

Area Bloggers



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Age Spots: Meeting the Deductible and other New Year treats by Jackie Dover

FEBRUARY 08TH 2019 BY DEE LOFLIN

Age Spots: Meeting the Deductible and other New Year treats by Jackie Dover

Meeting the Deductible and other New Year treats

I need to get my eyes checked. After hours on the computer and on my phone, I have blurry vision and I am getting headaches. I put off going to the eye doctor during the busy holiday season and now wish I had fit a visit in my schedule, now I have to meet my insurance deductible. Most insurances have a deductible; a deductible is the amount you pay for covered medical expenses before your insurance begins to pick up any charges. Medicare can have more than one deductible.

Medicare Part A, which is the in-patient or hospital part of Medicare, has a deductible of \$1,364 per benefit period in 2019. What this means for a Medicare client is they pay \$1,364 if they are admitted as an in-patient at a hospital. The Medicare Part A benefit period begins when you are admitted to a facility and ends when you have not received inpatient hospital or Medicare-covered skilled care in a skilled nursing facility for 60 days in a row. The benefit period is not tied to the calendar year, and you can have multiple Part A deductibles in a year.

Medicare Part B also has a deductible, for 2019, it is \$185. The Part B deductible is for the year and will reset each January. After the deductible has been met, Medicare covers 80% of approved Medicare costs.

Medicare Part D, the prescription part of Medicare and Medicare Advantage Plans (Part C), have varying deductibles based on the plan selected. There is a deductible maximum of \$415 per calendar year in 2019, for Part D plans.

There are programs that can help pay for Medicare deductibles if you qualify. They are based on income and asset levels. For help with the Medicare Part D deductible a couple's income would need to be below \$24,930 a year and assets under \$28,720 and a single person with income under \$18,450 and assets under \$14,390.

There has been much discussion about the Missouri Property Tax Credit (MO-PTC) also known as the Circuit Breaker. This program is a refundable tax credit for seniors or those who are 100% disabled, it refunds a portion of the paid real estate tax or paid rent.

The amount returned is based on taxes/rent paid and total household income. For renters income limit is \$27,500 for a single person and \$29,500 for a married couple. If you own your home, the limit is \$30,000 for a single person and \$34,000 for a couple.

If you have questions or more information, please call Aging Matters 800-392-8771.

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Age Spots: Can I Sit Here? by Jackie Dover

JANUARY 01ST 2019 BY DEE LOFLIN

Age Spots: Can I Sit Here? by Jackie Dover

Can I Sit Here?

Bullying is not a new topic; children have been bullying one another for decades. What I have found recently is that bullying can be a problem for those of all ages. Adult bullying does often look like the bullying you see on a playground, it just takes place in senior housing, church, senior centers or even at the place of employment.

Bullying is a distinct pattern of deliberately harming or humiliating others, usually involving an imbalance of power. With seniors, the bullying is usually not physical but insults, isolation and demeaning the other person. Sticks and stones will break my bones but words will never hurt me, is a nursery rhyme we have all heard, but words can hurt. Calling people insulting and derogatory names is a major weapon of a bully.

Name-calling seeks to separate the victim and make those around them see them in a negative light. It also serves to make the victim feel bad about who they are. Continued insults and put downs can affect how a person sees themselves; it can also influence how those around them see them. The insults could be based on real or perceived difference but the outcome is the same.

Isolating a victim is also a common bullying tactic. "Saving seats" for friends seems like an innocent act, but if the purpose is to exclude people from sitting at "your" table then it is bullying. I have had clients tell me stories of trying to sit in a pew or at a table and people told them they could not sit there it was reserved for Friend X. This was repeated at several seats; soon the person just gave up and no longer goes there.

They felt isolated and excluded, which they were.

Acts of bullying can include:

+Mocking

+Threatening

+Isolating

+Gossiping

+Destroying property

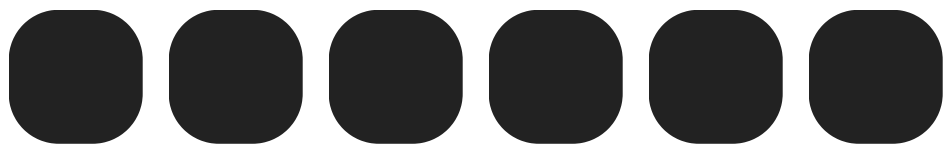
+Physical violence

So what can be done to eliminate senior bullying? First, of all if you see someone being bullied, speak up, we all know right from wrong so if it feels wrong it probably is. Speak to someone in charge and make him or her aware of the situation, they cannot fix a problem they do not know is there. Finally, be kind. If you see someone being mistreated you can always be the person that invites them to sit by you. Be the person they can turn to. As the saying goes, treat others, as you would like to be treated. That applies at every age.

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Age Spots by Jackie Dover - Medicare Quickies

OCTOBER 23RD 2018 BY DEE LOFLIN

Age Spots by Jackie Dover - Medicare Quickies

Medicare Quickies

Many people are asking where their new Medicare cards are and what they have to do to get them. New Medicare cards are on the way, they should be here by the end of the year and you only have to make sure the address Social Security has for you is up to date. Medicare will not call you and ask for your information to send you a card. Medicare will not charge you for your new card either. Several people in our area have received calls that they must send \$5-25 to get their card, that is a scam. Please do not give your Medicare or Social Security number out to someone who calls you on the phone.

Another recent question is what to do with letters and information that promotes a website Medicare.com to access Medicare information. That site is not in any way affiliated with Medicare. If you need Medicare information, you can go to Medicare.gov. The .gov is important and lets you know you are on the real Medicare governmental site. If the internet is not a way you like to communicate, you can also call 1-800-Medicare (1-800-633-4227). Aging Matters will happily help with your Medicare questions, 800-392-8771.

Medicare also has changes to the cost; the standard Medicare Part B premium will be \$135.50. Some will pay less because the Social Security COLA raise of 2.8% will not cover an increase. Those with higher incomes (over \$85,000 for a person filing single or \$107,000 for a couple filing jointly) could pay more. If you have limited income and assets you might qualify for help with your Medicare costs, call Aging Matters to see. The Medicare Part A deductible will increase to \$1364 per benefit period and the Part B deductible will increase \$2 to \$185.

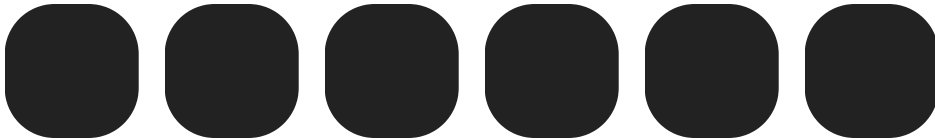
Many Part D plans are changing and we have already begun to help beneficiaries sort through the plans available. Open Enrollment for Medicare Part B continues until December 7. Please check your plan to make sure you are in the best plan for you. If you have any questions about Medicare, please call Aging Matters, 800-392-8771 or 573-335-

3331.

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Age Spots by Jackie Dover - It's Not Too Early

SEPTEMBER 06TH 2018 BY DEE LOFLIN

[Age Spots by Jackie Dover - It's Not Too Early](#)

It's Not Too Early

October seems so far away. With the weather so hot and humid I look forward to the cooler days of fall. Fall brings not only cooler weather, beautiful leaf transformations and football, it also brings us Medicare Part D Open Enrollment, October 15-December 7.

Every year those on Medicare get a chance to review their prescription drug coverage, to make sure it is the best fit for the coming year. Medicare drug plans can change every year and sometimes beneficiaries are surprised by the changes. All beneficiaries will

receive an Annual Notice of Change (ANOC) from their plans before open enrollment begins, usually in September. The ANOC includes any changes in coverage, costs, or service area that will be effective in January for the plan you are currently on. If you do not receive this notice, contact your plan.

The costs of the plan including the monthly premium and the deductible can go up or even down. The plans can change what medicines they cover, what tier the medicines are on and even the co-pays for each medication. It is always a good idea to at least look at what is available even if the plan you have was great this year. Open enrollment gives those who opted out of drug coverage an opportunity to get into a drug plan and allows beneficiaries to get in or out of Medicare Advantage plans.

Med D Open Enrollment is always a fun and busy time for our staff. We gather some basic information such as your zip code, list of medications and the pharmacy you prefer to use. This information will allow us to determine which plans will cover your medicine at the best cost. We also use this time to screen for any of the extra help programs that help pay for the different parts of Medicare. A single person who makes \$18,210 or less per year and a couple who make \$24,690 or less per year could qualify for some extra help.

If you are a daring soul and would like to look up drug plan information on our own, you can go to Medicare.gov, choose the green “Find health & drug plans” option and input your information.

Aging Matters will have Open Enrollment Events throughout our 18 county service area, so if you need assistance, please call us and we will be glad to help, 800-392-8771, option 3.

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Age Spots by Jackie Dover - One Incident Away

AUGUST 08TH 2018 BY DEE LOFLIN

Age Spots by Jackie Dover - One Incident Away

One Incident Away

Isn't it funny how you can look at something every day and never really see it? That is the case with our One Incident Away buttons. I have one on my filing cabinet and I look at it almost every day and recently have realized the truth in that one little statement.

The One Incident Away buttons are distributed by the Missouri Association of Area Agencies on Aging (MA4). MA4 is comprised of the 10 Area Agencies on Aging in Missouri, one of which is Aging Matters. MA4 provides statewide advocacy and resources to seniors. One of their most effective tools is the One Incident Away buttons. These are handed out at events to remind seniors, law makers, caregivers and others that we can be just one incident away from personal disaster. The MA4 website, ma4web.org has many stories that I encourage you to read. I have a few stories of my own that I would like to share.

John (all names and locations have been changed) and his wife had lived a good life, they were in their early 70's. He owned his own business and she was a stay at home mother and homemaker, they were comfortable. Then she got sick. John spent more time taking care of her and making sure she went to the doctor and took her medicines and spent less time overseeing his business. Eventually they had to sell the business to pay for her care. When they came to visit me they were concerned they would not have money to pay for

her medicines and that they would have to sell their home. I was able to help them apply for Extra Help to pay for her medicines and help them get the Mo Property Tax Credit they had never applied for. With just this help they are able to live at home and have all their needs met.

Another example is Linda, her husband passed away after more than 50 years together. She found that although her income was cut almost in half, she still had the same bills. She was very afraid that she would lose everything. She wasn't eating or taking her medication as she needed to be. She also had little interaction with others. We were able to help her sign up for Medicaid and convince her to go to her local senior center for nutritious meals and some much needed social interaction, Linda is now thriving. She is even considering starting a knitting group at her local center.

These are just a few of the stories we hear every day. Aging Matters and MA4 strive to help the seniors in Missouri be prepared and knowledgeable about programs available to help. If you need assistance, Aging Matters has many programs to help with food, medication and other services.

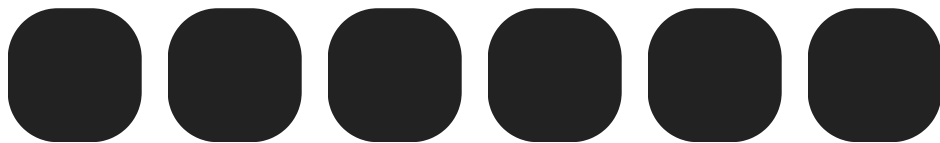
All it takes is one incident to have a very dramatic impact on how you live your life. Many things in life are not predictable, we never know when we may get sick or have a life altering injury, but there is comfort in knowing that there are people willing to help. Those who can advocate and guide you if you ever find yourself needing help. One Incident Away from a life changing issue, one call away from help and advocacy.

Aging Matters is there to help, 573-335-3331 or 800-392-8771.

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