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# Age Spots by Jackie Dover - Medicare on My Mind

SEPTEMBER 28TH 2020 BY DEE LOFLIN

## Age Spots by Jackie Dover - Medicare on My Mind

### Medicare on my Mind

Medicare Prescription drug plan open enrollment will soon be upon us. October 15-December 7 is the time to join a Medicare Prescription Drug plan or a Medicare Advantage Plan if you have never enrolled previously. Beneficiaries may also switch their drug plan, or switch between a drug plan and an Advantage plan. Any changes made during this time will take effect on January 1, 2021. Medicare prescription drug plans cover only prescription medicine. Medicare Advantage plans are managed care programs that cover Medicare Part A, Medicare Part B and usually Medicare Part D. Advantage plans can offer benefits that original Medicare does not.

It is recommended that all Medicare beneficiaries look at what is available during open enrollment even if the plan you have was great this year. Many things can change with a prescription drug plan including the monthly premium and the deductible. The plans can also change what medicines they cover, what tier the medicines are on and the co-pays for each medication.

Because of COVID-19, our office will have some procedures in place to limit the possible exposure to our staff and our clients. We have a mandatory mask policy. If you enter our office, we require you to wear a mask. Masks, gloves and hand sanitizer will be available if needed. The staff will also be wearing masks and we will be cleaning doors, chairs and all surface areas between clients. We will only be working by appointment; we are unable to take walk-ins at this time. When you arrive for your appointment you will be screened

and your temperature taken by staff. You will be given a pager and asked to wait in your car until your counselor is available. When we are finished, with a client we will clean the room and then activate the pager you were given and you will be let in the office. I know this sounds a little extreme but we take the safety of our clients and staff very seriously.

We can do most Medicare Part D appointments by phone. If you are in our area but not the Cape Girardeau area or if you feel more comfortable not getting out, we can schedule a phone appointment. We handle phone appointments the same as an in-person appointment; you will need to have your Medicare card and a list of your medicines. We will enter the information into the Medicare.gov system and let you know what plans cover your medicine at the best cost for you. We will do our best to assist in any way possible.

When you are reviewing your coverage for 2021, it is also a great time to check to see if you are eligible for any of the Extra Help programs. For those who meet the income and asset guidelines there is help to pay the Medicare Part D premiums and assist with co-pays for medicine, for a single person the income guideline is \$1,615 monthly with an asset limit of \$14,610. A married couple can have income of \$2,175 and assets of \$29,160. Programs are also available that can help pay the Medicare Part B premium. Please ask us about savings programs when we look at your Part D for next year.

To make an appointment for Medicare Part D or for more information call Aging Matters at 1-800-392-8771.

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# Age Spots by Jackie Dover - Scammology 101

AUGUST 24TH 2020 BY DEE LOFLIN

## Age Spots by Jackie Dover - Scammology 101

### **Scammology 101**

My niece Haley recently left for college. Such an amazing time for kids. So many changes, so much learning to do. We can all use this time to educate ourselves about more scams that are circulating in our area. No matter what happens, the scammers have a way to take advantage of it.

One common scam is very simple; you get a call from your bank or Social Security or even the IRS. They tell you your information has been hacked and you need to give them your information to secure your account. Any information you give is then used to empty your account or steal your identity. Social Security, Medicare and the IRS do not call you to let you know your information is at risk. Never give out information to someone that calls you. Remember that even if your caller id says "Medicare" that can be spoofed and may not be the correct information, either the name or the number.

There are even swindles about the Coronavirus. There are no home testing kits or home remedies for the Coronavirus. If someone is offering this, it is a scam and could not only cost you money but could hurt your health. Do not take home remedies or cures. If you have questions about COVID, Missouri has a toll free number 877-435-8411 that you can call for correct information.

If you do become a victim of a scammer there are things you can do to mitigate the damage. If you believe, they have access to bank accounts, contact your bank. They will help you change your account and guide you on your next steps. If it is credit card information, contact your credit card company to cancel the card.

Report any scams to your local police. Many of the scams are conducted out of the US but you may need a record of the report for your bank or the credit card company. In addition, you can report phone and other scams to the Federal Trade Commission (FTC) 1-877-382-4357, report Social Security imposters online to SSA's Inspector General or call 1-

800-269-0271 to report by phone. Report IRS imposters to the Treasury Inspector General for Tax Administration (TIGTA), call TIGTA at 1-800-366-4484.

By reporting the fraud, you are helping them compile more information about the scammers and the tactics they use.

As kids go back to school and begin a new year of learning we all, need to be vigilant and continue our own learning. If you have questions or think you have been a victim of a scam, you can call Aging Matters 800-392-8771.

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## Age Spots by Jackie Dover

JULY 27TH 2020 BY DEE LOFLIN

[Age Spots by Jackie Dover](#)

Things are changing quickly in 2020. We are asked to wear masks and social distance. We are buying our groceries through different avenues and having them delivered to our

home or at least our car. Restaurants are offering curbside service and delivery providers will bring you almost anything. Even the way we see our doctors has changed. My mom's doctor has her call to check in when she arrives, the office will call her when they are ready to see her. This is responsible and effective at keeping patients separated. Another way to avoid the crowds when seeing the doctor is using a telehealth option.

According to the Centers for Medicare & Medicaid Services (CMS) Medicare will now cover telehealth services. Telehealth is an office visit, psychotherapy or consultation that is provided by an eligible provider who is not at the same location as you, using an interactive 2-way telecommunication system. You can "see" your doctor on your smart phone or laptop without leaving your home. Doctors can speak with you and "see" you and what issues you may have. They can diagnose a new issue or treat ongoing issues. They can prescribe medicines and can offer counseling services. Telehealth should not be used for an emergency.

There are several benefits to telehealth. First, you limit your exposure to other illnesses. COVID-19 is not the only virus out there. Without the exposure to viruses and other germs, we can stay healthier, even through flu season. There is less time waiting in an office and for those still working less time taken off work for routine appointments. In addition, there is no transportation involved so if you struggle getting to a doctor this could be a great help. Medicare will pay the standard 80% for approved telehealth services.

Another thing that is a change for many on Medicare is making a MyMedicare account. A MyMedicare account lets you have access to your Medicare information all in one place. It is free, it is secure and it is easy to set up and access. If you need to look at a Medicare Summary Notice but have not received it yet, log in to your account. Lost your Medicare prescription card and need your id number, log into your account. Need to know how much of a Part B deductible you have left, log into your account. If you need help setting up a MyMedicare account we will be happy to help you, call Aging Matters 800-392-8771 and we can talk you through the process.

Do not forget if you have not responded to the 2020 Census yet, please do. For every Missourian that does not respond, Missouri loses \$1,300. So much funding for seniors, schools, roads and fire departments is based on census data. The more reporting we get, the more funding we get.

Responding is very easy; you can do it on-line [CLICK HERE](#) by phone 844-330-2020 or by mail if you received the census survey. You have to report basic information about those living in your home on April 1, 2020. The census will not ask you information about

your banking accounts or credit cards. It will not ask for a social security number and they will not ask for money or donations. Door canvassing will begin August 11. If someone comes to your door saying, they are a census worker you can check to make sure that they have a valid ID badge, with their photograph, a U.S. Department of Commerce watermark, and an expiration date. If you still have concerns, call 844-330-220 to speak with a Census Bureau Representative. If someone claims to be a census worker and they are not, please call your local police. Do not let anyone in your home, census workers will stand outside to speak with you.

The new normal for many of us may mean less social interaction and more reliance on technology, but let's not forget to go outside on occasion. Sit on the porch and watch the sunset. Go fishing. Go on a picnic. Throw the ball around or watch a game. We can still do all these things and be safe.

If you have questions about Medicare, the 2020 Census or aging in general, please call Aging Matters 800-392-8771.

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# Age Spots: Timing is Everything by Jackie Dover

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JUNE 22ND 2020 BY DEE LOFLIN

## Age Spots: Timing is Everything by Jackie Dover

### Timing is Everything

My middle son graduated from high school this year. It was not a traditional graduation; it was a drive thru graduation. We all loaded in a van and Braden hopped out to get sanitized in his cap and gown and then his name was called and he walked across a stage to get his diploma and pictures taken. He then hopped back into the van and we left. I was kind of let down, but he has his diploma so he is happy and ready to face his next challenge; Marine Corps Bootcamp. Graduating during a global pandemic is just bad timing on his part.

My son is 17 and has been working for almost 2 years, being out of school will allow him to “work more and make more money”. He has plenty of energy and time for that to happen. Many of the clients that call Aging Matters are on the other end of that spectrum; they are finishing their careers and trying to figure out what that means for their life.

Retirement, it can strike fear in someone’s heart with visions of boredom or can set the mind adrift in thoughts of free time and blissful relaxation. Most people fall somewhere in the middle and choosing when to retire can be difficult.

The majority of people become Medicare eligible at age 65. Eligibility can be earlier if you are disabled and drawing a disability check from Social Security. Many seniors who turn 65 are not interested in retiring yet, they want to continue working or they need the income working provides. So what happens with Medicare if I am working when I turn 65? It really depends on your situation.

If you turn 65, are actively working, and have an Employee Group Health Plan through your employer, you can decide to take Medicare or defer it. The majority of people do not have to pay a premium for Medicare Part A, so many choose to go ahead and take Part A.

The decision to take Part B is more complex. Medicare Part B has a monthly premium; the standard premium for 2020 is \$144.60 monthly. If you have coverage through your current work or your spouse’s current work, you can defer Medicare Part B. If you have deferred Part B, when you lose coverage from your current work or lose your employment, you would need to take Part B. To apply for Medicare Part B you have to fill out a Medicare Part B application and submit it to Social Security. That form (CMS

40-B) asks for basic information, you can even indicate on the form when you would like your Part B to start.

Your employer will also have to fill out a form (CMS L564) and submit that to Social Security. The employer will have to indicate when your dates of employment were and that you had insurance through that work.

Many people defer Medicare Part D while they are employed and have insurance from their job. If your prescription coverage is creditable, as good or better than what Medicare offers, you can put off getting a Medicare drug plan until the insurance or employment ends.

Knowing when to take or defer Medicare's parts is important because if you do not act in a timely manner you can have penalties and may have to wait to enroll in Medicare. Timing is important with all things Medicare.

If you have questions or need help with Medicare, please call Aging Matters at 800-392-8771

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# Patient Safety During COVID-19 Important to Select Physical Therapy

MARCH 25TH 2020 BY DEE LOFLIN

## Patient Safety During COVID-19 Important to Select Physical Therapy

### Patient Safety During COVID-19

To our valued patients and community members:

We have recently implemented some COVID-19 protocols in our outpatient centers. Your health and safety, as well as the health and safety of our staff and community, is our first and most important priority.

We have taken many prevention and preparedness steps to ensure we keep everyone safe. We hope that by providing this information, you can make a clear decision to continue your plan of care with us during this time. The following protocols are now in place:

**Patient screening:** All patients will be screened upon arrival of their appointment time to make sure they're not exhibiting symptoms. If a patient is presenting with COVID-19 symptoms, they will be advised to return home and contact their physician.

**Staff screening:** All employees will be screened for COVID-19 daily. Those presenting any level of symptoms will return home and follow up with their physician before returning to work.

**Health hygiene protocols:** Ongoing reinforcement to all staff regarding hand washing and other preventative measures for equipment and supplies are in place and being reinforced.

As a trusted and leading health care provider, it is our goal to ensure you can continue receiving care with the confidence that we have taken every precaution necessary regarding your safety while in our center. Please limit the number of people who accompany you to your appointments, unless they are necessary for transportation or assistance. If for any reason you are not feeling well, please contact the center and we will be happy to re-schedule your appointment.

We will continue to work closely with the Center for Disease Control (CDC) as well a local, state and federal health officials as the situation evolves.

Thank you, as always, for your support in our shared mission to provide exceptional and safe patient care. Do not hesitate to contact us if we can provide further information regarding our preparedness and protocols.

In good health.

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