

## Area Bloggers



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# Age Spots by Jackie Dover - Making a Difference

MARCH 01ST 2018 BY DEE LOFLIN

## Age Spots by Jackie Dover - Making a Difference

### Making a Difference

Missouri has the distinction of being the very first state in the union to have a Silver Haired Legislature (SHL) which was started in 1973. This is a formally elected group of Missouri Senior Citizens 60 years and older who are interested in promoting legislative advocacy for Missouri's older adults. It is patterned after the Missouri General Assembly, comprised of two legislative bodies, the Senate and the House of Representatives. All members are volunteer, serving without pay. However travel and meal expenses are reimbursed.

Here's how it works: There are 10 Area Agency on Aging (AAA) regions in the state of Missouri and each one is represented by three SHL senators and 12 representatives. In May of each year elections are held in the 10 regions of Missouri for the purpose of choosing the SHL legislators to represent their area.

The elected SHL members will meet and discuss proposals that will be written as SHL bills and submitted to the statewide SHL bills committee. This committee will go over all the submissions and choose about 20 for the fall SHL session to consider.

In October of each year the SHL legislators will meet in Jefferson City at the Missouri state capitol to hold a mock legislative session. This session is held in the Senate and House of Representative chambers of the Missouri state capitol, generally lasting 2 – 2 1/2 days.

Committee hearings will be conducted the first day of the session where the SHL senators and representatives will debate and vote for proposals that will be brought to the floor in the house and senate chambers the next day. The following day begins early with transportation to the capitol building and the day's agenda begins. The senators meet in the senate chamber and the representatives meet in the house chamber. Each proposal that was passed out of committee the day before will be debated and a vote will be taken whether to “do pass” or “do not pass”. After each proposal has been decided upon by each chamber the SHL legislators will be transported back to their hotel where they will attend a banquet and have a private meeting with their group of delegates.

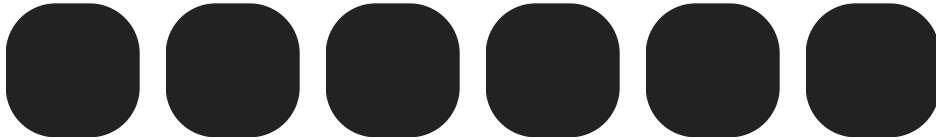
The next morning it's back to the capitol where a joint session is held and all the proposals that have been marked “do pass” will be presented to the SHL legislators who will vote on the top five as their priorities for which to advocate with their General Assembly legislators. The state legislators are interested in hearing from the SHL and many of the laws in Missouri have started out as SHL proposals. For example a bill to prevent tax charged on pharmaceuticals, a law that strengthens pre-need funeral regulations and another law that increases Personal Needs Allowance for Medicaid residents in Long-Term Care Facilities. These are just a few of the SHL proposals that became law.

The requirements are that one should be able to travel to Jefferson City and/or Cape Girardeau for meetings. It is beneficial for the elected person to be able to send and receive emails, because when the state legislators are in session things happen quickly and many times you will be contacted on the day of a hearing asking you to contact your state legislator the same day. The other obvious requirement is that one should be interested in the betterment of the lives of Missouri senior citizens.

Elections will be held Tuesday, May 8 at the Senior Nutrition Centers during regular business hours. If you are interested in becoming a SHL delegate you should file a Declaration of Candidacy with Aging Matters, the Southeast Missouri Area Agency on Aging office. This statement must arrive in the office by close of business on April 24. You may obtain an application by contacting our office at 1-800-392-8771 or locally at 335-3331 or pick one up at your local senior center. There are eight seats up for election this year, two Senate seats and six Representative seats. Please consider making a difference in your community by joining the SHL. I would like to thank one of my Silver Haired Legislator members Ruth Dockins for her contributions on this article.

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## Age Spots by Jackie Dover - Looking for Money in all the Right Places

JANUARY 26TH 2018 BY DEE LOFLIN

[Age Spots by Jackie Dover - Looking for Money in all the Right Places](#)

Looking for Money in all the Right Places

Many times at Aging Matters we get calls from people who need help finding a pension they believe they should be getting, but can't seem to find any information for. The South Central Pension Rights Project (SCPRP) is an organization that can help. The SCPRP provides assistance to anyone with a pension question or problem, regardless of age, income or value of the claim.

The Pension Rights Project serves people in Missouri, as well as some other states, free of charge. Pension help is hard to find because the plans and laws are complex and difficult to navigate without knowledgeable assistance. The people who work for the South

Central Pension Rights Project are trained to answer your questions about complicated pension laws, they are trained to obtain hard-to-find retirement plan publications and forms and to help with corrections to pension miscalculations and help with claiming retirement benefits that have been previously denied.

An example of help they offer is a widow who knows that her husband worked for a company many years ago and believes that he had contributed to a pension plan. Any papers she may have had are now lost and the company has closed and she doesn't know anyone who worked there. This could be a very daunting scenario for anyone, especially a senior who hasn't been in the workforce for awhile. The pension counselors can assist with situations like this and they are happy to help free of charge.

Pension counseling projects like this are run by local nonprofit organizations and are funded under the Older Americans Act through a grant program of the U.S. Administration on Aging. Legal training and support are provided by the National Pension Assistance Resource Center, an initiative of the Pension Rights Center in Washington, D.C.

If you need help finding a pension please call toll free: 800-443-2528 or go online to **[www.southcentralpension.org](http://www.southcentralpension.org)**.

Another way to “find” money is the Missouri Property tax credit (Circuit Breaker).

The MOPTC returns a maximum of \$750 for renters and \$1,100 for owners who owned and occupied their home. The actual credit is based on the amount of real estate taxes or rent paid and total household income.

To qualify for the Circuit Breaker you or your spouse must be 65 as of December 31, 2017 or 100% disabled. Also, those who are 60 or older and receiving surviving spouse social security benefits could qualify. You must be a Missouri resident with total household income of \$27,500 or less for a single renter, \$29,500 or less for a married couple who rents. If you own your home your income must be below \$30,000 if single and \$34,000 for a married couple. If you are veteran with 100% service connected disability, your VA payments are not counted as income.

Forms can be downloaded from the MO Department of Revenue website **[www.dor.mo.gov](http://www.dor.mo.gov)** or by calling our office at 335-3331 or 1-800-392-8771.

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## New Wave Communications Programming Changes for the New Year

JANUARY 01ST 2018 BY DEE LOFLIN

### New Wave Communications Programming Changes for the New Year

Dear NewWave Communications Subscribers,

A decision was made to drop some duplicate programming that will effect you in the new year.

Effective at 5:00 p.m. Sunday, December 31, 2017 NewWave Communications dropped KAIT from the Dexter, Kennett & Poplar Bluff broadcasting area.

Channel 3, KPOB will be your local ABC channel for Poplar Bluff and Dexter. Channel 7, WSIL will be your local ABC channel for Kennett.

Also WPSD Channel 6 will be the NBC affiliate for Poplar Bluff, Dexter, and Kennett.

WMC was also dropped in the Kennett area; however you will still have channel 6 as your NBC affiliate.

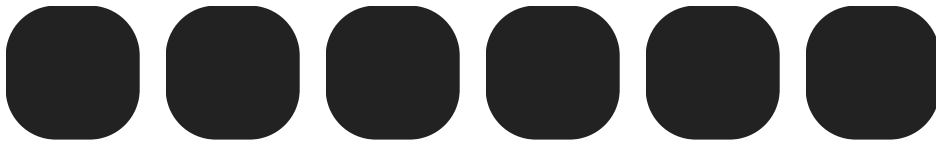
New Wave Communications is a broadband company delivering high-speed Internet, TV, and telephone services to residential and business customers in Arkansas, Illinois, Indiana, Louisiana, Mississippi, Missouri, and Texas. They truly care about the communities they serve.

They work hard every day to be the best choice for Internet, TV, and telephone services.

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## Age Spots by Jackie Dover - Great Things Are Coming

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DECEMBER 28TH 2017 BY DEE LOFLIN

## Age Spots by Jackie Dover - Great Things Are Coming

Great things are coming

Happy New Year! So many changes come with the New Year that it is hard to keep everything organized. I wanted to take a little time to give you a quick update on Medicare.

The Medicare Part B premium: The standard premium amount for 2018 is \$134 as it was in 2017. Many people will pay less than this depending on their Social Security; \$130 is the average Part B Premium in 2018. Some people will pay more for their Part B in 2018 than they did in 2017; the Cost of Living Adjustment (COLA) for Social Security is going up by 2% which will allow Medicare to increase some Medicare premiums as long as it is not by more than 2%. You will get a notification from Social Security as to what your premium will be for 2018.

The Medicare Part A deductible (Part A is the Hospital or in-patient part of Medicare) will go from \$1,316 per benefit period to \$1,340 per benefit period.

The Medicare Part B deductible will remain the same at \$183 per year.

The Medicare Part D (prescription) coverage gap also known as the do-nut hole is still closing with there scheduled to be no coverage gap starting in 2020. For 2018 those in the coverage gap will pay 35% of the cost of name brand prescriptions and 44% of generic drug costs.

If you are enrolled in a Medicare Advantage Plan (Part C) and you would like to disenroll from that plan and return to Original Medicare, you have until February 14.

Anyone on Extra Help can change their prescription or Advantage plan throughout the year, if you missed Open Enrollment we may still be able to help you.

There are programs that could help those who have limited income and resources pay for the different parts of Medicare, call our office for more information.

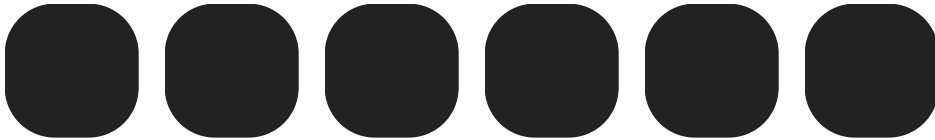
Finally new Medicare cards will be sent out starting in April. I know I keep saying this, but it is a huge undertaking for Medicare. The cards will be mailed to the address Social Security has on file for you.

As always for additional information or if you have questions, please call Aging Matters; 800-392-8771 or 573-335-3331.

LAST UPDATED ON DECEMBER 28TH 2017 BY DEE LOFLIN

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## Age Spots by Jackie Dover - Medicare, What do I do?

NOVEMBER 30TH 2017 BY DEE LOFLIN

[Age Spots by Jackie Dover - Medicare, What do I do?](#)

So what exactly do you do?

What do you do? I get asked that question quite often when I tell people I help with Medicare issues. Navigating Medicare can be confusing and intimidating for some, one of my jobs is to make the entire Medicare process easier to understand and inform Medicare recipients of the choices they have and the time frames they have to make those choices.



So this Age Spots will attempt to shed a little light on the mystery that is Medicare. Medicare was signed into law by President Lyndon Johnson in 1965. The first Medicare card was assigned to Harry S. Truman, who had been one of the first to encourage the idea of a national healthcare program for seniors.

Original Medicare consists of Part A and Part B. Part A covers inpatient care in hospitals, home health care, hospice care and some skilled nursing care. Most people do not pay a premium for Part A and there is a Part A deductible which can vary by year.

Part B of Medicare covers outpatient services, things like doctor visits, lab work, x-rays and durable medical equipment. Most people do pay a monthly premium for Part B and that is withheld out of a Social Security check or paid directly to Medicare if no Social Security benefit is being paid. Part B also has a deductible and then pays about 80% of the Medicare approved amount.

Medicare Part D began in 2006 and is the prescription part of Medicare. The Med D plans vary from state to state but have to meet minimum requirements set by the Centers for Medicare & Medicaid Services (CMS). Plans do have premiums that are paid monthly and there is usually a co-payment on medicines, some even have a yearly deductible. They can vary quite a bit and change from year to year.

If you are still reading this, I hope you are learning something or at least relearning something. So we have gone over Medicare Parts A, B and D. At this point many wonder, "What happened to Part C?" I am glad you asked. Medicare Part C also known as Medicare Advantage plans are Medicare health plans offered through a private company contracted with Medicare. These plans cover the Part A and Part B benefits and many also include prescription coverage. These plans vary by zip code and each plan's premiums, co-pays and deductible vary by plan. Some include additional coverage for vision, dental and hearing.

So that's a lot of information for one day and we are really just getting started. If you would like more information on anything Medicare related, please call Aging Matters 800-392-8771 or 573-335-3331. We can speak with you one-on-one or we could talk to your group. We also have Medicare Bootcamps where we cover all the ins and outs of Medicare, we schedule those in the spring and you can check with us to see when and where we will be having the Bootcamps.

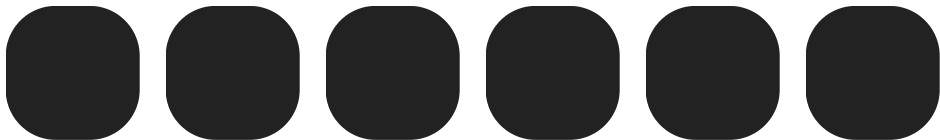
A quick reminder as we close out 2017:

New Medicare cards will be sent out in 2018, starting in April. Make sure your address is up to date at Social Security. No one will call you to ask for your personal information. This rollout will take time, be patient. Your card might arrive at a different time than your spouse, neighbor or friend.

LAST UPDATED ON NOVEMBER 30TH 2017 BY DEE LOFLIN

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