

WINTER WEATHER CAN BE ISOLATING

Looking for indoor activities during those cold winter months? Call our office for a copy of the Ocean County libraries' programs and events and don't forget our local colleges, senior centers and congregate meals sites; all located conveniently throughout the county.

Stay warm and meet new friends! Check the county website www.co.ocean.nj.us; click on tourism for an update about interesting events scheduled throughout the winter season.

Ocean County Office of Senior Services
The One-Stop Center
P.O. Box 2191
1027 Hooper Ave., Bldg. 2, First Floor
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“Making it Easier For Seniors To Choose Services”

Printed by the Ocean County Printing & Graphic Arts Department Freeholder John P. Kelly, Liaison



January/February 2019 Newsletter



**Freeholder Chairman
Joseph H. Vicari**

A Message From Joseph Vicari: Freeholder Chairman **ADVOCACY IS SO IMPORTANT**

As your advocate for Social Security, Medicare and the State Health Insurance Programs (SHIP), I vow to the 173,000 senior residents that I will remain steadfast in my pledge to make certain **SOCIAL SECURITY, MEDICARE and the STATE HEALTH INSURANCE PROGRAM (SHIP)** remain viable programs now and into the future for Ocean County's older adults. Again, as your advocate I will continue to urge our Federal representatives to strengthen and protect these important lifelines for our seniors.

As we end 2018 and look forward to 2019, I wanted to extend my sincere appreciation to all of those who helped us to carry out the work of Senior Services throughout the year. While we are fortunate to have a comprehensive system of services for older adults and their caregivers in Ocean County, it would not be possible without the hard work and dedication of our staff, service providers, advisory council, government officials and volunteers. Our Mission is to lead the way in advancing the well-being of older

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1027 Hooper Ave., Bldg. 2, First Floor
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Message Continued

adults by serving as the focal point where seniors and their families can turn for information regarding services and programs they need to live independently and with dignity. In order to carry out our mission, we have set the following goals: Improve Access to Services, Promote Healthy Aging, Foster Greater Independence for Frail Older Adults, Support Family Caregivers and Advocate for Older Adults at the federal, state and local level.

We realize that navigating the system of services available can be difficult for older adults and their caregivers and we have a dedicated, well-trained staff of Information and Assistance Representatives that can assist. Staff are conveniently located at our main office at 1027 Hooper Avenue, Building 2, Toms River and at the County Connection at the Ocean County Mall and can assist callers/walk-ins with applications for numerous benefits or information regarding programs and services available to older adults.

We coordinate the State Health Insurance Assistance Program (SHIP) locally and lead New Jersey in consumer activity. SHIP is designed to assist Medicare enrollees, potential enrollees and caregivers with their questions regarding Part A, B, C and D benefits/claims and supplemental policies; this is one of the most frequently used services in our department.

Additionally, Information and Assistance and Benefits Screenings are provided at various Outreach locations throughout Ocean County. The Office of Senior Services has toll-free telephone numbers and a website at www.co.ocean.nj.us. The Ocean County Office of Senior Services resource directory is also available online. This is an especially helpful tool for working caregivers or long distance caregivers and additional documents can easily be printed.

The Ocean County Office of Senior Services with full support of the Ocean County Board of Chosen Freeholders administers a comprehensive system of community based services including Access services such as transportation, options counseling and care management; Community Support such as education, recreation, physical and mental health screenings, physical fitness, adult day services, legal assistance; Home Support such as friendly visitor, telephone reassurance, residential maintenance, certified home health aide; Nutrition Support such as congregate meals, home delivered meals, nutrition counseling and education, and ongoing Caregiver Support such as Respite, and Caregiver Support Groups, as well as In-Home Education.

Would you like a preview of what we are planning for 2019? Call us at **732-929-2091** or **1-800-668-4899** and ask for the 2019-2021 Area Plan Contract Summary. You will see the 22 agencies we have funded for the coming year, and that our goal is to serve almost 33,000 clients throughout the county.

WINTER HAS ARRIVED: BE PREPARED

Prepare to take the sting out of winter weather; here are some things you can do to get ready:

- Store drinking water, first aid kit, canned/no-cook food, non-electric can opener, radio, flashlight and extra batteries where you can get them easily, even in the dark.
- Keep cars and other vehicles fueled and in good repair, with a winter emergency kit in each.
- Know ahead of time what you should do to help elderly or disabled friends, neighbors or employees.
- Have storm shutters, doors and windows installed, clear rain gutters, repair roof leaks, and have the roof checked to be sure it can sustain an unusually heavy accumulation of snow.
- Experts recommend dressing in several layers of loose-fitting, lightweight, warm clothing rather than one layer of heavy clothing
- Wear a hat. Cover your mouth with a scarf to protect your lungs from extremely cold air. Wear sturdy, waterproof boots in snow or flooding conditions. Watch carefully for ice accumulation on walks and driveways.
- If you lose your power and you are using kerosene heaters make sure you maintain ventilation to avoid a build-up of toxic fumes. Keep heaters at least three feet from flammable objects and refuel kerosene heaters outside.
- Remember, if it's too cold for you, it's probably too cold for your pets, so keep your animals inside and only let them out to relieve themselves.

Adapted from a message from the Federal Emergency Management Agency (FEMA) and the NJ Office of Emergency Management (NJOEM)

ATTENTION! PAAD AND SENIOR GOLD BENEFICIARIES

Pharmaceutical Assistance for the Aged and Disabled (PAAD)	Senior Gold Prescription Discount Program
<p>Income limit: Less than \$27,951 (single) Less than \$34,268 (married)</p> <p>* PAAD copay is \$5 for covered generic drugs and \$7 for covered brand name drugs.</p>	<p>Income limit: \$27,951 - \$37,951 (single) \$34,268 - \$44,268 (married)</p> <p>Senior Gold copay again for covered drugs is \$15 + 50% of the remaining cost of each drug.</p>

Effective January 1, 2019, income limits for PAAD and Senior Gold increased. Feel free to contact our office for more details at **732-929-2091** or **1-800-668-4899**.



THERE'S MORE YOU CAN DO TO HELP PREVENT FLU!

In addition to getting your flu vaccine this season, the Centers for Disease Control (CDC) urges you to take everyday preventive actions to protect yourself and your loved ones from the flu:

- Avoid close contact with sick people.
- While sick, limit contact with others as much as possible to keep from infecting them.
- If you are sick, stay home for at least 24 hours after your fever is gone, except to get medical care or other necessities.
- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose, and mouth. Germs spread that way.
- Clean and disinfect surfaces and objects that maybe contaminated with flu viruses.

Please seek your doctor's advice if your symptoms are severe.



MEDICARE PART D OPEN ENROLLMENT

Senior Services staff began early in the fall of 2018 speaking to numerous groups and organizations and helping out at enrollment activities so that individuals could make the best possible choice of the Medicare options

available for the coming year. Thanks to all 48 State Health Insurance Assistant Program (SHIP) counselors who helped at multiple Part D Days at the Ocean County Connection, Little Egg Harbor, Plumsted and Jackson and at all of the Outreach sites located throughout the county. Once again, the Ocean County Senior Services network responded to the need and provided the necessary information and assistance to help our seniors make an informed choice about their Part D coverage for 2019.

MEDICARE: GET YOUR ANSWERS ALL YEAR - FREE, UNBIASED AND CONFIDENTIAL

Those same SHIP counselors are available to help those new to the program:

- ✓ Are you 65 or older?
- ✓ Are you over 55 and retiring soon?
- ✓ Are you an individual living with disabilities and Medicare will be starting soon?

You will see our insert in this newsletter is a summary of Part A and Part B information published for the year 2019. Our SHIP counselors are available to explain this information to you so please do not hesitate to contact them at **732-929-2091** or **1-800-668-4899**.

2019 MEDICARE PART A PREMIUMS, DEDUCTIBLES and CO-PAYMENTS

Part A Monthly Premium

- 40 or more quarters \$0
- 30–39 quarters of coverage \$240.00/month
- Less than 30 quarters \$437.00/month

Part A (Hospital) Deductibles and Co-Payments per Benefit Period in Original Medicare

- \$1,364 deductible, paid upon admission as a hospital inpatient for 1-60 days
- \$341 per day for 61-90 days
- \$682 per day for days 91-150 (*lifetime reserve days; non-renewable*)
- All costs for each day beyond 150 days

Skilled Nursing Facility Care Co-Payments in Original Medicare

- Covered in full for the first 20 days after a minimum 3-day qualifying hospital stay
- Beneficiaries pay \$170.50 per day for days 21-100
- Beneficiaries pay all costs after 100 days

Paying for Hospice Care

- Co-payment up to \$5 per outpatient prescription drug
- 5% of Medicare-approved amount for inpatient respite care

2019 MEDICARE PART B PREMIUMS

If Your Yearly Modified Adjusted Gross Income in 2017 was		Premium you paid for Part B in 2018*	Premium you pay per month for Part B in 2019*
File Individual Tax Return	File Joint Tax Return		
\$85,000 or less	\$170,000 or less	\$121 - \$134	\$135.50 <i>(Some will pay less than \$135.50, if paid less than \$134 in 2018 due to "hold harmless" provision protecting benefits from decreasing as result as of raise in Medicare premium.)</i>
\$85,001 - \$107,000	\$170,000 - \$214,000	\$187.50	\$189.60
\$107,001 - \$133,500	\$214,001 - \$267,000	\$267.90	\$270.90
\$133,501 - \$160,000	\$267,001 - \$320,000	\$348.30	\$352.20
\$160,001 - \$500,000	\$320,001 - \$750,000	\$428.60	\$433.40
NEW TIER Above \$500,000	NEW TIER Above \$750,000	\$428.60	\$460.50

*plus any late-enrollment penalties you may be assessed.

2019 MEDICARE PART B DEDUCTIBLES and CO-INSURANCE

Part B (Medical) Annual Deductible for Original Medicare: \$185.00 (was \$183 in 2018)

Co-insurance for most services in Original Medicare: 20% of Medicare approved amount after annual Part B deductible

2019 MEDICARE PART D MONTHLY ADJUSTMENT

The Affordable Care Act requires Part D enrollees whose incomes exceed the same thresholds that apply to higher income Part B enrollees to pay a monthly adjustment amount. Enrollees will pay the regular plan premium to their Part D plan and will pay the income-related adjustment to Medicare. The 2019 Part D **Income-Related Monthly Adjustment Amounts (IRMAA)** to be paid by beneficiaries who file an individual tax return or who file a joint tax return are shown in the following table:

If Your Yearly Modified Adjusted Gross Income in 2017 was		In addition to Part D Plan Premium, You Pay Monthly Part D Surcharge:
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	\$0
\$85,001-\$107,000	\$170,000-\$214,000	\$12.40
\$107,001 - \$133,500	\$214,001 - \$267,000	\$31.90
\$133,501 - \$160,000	\$267,001 - \$320,000	\$51.40
\$160,001 - \$500,000	\$320,001 - \$750,000	\$70.90
NEW TIER Above \$500,000	NEW TIER Above \$750,000	\$77.40

Medicare Part D Prescription Coverage Parameters	2018	2019
Annual Deductible	\$405	\$415
Initial Coverage Limit	\$3,750	\$3,820
Out-of-Pocket Threshold	\$5,000	\$5,100
Total Covered Drug Spending at TROOP Threshold	\$7,508.75	\$7,653.75
Minimum Cost-Sharing in Catastrophic Coverage for Generics/Brands	\$3.35/ \$8.35 or 5%	\$3.40/ \$8.50 or 5%
Drug Co-Payments for those with LIS		
LIS Level 3: Institutional Medicaid, Medicaid Home & Community Based Waiver or MLTSS	\$0	\$0
LIS Level 2: (100% FPL or less) Dual Eligible on Medicare and full Medicaid	\$1.25/ \$3.70 Generics/ Brands reduced to \$0 if reach Catastrophic Coverage Level	\$1.25/ \$3.80 Generics/Brands reduced to \$0 if reach Catastrophic Coverage Level
LIS Level 1: (101% - 135% FPL) Non-duals help with Part B via SLMB/ QI	\$3.35/ \$8.35 Generics/ Brands	\$3.40/ \$8.50 Generics/Brands
LIS Level 4: (135-150% FPL): Partial LIS	\$83 deductible/ 15% co-insurance	\$85 deductible/ 15% co-insurance