



Ocean County Office of Senior Services

January/February 2018 Newsletter



Freeholder Chairman
Joseph H. Vicari

A Message From Joseph Vicari: Freeholder Chairman

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, housekeeping, 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.


In addition, 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.

As we end 2017 and look forward to 2018, I want to extend a huge thank you to all of those who helped us to carry out this important work throughout the past year. It would not be possible without the effort of our wonderful staff, community service providers, senior advisory council, governmental officials and volunteers.

Continued on next page



The One-Stop Center
1027 Hooper Ave., Bldg. 2, First Floor
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Ocean County Office of Senior Services
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Ocean County
 Office of Senior Services

Joseph H. Vicari
 Freeholder Chairman

Jackie Rohan, Director

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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

Message from previous page

Last year's callers/walk-in clients determined the following priority issues for our efforts looking forward to 2018: Medicare/Health Insurance, Prescriptions, In-Home Services, Caregiver Information, Housing, Nutrition, Utility Assistance and Tax Programs.

Would you like a preview of what we are planning for 2018? Call us at **732-929-2091** or **1-800-668-4899** and ask for the 2018 Area Plan Contract Update Summary. You will see the 22 agencies we have funded for the coming year, and that our goal is to serve over 30,000 clients throughout the county.

MEDICARE PART D OPEN ENROLLMENT

Senior Services staff began early in the fall of 2017 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 45 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 2018.

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

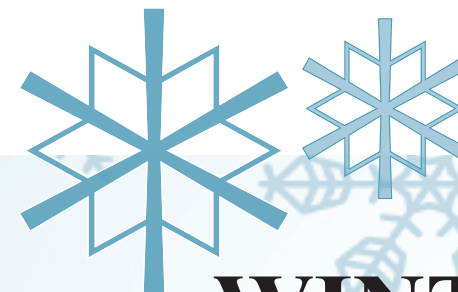
Those same SHIP counselors are available to help those new to the program:

- ✓ 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 2018. 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**.

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 wearing 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.
 - ❄ And remember that if you lose your power and 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.



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

WINTER WEATHER CAN BE ISOLATING

Looking for indoor activities during those cold winter months? Call our offices 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.





CAUTION: *IT IS FLU SEASON*

The Centers for Disease Control recommends the following:

- Get your annual flu shot
- Try to avoid close contact with sick people
- CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities
- Cover your nose and mouth with a tissue when you cough or sneeze
- Wash your hands often
- Clean and disinfect surfaces and objects that may be contaminated with germs

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



HEATING ASSISTANCE

Applications are currently available for the 2017-2018 Heating season and the deadline for Home Energy Assistance/Universal Service Fund filing the application is May 1, 2018. This is a federally funded program to assist low-income households with their heating bills. Eligibility is based on household size and monthly income. Recertification

Applications were sent starting in Mid-August to those who received a heating benefit last year.

If you are not currently a Home Energy Assistance/Universal Service Fund recipient and would like to learn more about this and other types of financial assistance, please call our office at **732-929-2091** or **1-800-668-4899**.

If you are already a recipient and have any questions, please contact O.C.E.A.N., Inc. at **732-244-9041** in Toms River, **732-942-3405** in Lakewood and **609-549-5822** in Waretown.

ATTENTION! PAAD AND SENIOR GOLD BENEFICIARIES

Effective January 1, 2018, income limits for PAAD and Senior Gold increased. See below and feel free to contact our office for more details.

Pharmaceutical Assistance for the Aged and Disabled (PAAD)	Senior Gold Prescription Discount Program
Income limit: Less than \$27,189 (single) less than \$33,334 (married). * PAAD copay is \$5 for covered generic drugs and \$7 for covered brand name drugs.	Income limit: \$27,189 - \$37,189 (single) \$33,334 - \$43,334 (married) Senior Gold copay again for covered drugs is \$15 + 50% of the remaining cost of each drug.

NJ SENIOR ART EXHIBIT WINNERS

Congratulations to all the winners of the NJ Senior Citizens Art Exhibit. The following Ocean County residents received awards at the Reception on October 20, 2017:



First Place Non-Pro/oil: Ann Gormley, *Jessica*

First Place Non-Pro/sculpture: Victor Sevchenko, *Eagle Landing*

Second Place Pro/Mixed Media: Abby Levine, *The Cabinet of Doctor Caligare*

Second Place Pro/Print: Leslie Ovechka, *Upper West Side Evening*

Second Place Pro/Watercolor: James Maloney, *Spring Pond*

Honorable Mention Non-Pro/Photography: Robert Campbell, *Cuban Cowboy*

We are very excited that Ocean County Office of Senior Services has once again been commended for our local efforts collaborating with Ocean County College on the NJ Senior Art Exhibit winners. It is an honor to display and celebrate the many talents of area seniors.

2018 MEDICARE PART A PREMIUMS, DEDUCTIBLES and CO-PAYMENTS

Part A Monthly Premium

- 40 or more quarters \$0
- 30–39 quarters of coverage \$232.00/month
- Less than 30 quarters \$422.00/month

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

- \$1,340 deductible, paid upon admission as a hospital inpatient for 1-60 days
- \$335 per day for 61-90 days
- \$670 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 \$167.50 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

2018 MEDICARE PART B PREMIUMS

If Your Yearly Modified Adjusted Gross Income in 2016 was		Premium you Paid for Part B in 2017*	Premium you pay per month for Part B in 2018*:
File Individual Tax Return	File Joint Tax Return		
Income \$85,000 or less: Enrolled in Part B prior to 2016 and paid premium via Social Security benefits	Income \$170,000 or less: Enrolled in Part B prior to 2016 and paid premium via Social Security benefits	\$107.00 - \$113.00	\$121 - \$134 <i>Adjusted based on amount of your Social Security Cost of Living Increase. (Example: if increase in SSA benefit is \$14, Part B premium increase \$14, with maximum premium \$134*)</i>
Income \$85,000 or less: Enrolled in Part B during 2016 or 2017	Income \$170,000 or less: Enrolled in Part B during 2016 or 2017	\$123.00 - \$134.00	\$134.00
Income \$85,000 or less: New to Part B in 2018	Income \$170,000 or less: New to Part B in 2018	n/a	\$134.00
\$85,001-\$107,000	\$170,000-\$214,000	\$187.50	\$187.50
\$107,001-\$133,500	\$214,001-\$267,000	\$267.90	\$267.90
\$133,501-\$160,000	\$267,001-\$320,000	\$267.90	New tier \$348.30
Above \$16,000	Above \$320,000	\$348.30 - \$428.60	New tier \$428.60

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

2018 MEDICARE PART B DEDUCTIBLES and CO-INSURANCE

Part B (Medical) Annual Deductible for Original Medicare: \$183.00 (no change from 2017)

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

2018 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 2018 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 2016 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	\$13.00
\$107,001-\$133,500	\$214,001-\$267,000	\$33.60
\$133,501-\$160,000	\$267,001-\$320,000	\$54.20
Above \$160,000	Above \$320,000	\$74.80

Medicare Part D Prescription Coverage Parameters	2017	2018
Annual Deductible	\$400	\$405
Initial Coverage Limit	\$3,700	\$3,750
Out-of-Pocket Threshold	\$4,950	\$5,000
Total Covered Drug Spending at TROOP Threshold	\$7,425	\$7,508.75
Minimum Cost-Sharing in Catastrophic Coverage for Generics/Brands	\$3.30/\$8.25 or 5%	\$3.35/\$8.35 or 5%

Drug Co-Payments for those with LIS	2017	2018
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	\$1.20 /\$3.70 Generics/Brands reduced to \$0 if reach Catastrophic Coverage Level	\$1.25 /\$3.70 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	\$3.30/\$8.25 Generics/Brands	\$3.35/\$8.35 Generics/Brands
LIS Level 4: (135-150% FPL): Partial LIS	\$82 deductible/ 15% co-insurance	\$83 deductible/ 15% co-insurance

Updated November 20, 2017