

The Senior Advisor

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Senior Advisory Group Central Michigan

A grass roots organization able to shape advocacy for any issue important to older adults and/or people with disabilities.

Membership includes:

- People who use senior services, their families, friends, and caregivers.
- People who work in or who are retired from careers in long-term care.
- Family caregivers
- General public
- Participants and family who are served by the MI-Choice Home & Community-based Waiver program.

If you have ideas or thoughts on any aging issue and would like to receive the Senior Advisory Group meeting schedule, or want to comment on something, call Annette at 1-800-858-1637 or jeskea@region7aaa.org.



Region VII Area Agency on Aging
1615 S. Euclid Avenue
Bay City, MI 48706

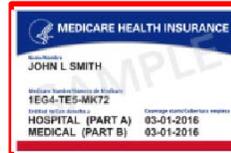
1-800-858-1637
www.region7aaa.org



Region VII AAA is accredited by The Commission on Accreditation of Rehabilitation Facilities for Aging Services Network, Case Management and Home and Community-based Services.



Call 1-800-803-7174 anywhere in Michigan to connect with a Medicare Medicaid Assistance Program, MMAP counselor.



**Medicare Open Enrollment
October 15th—December 7, 2018
It's time to review your health insurance options...**

Medicare is America's health insurance program for people age 65 and older. This benefit provides an annual "Open Enrollment" for people who need to make changes to their health care plan. *While many people will not have to do anything*, others will need to review and make plan changes to ensure they have adequate coverage in 2019.

If you have Medicare, and are part of a retiree group where benefits have been negotiated for you including the U.A.W. your options for plan changes and how to make them will be explained in a letter from the Benefits Trust.

If you are a retiree whose former employer provides you with a budget to select a Medicare Advantage Plan, and you have questions about coverage contact your benefits administrator, visit www.medicare.gov Plan Finder, or make an appointment to talk with a MMAP counselor before enrolling.

If you have received a letter from one of your health care providers saying they are no longer participating in your Medicare plan, you will need to choose a plan they participate in, or switch to a health care provider who participates in your Medicare plan.

If you have Part D prescription drug coverage we encourage you to review your options to make sure you still have the best coverage for you. *Plans and participating pharmacies change from year to year.* Part D plan information is available at www.medicare.gov, in your *2019 Medicare and You* book, or from a MMAP Counselor.

If you are struggling to pay Medicare premiums, ask a MMAP counselor about "extra help" this is a government program that may be able to help.

DO NOT WAIT until it is too late! Open enrollment ends 12/7/18.





“Being politically active may be linked with greater well being and life satisfaction.”

Vote! -Tuesday November 6, 2018

Visit Michigan.gov/vote to view a sample ballot, find your polling place, or request an absentee ballot for the November 6, 2018 General Election.

In addition to deciding the Governor’s race and other key elected officials, there are three statewide proposals on this ballot. They include a question about legalizing marijuana, development of a citizen commission that would have the authority to decide legislative district boundaries and a proposal that would simplify the voting process. We’ve included the Board of Canvassers approved language here:

Proposal 18-1 A proposed initiated law to authorize and legalize possession, use and cultivation of marijuana products by individuals who are at least 21 years of age and older, and commercial sales of marijuana through state-licensed retailers This proposal would: • Allow individuals 21 and older to purchase, possess and use marijuana and marijuana-infused edibles, and grow up to 12 marijuana plants for personal consumption. • Impose a 10-ounce limit for marijuana kept at residences and require amounts over 2.5 ounces be secured in locked containers. • Create a state licensing system for marijuana businesses and allow municipalities to ban or restrict them. • Permit retail sales of marijuana and edibles subject to a 10% tax, dedicated to implementation costs, clinical trials, schools, roads, and municipalities where marijuana businesses are located. • Change several current violations from crimes to civil infractions.

Proposal 18-2 A proposed constitutional amendment to establish a commission of citizens with exclusive authority to adopt district boundaries for the Michigan Senate, Michigan House of Representatives and U.S. Congress, every 10 years This proposed constitutional amendment would: • Create a commission of 13 registered voters randomly selected by the Secretary of State: o 4 each who self-identify as affiliated with the 2 major political parties; and o 5 who self-identify as unaffiliated with major political parties. • Prohibit partisan officeholders and candidates, their employees, certain relatives, and lobbyists from serving as commissioners. • Establish new redistricting criteria including geographically compact and contiguous districts of equal population, reflecting Michigan’s diverse population and communities of interest. Districts shall not provide disproportionate advantage to political parties or candidates. • Require an appropriation of funds for commission operations and commissioner compensation.

Proposal 18-3 A proposal to authorize automatic and Election Day voter registration, no-reason absentee voting, and straight ticket voting; and add current legal requirements for military and overseas voting and postelection audits to the Michigan Constitution This proposed constitutional amendment would allow a United States citizen who is qualified to vote in Michigan to: • Become automatically registered to vote when applying for, updating or renewing a driver’s license or state-issued personal identification card, unless the person declines. • Simultaneously register to vote with proof of residency and obtain a ballot during the 2-week period prior to an election, up to and including Election Day. Obtain an absent voter ballot without providing a reason. • Cast a straight-ticket vote for all candidates of a particular political party when voting in a partisan general election.



New Services at Region VII Area Agency on Aging

Region VII AAA is pleased to announce that they are now able to provide **prescription (Rx) drug reconciliations**. This free program is available to anyone age 60 or older in Bay, Clare, Gladwin, Gratiot, Huron, Isabella, Midland, Saginaw, Sanilac or Tuscola counties. If you would like a review of the medications you take, simply give us a call at 1-800-858-1637. Note: You will need a list of your prescribed medications as well as any over-the-counter pills you might take.

Hospital Care Transitions. We are able to provide in-home supports and help from our Community Health Workers (CHW) that will help you stay out of the hospital and recover faster at no cost to you. Services may include visits from a CHW, Rx drug reconciliation to make sure that you're taking the medication prescribed properly, coordination of a follow-up with your health care provider and linking to services available in your community, including home-delivered meals, personal care and homemaking. Learn more by giving us a call at 1-800-858-1637.



SCAM ALERT! —letters that look like they are from the Social Security Administration

Michigan's Medicare, Medicaid Assistance Program (MMA) is receiving reports from people getting letters in the mail that look like they are from the Social Security Administration (SSA). The letter tells the person they will no longer have a **Medicare Savings Program**. Once the letter arrives, a scammer follows up with a phone call asking for bank account information so they can setup a payment plan.

You will know this is a scam, because nearly EVERYONE who qualifies for the Medicare Savings Program, has the cost automatically deducted by Social Security check.

This program helps pay for premiums and out-of-pocket healthcare costs. To be eligible, you must be a Medicare beneficiary AND have a monthly income of not more than \$1,032, and assets of less than \$7,560, not counting a house and a car. If you get a call or letter that talks about the Medicare Savings Plan, err on the side of caution, and do the following:



1. If you have caller I.D. write down the number that the scammers called them from, and provide it to our 800-HHS-TIPS line or via the hotline website at <https://oig.hhs.gov/fraud/report-fraud/>
2. Do **NOT** call back using the phone numbers they give you.
3. Call DHHS office, or Social Security at 800-772-1213.

If you got caught in this scam and gave away ANY personal or banking information, call your bank immediately and let them know. —These tips come from Darren Bartnik, Assistant Special Agent in Charge at the Office of Investigations, DHHS-OIG who thanks you for partnering with his office in the fight against Medicare fraud.

Looking for help with aging or long-term care, call Region VII AAA at 1-800-858-1637

MI Choice—If your monthly income is \$2250 or less, you have \$2,000 or less in assets not counting a house and a car AND you need help at home. *Help may be available at no cost to you. Call: 1-800-858-1637.*

Nursing Home Problems, call Lakeshore Legal Aid’s Long-Term Care Ombudsman.....1-866-485-9393

State Licensing for Adult Foster Care, Home for the Aged or Assisted Living.....1-866-856-0126

No Excuse for Elder Abuse—If you suspect someone is being abused1-855-444-3911

Learn more about supports and services for LGBT older adults.....1-800-858-1637

Medicare Medicaid Assistance Program (MMAAP).....1-800-803-7174

Get help with Medicare costs—Medicare, a benefit Americans age 65 and older paid for during their working years, covers about 80% of medical expenses. To help pay the remaining 20% many purchase a Medigap insurance policy. The Michigan Health Endowment Fund (MHEF) has funding to help people who have limited income pay for their Medigap policies when they are purchased through the following insurance carriers: Blue Cross Blue Shield, United Healthcare-AARP, Blue Care Network, and Priority Health. To qualify for help, a single person must have less than \$26,735/yr. in income, and a married couple less than \$36,045. The Medicare/Medicaid Assistance Program (MMAAP) can provide more information and help you apply. **Call 1-800-803-7174.**

What is an Area Agency on Aging

Area Agencies on Aging (AAA) were established as the result of an amendment to the 1965 Older American’s Act to create a delivery system and structure for services to America’s older adults. There are over 600 AAA’s throughout America charged with the mission to advocate, plan, and support a comprehensive system of quality care and services designed to assure the optimum level of health, well-being and independence of people as they age. Information at: www.n4a.org

