



RSVP Center of Essex & Hudson Counties



A Federally Funded Senior Corps Program

Upcoming Events:

- January 1–March 31– Medicare Advantage Open Enrollment
- April 22–SHIP Counselor Update Training @ JFS Offices in Florham Park

Special points of interest:

- Learn about help affording prescription medicines
- Join us in celebrating National Mentor Month
- Find out what's changing in Medicare in 2020
- Give back by teaching English as a Second Language

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Congratulations SHIP Medicare Counselors

Congratulations to our SHIP (State Health Insurance Assistance Program) Volunteers for another successful Medicare Open Enrollment! SHIP volunteers counseled 377 clients during this year's open enrollment period, which lasted from October 15th to December 7th. Siobhan Flynn-Higgins, who oversees the SHIP program for Essex County, said she was impressed and pleased with the volunteers' efforts! "The SHIP Volunteers did a tremendous job this year! Many of the counselors are on their fourth or fifth year with SHIP, or even longer, and every year I see so much growth as they become more knowledgeable and skilled at counseling. As Medicare continues to increase in complexity, counselors continue to rise to the challenge. I truly admire and appreciate their patience and dedication."

This year, RSVP began performing satisfaction surveys with SHIP clients as a way of tracking whether people got the help they needed. We are thrilled to announce that of the over 110 surveys completed so far, almost all were overwhelmingly positive. People wrote about how knowledgeable their SHIP counselors were, and also noted their patience, thoroughness, and the way they treated clients with respect for their unique issues.

RSVP's SHIP Counselors include Art Elman, Ken Tarlow, Bob Schwartz, Bob Harris, Burt Henry, Lucille Gleason, Hemlata Shah, Anita Gottlieb, Jocelyn Thompson, Susan Adler, Jay Mayesh, Lanny Katz, Gina Russomanno, Randy MacBlane, Priscilla Stein, Nancy Trehwella, Steve Kroll, Barbara Sebir, and Norma Schulz. Volunteers spent a total of 515 hours helping clients with their questions and concerns about Medicare – throughout Essex County, everywhere from Short Hills to Irvington. Essex County has a great deal of diversity in its population, and SHIP counselors fielded questions on everything from how Medicare works with Medicaid to the differences in Medicare Part B premiums for people in higher income brackets, from Medicare Advantage plans that pay for a gym membership and Medigap plans that cover foreign travel emergencies to Part D plans that work with Pharmaceutical Assistance programs.

Thank you, SHIP Counselors!

Follow us on Facebook @RSVPEssexHudson

Literacy Volunteers of America



Literacy Volunteers of America, Essex & Passaic Counties, is a non-profit organization dedicated to fighting illiteracy. They train volunteers to assist their clients in learning basic literacy and English as a Second Language. Volunteers must complete an 18 hour training and commitment to tutoring two hours a week at a local library. Training sessions are available in Montclair, Bloomfield, and Clifton this winter and spring.

If you are interested in learning more, contact Stephanie Grove at 973-637-1766.

Cooking Companions

In 2019, JFS launched Cooking Companions to connect homebound older adults in Essex County with a volunteer to plan, cook, and share a meal together. The feedback we have received from both clients and volunteers has underscored the impact of a shared meal.

“Our cultures and cuisines couldn't be more different, yet at the same time provide us both with valuable learning life lessons.”

“We reminisce about her childhood in Jamaica, food that she liked, etc”

“In this visit, we talked about her food likes/dislikes, things she used to cook and bake, and came up with a plan for my next few visits, where we'll be cooking "together". She described the things she used to enjoy making but can't any more because of her limited vision. In the future, I will prepare some of the ingredients at my home, and have H help do a few easy things. She was happy and excited.

I think it will be great!”

“I developed a friendship with my visitor. We enjoy each other's company.”

We look forward to seeing the program continue. Thank you to the volunteers who set aside time to participate. If you are interested in learning more about Cooking Companions, call Stephanie Grove at 973-637-1717.



National Mentoring Month

January is National Mentoring Month, and we are excited to celebrate the volunteers that mentor youth in the Listen to Children Program. Research shows that mentors play a powerful role in providing young people with the tools to strive and thrive, to attend and engage in school, and to reduce or avoid risky behavior like drug use. In turn, these young people are:

- 55% more likely to be enrolled in college
- 81% more likely to report participating regularly in sports or extracurricular activities
- 78% more likely to volunteer regularly in their communities.

Listen to Children Volunteers provide critical support to at-risk youth in the Livingston Public School System.

Listen to Children Volunteer Arthur Elman says, “This is my 4th year of volunteering for the Listen to Children program and I’m still not sure why it works, but I am sure that it does work. Both for the kids that I spend time with; and also for me. For the first three years in the program I met with a young man who was in 6th grade when we started and we continued through his 8th grade. We spoke about photography, astronomy, his trampoline, and all sorts of topics. I was amazed and thrilled that he wanted to continue meeting with me. His mother ultimately contacted me and told me how important she felt our meetings were to him.”

Thank you to all of the Listen to Children mentors and other volunteers supporting at-risk youth across RSVP’s programs and partner agencies.

Medicare Enrollment Periods January 1 to March 31

General Enrollment Period (GEP)

If you didn’t sign up for Part A (if you have to buy it) and/or Part B (for which you must pay premiums) during your Initial Enrollment Period, and you don’t qualify for a Special Enrollment Period, you can sign up between January 1–March 31 each year. Your coverage won’t start until July 1 of that year, and you may have to pay a higher Part A and/or Part B premium for late enrollment.

Medicare Advantage Open Enrollment Period (MA OEP)

If you already have a Medicare Advantage (MA) Plan, the MA OEP is from January – March 31. If you aren’t happy with your plan, it gives you a chance to switch back to Original Medicare or change to a different MA Plan depending on which coverage works better for you.

If you have questions about the open enrollment periods and whether you qualify for them, call the SHIP Helpline at 973-637-1717.

March 2020						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Pharmaceutical Assistance to the Aged and Disabled (PAAD) & Senior Gold

The Pharmaceutical Assistance to the Aged and Disabled (PAAD) and Senior Gold are state-funded programs that helps eligible seniors and individuals with disabilities save money on their prescription drug costs.

You may be eligible for PAAD/Senior Gold if you meet the following requirements:

- You are a New Jersey resident
- You are age 65 or older or between ages 18 and 64 and receiving Social Security Title II Disability benefits
- For PAAD: Your income for 2019 is less than \$27,951 if single or less than \$34,268 if married.
- For Senior Gold: Your income for 2019 is between \$27,951 and \$37,951 if single or between \$34,268 and \$44,268 if married.
- Medicare-eligible PAAD and Senior Gold beneficiaries are also required to enroll in a Medicare Part D Prescription Drug Plan. PAAD/Senior Gold will pay the monthly premium for certain standard basic Part D plans.

Beneficiaries receive coverage for prescribed legend drugs, insulin and insulin supplies, and needles and syringes for injectable medicines used for the treatment of multiple sclerosis. Neither program pays for diabetic testing supplies (e.g., test strips and lancets).

The PAAD co-payment is \$5 for each PAAD covered generic drug prescription and \$7 for each PAAD covered brand name drug prescription. PAAD beneficiaries may pay less for generic drugs if their Medicare prescription drug plan charges them less than the \$5 PAAD co-payment for generics.

Senior Gold Members pay a copayment of \$15 plus 50% of the remaining cost of each Senior Gold covered drug. Once members reach annual out-of-pocket expenses exceeding \$2,000 for single persons or \$3,000 for married couples, they pay only a flat \$15 copayment per prescription for the balance of that eligibility period.

If you are interested in learning more about PAAD or Senior Gold, call the SHIP Helpline at 973-637-1717 to speak with a Medicare Counselor.



Changes in Medicare for 2020

Part B

- The standard premium for Medicare Part B increased to \$144.60/month in 2020 (up from \$135.50/month in 2019).
- The Part B deductible is \$198 in 2020 (up from \$185 in 2019, and \$183 in 2017 and 2018). Some enrollees have supplemental coverage that pays their Part B deductible. This includes Medicaid, some employer-sponsored plans, and Medigap plans C and F.

Part A

- Roughly 1 percent of Medicare Part A enrollees pay premiums; the rest get it for free based on their work history or a spouse's work history. Part A premiums have trended upwards over time and they increased again for 2020 — although they are actually lower in 2020 than they were in 2010.
- The Part A premium for people with 30+ (but less than 40) quarters of work history is \$252/month in 2020, up from \$240/month in 2019. And for people with fewer than 30 quarters of work history, the premium for Part A is \$458/month in 2020, up from \$437/month in 2019.
- Part A has a deductible that applies to each benefit period (rather than a calendar year deductible). The deductible generally increases each year. In 2019 it was \$1,364, but it increased to \$1,408 in 2020. The deductible increase applies to all enrollees, although many enrollees have supplemental coverage that pays all or part of the Part A deductible.
- The Part A deductible covers the enrollee's first 60 inpatient days during a benefit period. If the enrollee needs additional inpatient coverage during that same benefit period, there's a daily coinsurance charge. In 2020, it's \$352 per day for the 61st through 90th day of inpatient care. The coinsurance for lifetime reserve days is \$704 per day in 2020.
- For care received in skilled nursing facilities, the first 20 days are covered with the Part A deductible that was paid for the inpatient hospital stay that preceded the stay in the skilled nursing facility. [Medicare only covers skilled nursing facility care if the patient had an inpatient hospital stay of at least three days before being transferred to a skilled nursing facility.] But there's a coinsurance that applies to days 21 through 100 in a skilled nursing facility. In 2020, it's \$176 per day.

Medigap

- Medigap Plans C and F are no longer available to newly eligible enrollees. People can keep them if they already have them, and people who were already eligible for Medicare prior to 2020 can continue to purchase them.

Donut Hole

- Part D donut hole fully closed as of 2020 (enrollees in standard plans pay 25% of costs)

For more info on 2020 Medicare changes, call the Essex County SHIP Helpline at 973-637-1717.

Retired and Senior Volunteer Program

Center of Essex and Hudson Counties



Jewish Family Service of MetroWest, NJ
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The Retired and Senior Volunteer program is part of the Corporation for National and Community Service and the USA

RSVP Center of Essex and Hudson Counties is a comprehensive community service organization through Jewish Family Service of MetroWest New Jersey designed to mobilize members of the community who are 55 years of age and older in giving back to their own neighborhoods through volunteer service. At every age, at every stage, Jewish Family Service is here to help, offering over 40 programs and services to benefit every member of the family.

RSVP is a federally funded program of the Corporation for National & Community Service whose mission is to provide opportunity for individuals 55 years of age and older to provide volunteer service in their community. It has over 500,000 members nationwide.

For the potential volunteer, RSVP provides a single location where they can review a number of local volunteer opportunities and receive the help of trained Volunteer Coordinators.

Understanding Jewish Family Service of MetroWest

As the tagline states, “At every age, at every stage we are here to help.” JFS is here to help you and your families too. Here are some of our services:

Children, Teens, and Parents:

We provide psychotherapy: individual and family therapy, play therapy, and therapies for children exposed to trauma. We provide preschool services, counseling and assistance for children with learning differences and special needs, and support groups and workshops. Services are delivered by a highly trained staff of licensed social workers and clinicians specializing in child and adolescent development.

Adults

JFS assists adult members of the community and their families providing individual, family, and couples counseling, group services, financial assistance and community workshops.

Older Adults (in addition to the services for adults)

JFS offers information and referrals, Family Caregiver Services including Comprehensive Assessments,

Geriatric Care Management and Care Consultation. JFS also offers Holocaust Survivor services, Alzheimer’s and related dementia programs.

Individuals with Disabilities

JFS MetroWest provides services for children with learning differences and special needs, Support Coordination for individuals eligible through the NJ Division of Developmental Disabilities, and Coordinated Care for family members of individuals with special needs.

Domestic Violence (Rachel Coalition)

- Individual counseling, child-focused individual & group counseling, group services
- Legal assistance provided by highly trained attorneys to assist in obtaining restraining orders and resolving related matters
- Referrals for shelter w/kosher provisions
- Information, referral, education, and outreach
- Social work services at Essex County Family Justice Center in Newark