for rent rebate applicants).
13. A copy of a check or other document that displays bank account number and bank name for direct deposit of any refund.
14. If you received advanced payments of the Child Tax Credit, a government document listing the amounts, Letter 6419.

It is important that you come fully prepared. This will allow the volunteers to make sure that you receive all benefits that are rightfully yours and will usually eliminate the need for you to make a second trip.

Homebound individuals should schedule an appointment at a site and have a designated representative take your paperwork to the appointment.

For questions, please call our voice mail line at 717-640-5006 or email us at yorkaarptaxaide@gmail.com.

Rent-A-Kid Celebrates 40 Years!

Rent-A-Kid is an intergenerational program bringing youth and older adults together. The program was started by a York County Area Agency on Aging volunteer in 1982. This year celebrates 40 years of the program's success!

The Rent-A-Kid program allows older adults to hire local youth to assist them with various indoor and outdoor chores and other odd jobs.

To be eligible for the program you must be:

- A York County resident
- 60 years of age or older
- Agreeable to reimbursement of a minimum of \$5.00/ hour or a negotiated rate based on the job.

This program provides youth the opportunity for their first employment experience, fosters friendships between the older adult and youth and assists

the older adult in getting the needed assistance in and around their home

There are many requests made for assistance for Rent-A-Kids. Some requests include, but are not limited to:



- Snow Shoveling
- Dog Walking
- Letter Writing
- Light Housekeeping
- Computer and Electronic Device Support, and much more!

The possibilities for requests are endless.

Arrange for help BEFORE you need it. Call the York County Area Agency on Aging at 717-771-9103 or 1-800-632-9073, or email aging@yorkcountypa.gov. Information is also available at www.ycaaa.org.

2021 Tax Year Assistance Schedule

Free tax assistance for adults 50 and older is available at the sites listed below from February 1 to April 18, 2022. Federal and State income tax returns are prepared and filed electronically. Local earned income returns and state property tax/rent rebate forms can be prepared for you to mail.

Appointments are required for all locations.

For an appointment at the following sites, **if you are 50 years and older** please call the York County Area Agency on Aging at 717-771-9042, ON OR AFTER Monday, January 10, 2022.

Living Word Community Church

2530 Cape Horn Road, Red Lion 17356
Enter through Door #8
Thursdays 8:30 AM – 1:30 PM

Messiah United Methodist Church

1300 N. Beaver St., York 17404
Downstairs Parish Hall - entrance in rear
Tuesdays 8:30 AM – 1:30 PM

Union Fire Company

201 York St., Manchester 17345
Select Fridays 8:30 AM – 1:30 PM

Aldersgate United Methodist Church

397 Tyler Run Road, York 17403
Saturdays 8:30 AM – 1:30 PM

Windy Hill on the Campus

1472 Roths Church Rd., Spring Grove 17362
Thursdays 8:30 AM – 12:30 PM

York Alliance Church

501 Rathton Rd., York 17403
Wednesdays 8:30 AM – 1:30 PM

St. Matthew Lutheran Church

839 W Market St., York 17401
Mondays 8:30 AM – 1:30 PM

* * *

Please call the following locations directly to schedule your appointment. Note some take calls only at the call times indicated.

Dover Area Community Library

3700 Davidsburg Rd., Dover 17315
Thursdays, 8:30 AM – 1:30 PM

Call Times for Dover Community Library
Mon. Noon – 6 PM,
Tues.-Sat. 10:00 AM – 1:00 PM
717-292-6814

Hanover Church of the Brethren

601 Wilson Ave., Hanover 17331
Mondays 8:30 AM – 1:30 PM

Call Times - call Hanover Council of Churches
Mon. – Fri. 9:00 AM - 1:00 PM
717-633-6353

Grace United Methodist Church

473 Plank Rd., New Freedom 17349
Mondays 8:30 AM – 1:30 PM

Call Times: call Stewartstown Senior Center
Mon. – Wed. 9:00 AM - 1:00 PM
717-933-3488

Red Land Senior Center 717-938-4649

736 Wyndamere Rd., Lewisberry 17339
Select Fridays 9:00 AM – 1:00 PM

Trinity Lutheran 717-640-5006

243 Hellam St., Wrightsville 17368
Thursdays 8:30 AM – 1:30 PM

Susquehanna Senior Center 717-478-8588

2427 Craley Rd., Wrightsville 17368
Wednesdays 8:00 AM – 2:00 PM

For other questions, please call the York Tax-Aide voice-mail line at 717-640-5006 or send an email to yorkaarptaxaide@gmail.com.

Taxpayers can protect themselves from scammers by knowing how the IRS communicates

If the IRS does call a taxpayer, it should not be a surprise because the agency will generally send a notice or letter first. Understanding how the IRS communicates can help taxpayers protect themselves from scammers who pretend to be from the IRS with the goal of stealing personal information.

Here are some facts about how the IRS communicates with taxpayers:

- The IRS doesn't normally initiate contact with taxpayers by email. Do not reply to an email from someone who claims to be from the IRS because the IRS email address could be spoofed or fake. Emails from IRS employees will end in irs.gov.
- The agency does not send text messages or contact people through social media. Fraudsters will impersonate legitimate government agents and agencies on social media and try to initiate contact with taxpayers.
- When the IRS needs to contact a taxpayer, the first contact is normally by letter delivered by the U.S. Postal Service. Debt

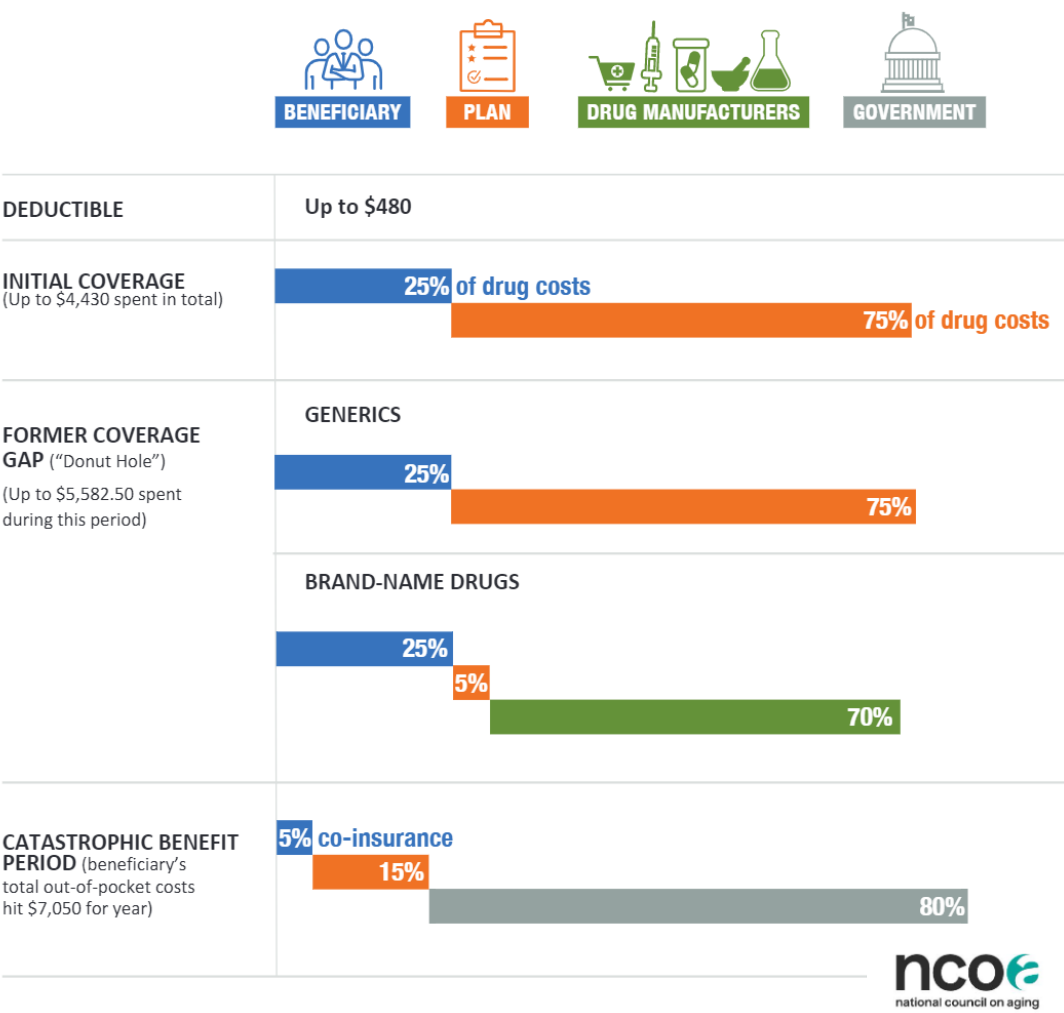
relief firms send unsolicited tax debt relief offers through the mail. Fraudsters will often claim they already notified the taxpayer by U.S. mail.

- Depending on the situation, IRS employees may first call or visit with a taxpayer. In some instances, the IRS sends a letter or written notice to a taxpayer in advance, but not always. Taxpayers can search IRS notices by visiting their site at <https://www.irs.gov/individuals/understanding-your-irs-notice-or-letter>. However, not all IRS notices are searchable on that site and just because someone references an IRS notice in email, phone call, text, or social media, does not mean the request is legitimate.
- IRS revenue agents or tax compliance officers may call a taxpayer or tax professional after mailing a notice to confirm an appointment or to discuss items for a scheduled audit.
- Private debt collectors can call taxpayers for the collection of certain outstanding inactive tax liabilities, but only after the taxpayer and their representative have received written

notice. Private debt collection should not be confused with debt relief firms who will call, send lien notices via U.S. mail, or email taxpayers with debt relief offers. Taxpayers should contact the IRS regarding filing back taxes properly.

- IRS revenue officers and agents routinely make unannounced visits to a taxpayer's home or place of business to discuss taxes owed, delinquent tax returns or a business falling behind on payroll tax deposits. IRS revenue officers will request payment of taxes owed by the taxpayer. However, taxpayers should remember that payment will never be requested to a source other than the U.S. Treasury.
- When visited by someone from the IRS, the taxpayers should always ask for credentials. IRS representatives can always provide two forms of official credentials: a pocket commission and a [Personal Identity Verification Credential](#) or Federal ID card.

WHO PAYS WHAT UNDER PART D IN 2022



Stay Safe in Cold Weather!

Continued from page 1

- ◆ shivering (in some cases the person with hypothermia does not shiver)
- ◆ slower than normal speech or slurring words
- ◆ acting sleepy
- ◆ being angry or confused

Later signs of hypothermia:

- ◆ moving slowly, trouble walking, or being clumsy
- ◆ stiff and jerky arm or leg movements
- ◆ slow heartbeat
- ◆ slow, shallow breathing
- ◆ blacking out or losing consciousness

Call 911 right away if you think someone has warning signs of hypothermia.

Tips for what to do after you call 911:

- ◆ Try to move the person to a warmer place.
- ◆ Wrap the person in a warm blanket, towels, or coats – whatever is handy.
- ◆ Give the person something warm to drink, but avoid drinks with alcohol and caffeine, such as regular coffee.
- ◆ Do not rub the person's legs or arms.
- ◆ Do not try to warm the person in a bath.
- ◆ Do not use a heating pad.

Source: National Institute on Aging, www.nia.nih.gov

Tips for Using Your New Medicare Drug Coverage

If you've just joined a Medicare Prescription Drug Plan (Part D) for the first time, or you switched to a new Medicare drug plan, there are some things you can do to make sure your first visit to the pharmacy goes smoothly.

The first time you use your new Medicare drug plan, you should come to the pharmacy with as much information as possible. Here's what you need to bring to the pharmacy:

- Your red, white, and blue Medicare card
- Photo ID (like a state driver's license or passport)
- Your plan membership card

If you don't have a plan membership card, you should also bring these to the pharmacy:

- An acknowledgement or confirmation letter from the plan, if you have one
- An enrollment confirmation number from the plan, if you have one (**Note:** Only confirmation numbers from the plan will work, not those from Medicare's Online Enrollment Center at Medicare.gov.)
- The name of the Medicare drug plan you joined (**Note:** If you have not received a plan membership card or any plan enrollment materials, letting your pharmacist know the name of your plan can help them confirm your plan enrollment and get the

information they need to bill your plan. The pharmacist may have to search for your plan information, and it may take extra time for them to fill your prescription.)

If you have both Medicare and Medicaid or qualify for Extra Help

If you have both Medicare and Medicaid or qualify for Extra Help with drug plan costs, you should also bring proof of your enrollment in Medicaid or proof that you qualify for Extra Help with you to the pharmacy. This is to help make sure you pay the right amount for your drugs.

Proof of Medicaid may include:

- Your Medicaid card
- A copy of your current Medicaid award letter
- A copy of your yellow automatic enrollment letter from Medicare

Proof of Extra Help may include:

- A copy of your Medicaid card
- A copy of your **purple, yellow, orange, green, tan, or blue** Extra Help letter from Medicare
- A copy of your Extra Help "Notice of Award" letter from Social Security
- A copy of your Supplemental Security Income (SSI) award letter

- Other proof that you qualify for Extra Help (like a "Notice of Award" letter from a state Medicaid program)

You don't need to have all of these items, but anything you can bring will help the pharmacist confirm your Medicare drug plan enrollment and/or that you qualify for Medicaid or Extra Help, to make sure you pay no more than the right amount to fill your prescriptions.

What if the pharmacist can't confirm my drug plan or Extra Help status?

In some rare cases, the pharmacist may not be able to confirm your plan enrollment or that you qualify for Medicaid or Extra Help. If this happens, your doctor may be able to give you a sample of your drug to help until your coverage is confirmed. You can also pay out-of-pocket for the drug. You should save the receipts and work with your new Medicare drug plan to get paid back for the drugs that would normally be covered under your plan.

If you paid for drugs out-of-pocket before you were enrolled in a Medicare drug plan but after you qualified for both Medicare and Medicaid or Supplemental Security Income (SSI), you may be able to get paid back for those costs. Call Medicare's Limited Income NET Program at **1-800-783-1307** to see if you qualify. TTY users should call **711**.

Medicare Income-Related Monthly Adjustment Amount (IRMAA)

The **Medicare Income-Related Monthly Adjustment Amount (IRMAA)** is the additional amount an individual must pay on top of their Medicare Part B and/or Part D premium to have Medicare coverage if the income they reported two years ago was above \$91,000 per year (\$182,000 for couples). See the chart below to know the current IRMAA Part B and/or Part D amounts.

Part B IRMAA

If beneficiary filed an individual tax return with income that was:	If beneficiary filed a joint tax return with income that was:	What beneficiary pays to have Medicare Part B (premium)
Equal to or below \$91,000	Equal to or below \$182,000	\$170.10
\$91,001 - \$114,000	\$182,001 - \$228,000	\$238.10
\$114,001 - \$142,000	\$228,001 - \$284,000	\$340.20
\$142,001 - \$170,000	\$284,001 - \$340,000	\$442.30
\$170,001 - \$499,999	\$340,001 - \$749,999	\$544.30
\$500,000 or above	\$750,000 or above	\$578.30

Part D IRMAA

If beneficiary filed an individual tax return with income that was:	If beneficiary filed a joint tax return with income that was:	What beneficiary pays to have Medicare Part D (premium)
Equal to or below \$91,000	Equal to or below \$182,000	Part D plan premium
\$91,001 - \$114,000	\$182,000 - \$228,000	Part D plan premium +\$12.40
\$114,001 - \$142,000	\$228,001 - \$284,000	Part D plan premium +\$32.10
\$142,001 - \$170,000	\$284,001 - \$340,000	Part D plan premium +\$51.70
\$170,001 - \$499,999	\$340,001 - \$749,999	Part D plan premium +\$71.30
\$500,000 or above	\$750,000 or above	Part D plan premium +\$77.90

Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses	What beneficiary pays to have Medicare Part B (premium)
Less than or equal to \$91,000	\$170.10
\$91,001 - \$409,000	\$544.30
Greater than or equal to \$409,000	\$578.30

Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses	What beneficiary pays to have Medicare Part D (premium)
Less than or equal to \$91,000	Part D plan premium
\$91,001 - \$409,000	Part D plan premium + \$71.30
Greater than or equal to \$409,000	Part D plan premium + \$77.90

PACE and PACENET

Pennsylvania's Pharmaceutical Assistance Program for Older Adults



PACE and PACENET offer comprehensive prescription coverage to older Pennsylvanians. They cover most prescription medications, including insulin, syringes and insulin needles. These programs do not cover over-the-counter medicines, medical equipment or doctor, hospital, dental or vision services. There is no application fee to enroll in the program.

PACE

To be eligible for PACE you must be 65 years of age or older, a Pennsylvania resident for at least 90 consecutive days, not receiving Medicaid (Medical Assistance) and meet the income requirements. Eligibility is determined by your previous calendar year's income. For a single person, your total income must be \$14,500 or less. For a married couple, your combined total income must be \$17,700 or less. Social Security Medicare Part B premiums are excluded from income. Once you are enrolled in the PACE program, a benefit card will be sent to you, and you will pay no more than \$6 for each generic prescription

medication and no more than \$9 for each brand-name prescription at your pharmacy. These copayments are based on a 30-day supply.

PACENET

To be eligible for PACENET, you must also be 65 years of age or older, a Pennsylvania resident for at least 90 consecutive days, not receiving Medicaid benefits and meet specific income limits. PACENET's income limits are slightly higher than those for PACE. Eligibility is based on the previous calendar year's income. A single person's total income can be between \$14,501 and \$33,500. A couple's combined total income can be between \$17,701 and \$41,500. Once you are enrolled in the PACENET program, a benefit card will be sent to you. Social Security Medicare Part B premiums are excluded from income.

PACENET cardholders who do not enroll in a Part D plan: When you first use your PACENET card, and in the months that follow, you will have to pay a monthly deductible that is equal to the regional benchmark premium for Part D, which is \$40.74 for 2022. After you pay this deductible at the pharmacy, you will pay the PACENET copays for your medications, \$8 for generics and \$15 for name brand medications.

PACENET cardholders enrolled in one of the program's partner Part D plans will have to pay the Part D plan's premium at the pharmacy. You will never be charged more than the cost of the medication at one time. Therefore, if the cost of your medication is less than the amount of premium you owe, you only pay the cost of the medication and the remaining amount of the premium you owe will be carried over until you need another medication filled (that same month or the next month.)

APPLICATION PROCESS

The same application can be used for both PACE and PACENET. You can complete the application online at <https://pacecares.magellanhealth.com> or pick up an application at the York County Area Agency on Aging and most State Legislative Offices. For assistance with the application process, call PACE/PACENET Cardholder Services toll free at 1-800-225-7223, or the PACE Application Center (Benefits Data Trust) at 1-800-866-1807, or PA MEDI at 717-771-9008 or 1-800-632-9073. Completed applications can be faxed to 1-888-656-0372.





Help Your Aging Be Better

By: Cathy Bollinger, Managing Director of Embracing Aging, York County Community Foundation

Aging is inevitable. Yet most of us don't plan for what we want our lives to be like in the future, beyond possibly saving for retirement.

We settle for life as it is, without considering how our needs and desires might change, or how this might impact how we live in our homes and communities.

My grandparents were like this. They lived in a two-story home about a mile from the town where they walked for groceries, banking and appointments. Steps led to each entrance of the home. The only bathroom was on the second floor.

Their home was the go-to place for gatherings. Like most of us, they wanted to remain in their home as they aged but didn't explore options to modify it should one of them experience declining health. So when my grandfather was no longer able to navigate steps, his quality of life plummeted. They lost valuable time together in their home.

My grandparents' experience 35 years ago influenced decisions my husband and I made when building our home in 1987. We ensured only one step entry into the home, added a full bathroom and laundry room on the first floor and a closet to the family room to easily convert it to a bedroom.

Today, we're exploring converting the tub in the downstairs bathroom to a no step walk-in shower and replacing all doorknobs with lever-style ones. We are discussing where we might live if no longer able to care for our property.

Housing is only one aspect to consider. What about transportation, self-care, social engagement and more?

For quality aging it is to your benefit to take a holistic approach.

TroveStreet, a new online platform and interactive service coming in 2022, helps you explore the topics of *Home & Place*, *Transportation*, *Healthy Living*, *Joy & Meaning* and *Money Matters* to reimagine your aging experience. The trove of information, resources and opportunities gives you

wisdom to plan for and do things to improve how and where you live as you age.

TroveStreet's Planning Services can help you at every step. Whether you need a quick answer, help getting started or one-on-one guidance for detailed planning, **TroveStreet** provides an experienced navigator to help you reach your goals.

TroveStreet's Resource Center offers insider wisdom, curated resources and inspirational articles designed to help you make informed decisions in the topics that matter most to you.

TroveStreet's Events provides a blend of virtual and in-person education and entertainment activities designed to motivate you to explore new passions and pursuits.

TroveStreet's Exclusive Offers help you save on local experiences, products and services.

To learn more about **TroveStreet** and *how it can help your aging be better* contact Cathy Bollinger at cbollinger@yccf.org.

Healthy Eating for Older Adults “Bite By Bite”

Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:

Make eating a social event

Enjoy meals with friends or family members as often as possible. Take advantage of technology to enjoy meals virtually with loved ones in different cities or States.

Drink plenty of liquids

You may not always feel thirsty when your body needs fluids, and that's why it's important to drink beverages throughout the day. Enjoy coffee and tea if you like, or some water, milk, or 100% juice.

Add a touch of spice

Limiting salt is important as you get older. Fresh and dried herbs and spices, such as basil, oregano, and parsley, add flavor without the salt.

Make the most of your food choices

Older adults need plenty of nutrients but fewer calories, so it's important to make every bite count. Foods that are full of vitamins and minerals are the best way to get what you need.

Be mindful of your nutrient needs

You may not be getting enough nutrients such as calcium, vitamin D, potassium, dietary fiber, vitamin B12, and also protein. Read the [Nutrition Facts label](#) on packaged foods and also speak with your healthcare provider about possible supplements.

Keep food safe

Discard food if it has an “off” odor, flavor, or texture. Refer to the “use by” dates for a guide to freshness. Canned or frozen foods store well if shopping trips are difficult.

The benefits of healthy eating add up over time, bite by bite.

Source: *USDA Myplate.gov* <https://www.myplate.gov/tip-sheet/healthy-eating-older-adults>

SNAP

SNAP, short for the Supplemental Nutrition Assistance Program, helps eligible individuals and families in Pennsylvania to increase purchasing power at the grocery store, giving them access to more nutritious foods.

Benefits are provided monthly through an Electronic Benefit Transfer card, which recipients use to purchase foods at their local grocery stores and farmers markets.

These benefits are not cash, and can only be used on food purchases.

Eligibility is based on factors such as household size, monthly income, and if a member of your household is 60-years-old or older, or has a disability.

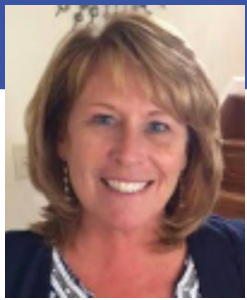
Household Size	Gross Monthly Income	Gross Monthly Income for Household with Person(s) 60 and Older or Disabled
1	\$1,718	\$2,148
2	\$2,323	\$2,904
3	\$2,928	\$3,660
4	\$3,534	\$4,418

Guidelines effective through September 30, 2022.

The best way to determine if you are eligible is to apply for SNAP. If you are unsure, you may still apply. There are several ways to apply:

- Call the Central Pennsylvania Food Bank's Helpline at 1-877-999-5964.
- File an application at York County Assistance Office, 130 N. Duke St., York, PA, or call 1-800-991-0929.
- Apply online at www.compass.state.pa.us.

Source: *Central PA Food Bank*
www.centralpafoodbank.org and PA DHS



Winter Driving Season: Be Prepared

By: Barbara Zortman, Director, Center for Traffic Safety

It's that time of year when weather conditions can change in an instant.

Preparing for winter driving begins long before the first snowflake falls.

- Make sure your car is properly serviced; have battery, tire tread, and anti-freeze checked and maintained.
- Keep the gas tank full.
- Be sure your windshield wipers are in good shape, and top-off the wiper fluid reservoir.
- Keep emergency supplies in your car, such as: blanket, hat and gloves, ice scraper, battery cables, flares, flashlight, small shovel, sand or cat litter, cell phone charger, first aid kit, and bottled water.

Before heading out, check the weather forecast. Is it safe to drive? Do you really need to go out, or can you reschedule your plans? Don't forget to look ahead for your return trip. Will you be able to safely make the return trip? When in doubt, it is best to stay where you are.

You've decided to head out in the snow/ice, now let's do it safely:

- Clean all snow and ice from your entire vehicle; not just the windows. It's the law!

- Keep your windshield clear by using wipers and fluid.
- Use your headlights to make you visible to other motorists, and always when the windshield wipers are on.
- Use the defogging and defrosting settings.
- Slow down. Even the legal speed limit is too fast in some conditions.
- Be slow and deliberate. Inclement weather reduces visibility, traction, and steering control.
- Increase your following distance, and be patient.
- Does your vehicle have four-wheel or all-wheel drive? These vehicles provide better traction, but remember, they do not stop any faster than a two-wheel drive vehicle.
- Know your brakes and how to use them: Drums require pumping; Discs require slow, steady pressure; and Anti-lock needs hard, constant pressure (never pump anti-lock brakes).

A vehicle skid is every driver's nightmare. If your vehicle starts to skid, don't panic! You can recover quickly and safely using these 5 proven techniques – in this order:

1. Take your foot off the accelerator.
2. Do not use the brakes.
3. Look ahead and steer in the direction you want the front of your vehicle to go.
4. As the vehicle starts to come out of the skid, straighten your wheels slowly.
5. Now use your brakes gently to stop the vehicle.

“Black ice” is a dangerous winter phenomenon. Water freezes on cold road surfaces creating a coat of ice so thin that the dark underlying road surface easily shows through. If you suddenly find yourself driving on any icy surface:

- Take no corrective action.
- Do not brake, accelerate, or even turn the steering wheel.
- Try to coast over the area. It's best to maintain your speed and direction until you pass over the patch of ice.

If you're unsure of driving yourself but must go out, please remember that you have the option to use public transportation or a taxi service.

Last, but not least, BUCKLE UP!

Every Penny Counts!

With today's increasing costs, everyone is looking for ways to stretch their pennies. Below are some conservation tips that may help accomplish this:

- You will get significant savings by lowering the water temperature setting to 120° F on your water heater.
- If your clothes dryer has an automatic cycle, use it, because drying more than needed wastes energy and wears out clothes.
- If you block or restrict air flow by placing furniture over heating and cooling registers, your heating system and air conditioner will have to work harder.
- You should check and clean your dryer exhaust vent occasionally and remove lint after each load.
- You should weather-strip all doors and windows or install storm windows and doors to prevent drafts.
- If you keep your thermostat set on 68° F in the winter, for every degree you raise or lower the setting, you can see a difference of up to 3% in energy costs.
- You can keep hot water use to a minimum by washing only full loads in washers and dishwashers.
- You can set up a payment plan for your winter bills that is spread out over the year, not just the winter months. Call your Electric or Gas company and ask to be set up on Budget Billing.
- Sealing air leaks is the most important step to home comfort.
- Your hot water tank is usually the second greatest energy user in your home. Consider wrapping the tank in a thermal blanket, which will regulate the temperature and cut down on heat loss.
- Your furnace requires routine maintenance, some from you, some from a furnace professional, in order to keep it safe and efficient.
- Air leaks in and out of your home around plumbing and wiring, around windows and doors, and where walls meet ceilings. Lack of adequate weather-stripping can cost you \$50 or more a year in lost energy cost.
- Washing clothes in cold water will not only prevent shrinking and fading, but will reduce your energy bill.
- A seven minute or less shower under a two gallon per minute low-flow shower head is more efficient than taking a bath in a bathtub full of water.
- For safety reasons, wrap only the sides of a gas tank. Wrap the sides and top of an electric tank.
- Install a programmable thermostat which will lower the temperature while you sleep, and will raise it automatically just before you wake up.
- It takes far less energy to lower the thermostat and then raise it later than to keep it set at the same setting at all times.
- A ¼ inch gap at the base of a three-foot wide exterior door leaks as much air as a three inch hole in the wall of your home.

Source: Pennsylvania Public Utility Commission

Loans That Change Lives

For many people, assistive technology is more than just a useful device; it represents independence, freedom, and access to the community and activities they love. For a person with a disability, assistive technology (AT) may mean the opportunity to live at home rather than in a nursing home, communicate more easily with loved ones, the ability to get and perform a meaningful job, or even to simply feed, dress, or bathe oneself.

Pennsylvania residents may not have the necessary assistive devices they need because of a lack of coverage by medical insurance or other funding sources. Pennsylvania Assistive Technology Foundation (PATF) not only fills those funding gaps by providing no and low-interest loans for AT, PATF also provides information and assistance in finding other funding resources, and financial education opportunities to help people better manage their finances.

Assistive technology covers a broad range of devices including such things as hearing aids (in fact, this is the #1 loan request), adapted vehicles, iPads and computers with specialized software, smart home technology, accessible home modifications, seat lift chairs and stair-lifts, and adaptive sports equipment. These are just a few examples of the devices PATF can help finance.

PATF’s statewide program offers lower interest rates than a traditional bank (current rate is 3.75%) with extended repayment plans for loans up to \$60,000. PATF also provides valuable information about other potential funding resources. And for devices and services costing between \$100 and \$7,000, PATF can offer a loan with a 0% interest rate.

Pennsylvanians of all ages, income levels and disabilities are eligible for services. The person identifies the type of AT they need based on their own lifestyle and interests, and PATF helps them find funding, whether through a loan or another source. If the person chooses to apply, and is extended a loan, low monthly payments help make assistive technology more affordable.

If you need help locating funding for your assistive technology or are considering an assistive technology purchase and have the ability to repay a low-interest loan, contact PATF for more information at 888-744-1938 or visit www.patf.us.



Potential Decrease in Federal Gift and Estate Tax Exemption, Does it Impact You?

By: Natalie A. Potter, Esquire, and Tammy Ely, Paralegal, at Bellomo & Associates, LLC



A hot topic among our clients is the proposed amendment to the Federal Lifetime Gift & Estate Tax Exclusion and how it may affect their current estate plan. The proposed law would reduce the current \$10 million dollar exemption (indexed for inflation to \$11.7 million for 2021) to \$5 million (indexed for inflation to roughly \$6.2 million) as of January 1, 2022. The current law doesn’t reduce the exemption until January 1, 2026, when it would revert to \$5 million. The exemption is a lifetime exemption per person and applies to gifts you make during your life or distributions to your beneficiaries after your death. Any amounts gifted or passed through your estate in excess of the deduction amount will be subject to either federal gift tax or federal estate tax.

This change will only impact you if your net worth is in excess of \$5 million (adjusted for inflation) on January 1, 2022. If you are like many people, me included, who can only dream

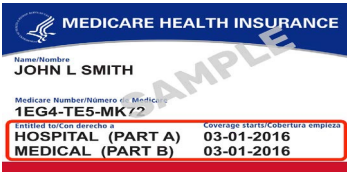
of having \$5 million dollars of assets in your lifetime then the proposed changes will have no effect on you or your planning. However, if you do have significant assets you may want to consult a qualified estate planning attorney to determine if you can make additional gifts before the law is enacted. The attorney will also be able to advise you if establishing and funding a grantor trust prior to the law being enacted would benefit you and help to reduce any federal gift or estate taxes. Please keep in mind that this law and any changes applies to federal gift and estate taxes and has no effect on the assets or value of the assets subject to Pennsylvania inheritance tax. Inheritance tax in Pennsylvania is separate and apart from any federal laws and currently inheritance tax is assessed on almost every asset you own with the exception of life insurance.

For questions on if the proposed changes in the federal gift and estate tax laws will negatively impact you or your estate planning or questions on Pennsylvania inheritance tax, please consult a qualified estate planning attorney for a review of your estate plan.

Create an Account for a Personalized Medicare Plan Finder Experience

When you create an account, you can:

- Build a better drug list. We’ll make suggestions based on prescriptions you filled within the last 12 months.
- Modify your drug list and save changes.
- Compare benefits and costs in your current plan to other plans available in your area.
- See prices based on any help you get with drug costs.



2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date (find this on your Medicare card)

Once you add this information and select “Next,” you can create a username and password and use your new Medicare account. You can write your username and a password hint below. Just remember to keep this sheet in a safe place to protect your privacy.

My Username:

My Password Hint:

Forgot your username or password?

If you have an existing account, but forgot the username or password, click “Trouble signing in?” under the Username box on the log in page. You’ll need this information:

1. Medicare number
2. Last name
3. Date of birth

Source: Centers for Medicare & Medicaid Services (CMS)

YORK COUNTY SENIOR CENTERS

Due to the current COVID-19 situation, please contact the center of your choice directly as the hours of operation will vary.

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York
Director: Robin Beatty-Smith
Phone: 717-848-3610
Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta
Director: Kim Maglaughlin
Phone: 717-456-5753
Website: www.deltaseniorcenter.net

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg
Director: Scott Shughart
Phone: 717-432-2216

GOLDEN CONNECTIONS COMMUNITY CENTER, INC.

20-C Gotham Place, Red Lion
Director: Heather Goebeler
Phone: 717-244-7229
Website: www.gcccenter.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover
Director: Emma Crossley
Phone: 717-292-7471
Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386
131 Center St., Mount Wolf
Director: Deb Davis
Phone: 717-266-1400
Website: [http:// www.mtwolf.org/SeniorCenter/](http://www.mtwolf.org/SeniorCenter/)

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry
Director: Jen Washburn
Phone: 717-938-4649 or 717-938-4640
Website: www.redlandseniorcenter.org

SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York
Director: Susan K. Jones
Phone: 717-848-4417

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom
Director: Nicole Strassman
Phone: 717-235-6060
Website: www.scycseniorcenter.org

STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown
Director: Dana Adams
Phone: 717-993-3488
Website: www.stewsenior.org

SUSQUEHANNA AREA SENIOR CENTER, INC.

2427 Craley Road, Wrightsville
Director: Patricia Wilkerson
Phone: 717-244-0340
Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER, INC.

27 South Broad St., York
Director: Lisa Krout
Phone: 717-843-9704
Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS, INC.

1472 Roth's Church Road, Suite 103, Spring Grove
Director: Tammy Miller
Phone: 717-225-0733
Website: www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER, INC.

509 Pacific Avenue, York
Director: Kelly Frey
Phone: 717-854-0693
Website: www.yorktownseniorcenter.org

Medicare Reminder

Special Enrollment Periods (SEPs) are periods of time outside normal enrollment periods where you can enroll in health insurance. They are typically triggered by specific circumstances.

The Part B SEP starts when you have coverage from current work ([job-based insurance](#)) and you are in your first month of eligibility for Part B. It ends eight months after you lose coverage from current employment because the employment or insurance ends. Using the Part B SEP also means you will not have to pay a [Part B late enrollment penalty \(LEP\)](#).

To use the Part B SEP, you must meet two criteria:

1. You must have insurance from current work (from your job, your spouse's job, or sometimes a family member's job) or have had such insurance within the past eight months
2. And, you must have been continuously covered by job-based insurance or Medicare Part B since becoming eligible for Medicare, including the first month you became eligible for Medicare
 - o Note: You can have no more than eight consecutive months without coverage from either Medicare or insurance from current work. You are ineligible for the Part B SEP after going for more than eight months without Part B or job-based insurance.



In most cases, you should enroll in Medicare before losing job-based insurance to avoid gaps in coverage. Remember, even if you use the SEP to avoid a late enrollment penalty, you may still be responsible for any health care costs you incur in the months after losing job-based coverage before your Medicare coverage takes effect. For help timing your Medicare enrollment to ensure it starts immediately after you no longer have job-based insurance, reach out to your human resources department one to two months in advance.

[Visit Medicare Interactive to learn more about coordinating Medicare with other types of insurance.](#)

Source: Medicare Rights Center. This information can be found on Medicare Interactive at www.medicareinteractive.org.

A Second Chance to Switch Medicare Advantage Plans

A new opportunity to switch Medicare Advantage/Part C plans is happening right now. The annual Medicare Advantage Open Enrollment Period (MA OEP) runs from Jan. 1 to Mar. 31 and offers anyone enrolled in a Medicare Advantage plan an opportunity to:



- Switch from one Part C plan to another,
- or**
- Switch from a Part C plan to Original Medicare and add Part D prescription drug coverage.

Think of the Medicare Advantage Open Enrollment Period acts as an exchange period. Instead of having to keep a Part C plan you chose during the Annual Election Period (Oct. 15 – Dec. 7) for a full year, you can switch immediately after your new plan becomes effective on Jan. 1. Your new plan then goes into effect one month later. You are only allowed to switch one time during the annual MA OEP.

Many circumstances may warrant the use of the MA OEP. You may realize the doctor you want to see is not in-network for the plan you chose, or your out-of-pocket costs are higher than expected. Maybe you want freedoms not offered by Medicare Advantage plans like visiting any Medicare-approved doctor regardless of network coverage. Whatever the reason, you now have an opportunity to do so without facing any penalties. If you decide to switch to Original Medicare and enroll in a Medigap plan, check with your State Health Insurance Assistance Program for Medigap enrollment information.

Two Opportunities

The Medicare Advantage Open Enrollment Period consists of two separate periods in which you can exchange plans. The previously discussed annual Medicare Advantage Open Enrollment Period (MA OEP) runs from Jan. 1 to Mar. 31. There's also an individual Medicare Advantage Open Enrollment Period that starts and ends depending on when you first enroll in Medicare. The difference between the two periods is:

- The annual Medicare Advantage Open Enrollment Period, Jan. 1 – Mar. 31, is for anyone already enrolled in a Medicare Advantage plan at the start of the year (Jan. 1) and would like to change coverage.
- The individual Medicare Advantage Open Enrollment Period is only for new Medicare beneficiaries who enroll in a Medicare Part C plan during the first three months they have Medicare. These individuals have an opportunity to enroll in another Part C plan or return to Original Medicare and a stand-alone Medicare Part D plan.

Both periods offer the same enrollment options, either switch from one Part C plan to another, or switch from a Part C plan to Original Medicare and add Part D prescription drug coverage. The only difference is when you're allowed to do so.

If you have any questions or need assistance searching for a new Medicare Advantage plan, please call PA MEDI at 717-771-9008 or email aging@yorkcountypa.gov.

Source: NCOA

York County Area Agency on Aging
100 W. Market Street
York, PA 17401
(717) 771-9610

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New to Medicare? We Can Help!

Are you near retirement or recently retired, and confused about choosing Medicare plans? We can help! **Attend one of these free virtual seminars from the comforts of your home!** You will get the facts and learn how to better navigate the Medicare system.

WHEN: Thursdays
January 27
February 24
March 17

HOW: ZOOM

TIME: 6 – 8:30 pm



These free events will be presented by the York County Area Agency on Aging PA MEDI Program.

Seminar topics include:

- Review of benefits provided under Medicare
- Original Medicare and Medicare Advantage Plan coverage options
- Medicare prescription drug coverage and tools to navigate the “Drug Plan Finder”
- Medicare Savings Programs
- Medicare Preventive Services
- Supplemental Insurance/Medigap Plans
- MyMedicare.gov and other technological tools

Pre-registration and a valid email address is required. Please call 717-771-9008 or 1-800-632-9073 or email aging@yorkcountypa.gov for registration and further information.