



# RSVP Center of Essex & Hudson Counties



*A Federally Funded Senior Corps Program*

### Upcoming Events:

- POSTPONED: April 22—SHIP Counselor Update Training @ JFS Offices in Florham Park
- POSTPONED: April 24—Volunteer Appreciation Luncheon

### Special points of interest:

- SHIP Helpline is open and accepting calls
- Learn how the Hebrew Free Loan Program helps in our community
- Find out if a Medicare Advantage Program is right for you

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## Quarantine Edition

We hope everyone is staying safe and feeling well during this unprecedented time. Over the course of a few weeks, our staff are now exclusively working from home with new roles and responsibilities.

Prior to the COVID-19 outbreak, you knew Suzy Berman as manager of the Listen to Children and Friend Advocate programs and Julie Cramer as manager of Reading Buddies. Their focus has now shifted to sustaining Friend Advocate as a phone-based program and helping home-bound and at-risk older adults get groceries brought to their doors. Friend Advocate volunteers have been continuing their work by calling their at-home clients to check on their needs and to provide connection and companionship. Others are stepping up to the plate to collect grocery lists, arrange deliveries online, or pick up and drop off groceries where online delivery is unavailable.

As other older adults in the community reach out to JFS with their needs for check-ins and grocery shopping, Suzy and Julie are working to make sure no one gets left behind. This is the time to connect with the vulnerable people in our communities to keep everyone healthy and safe.

Volunteers are also assisting Suzy in delivering meals for Passover and Shabbat. Many clients have been receiving Passover packages for years and depend on them as a part of their Passover celebration, so keeping this service up without interruption is a priority for RSVP and JFS!

Julie has also temporarily taken over the SHIP helpline. If you or someone you know has a question about Medicare, the line is still open and being checked multiple times a day, so don't hesitate to call! Many of our SHIP volunteers are still providing counseling as well, either over the phone or via Zoom or FaceTime.

Want to help? Contact Stephanie Grove at [sgrove@jfsmetrowest.org](mailto:sgrove@jfsmetrowest.org).



**Follow us on Facebook @RSVPEssexHudson**

## SHIP Helpline Open

The State Health Insurance Assistance Program (SHIP) provides free help to Essex County Medicare beneficiaries who have problems with, or questions about their health insurance. Medicare beneficiaries frequently have questions about benefits, claims and supplement policies such as Medigaps or Medicare Advantage. Staff and volunteer counselors, trained in areas of health insurance coverage and benefits, provide information and assistance for dealing with claims and in evaluating health insurance options. We can also screen Medicare beneficiaries for help paying for prescriptions or Medicare premiums.

Call our SHIP Helpline for at 973-637-1717. Our physical office is currently closed, but staff and volunteer SHIP Counselors will be checking messages and returning calls during normal business hours. You may receive a return call from a blocked number, so please make sure your phone receives calls from blocked numbers. You can also reach us at [medicarehelp@jfsmetrowest.org](mailto:medicarehelp@jfsmetrowest.org).

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## Elder Justice Corner: Scam Notice from the Federal Trade Commission

Although there are many helpers assisting during this crisis, there are also people taking advantage of the situation for their own gain. Scammers are exploiting the COVID-19 pandemic through a variety of scams. They prey on people's fears and often target the most-vulnerable populations. There have been reports of:

- Individuals and businesses selling fake cures for COVID-19
- Phishing emails from entities posing as the World Health Organization or the Centers for Disease Control and Prevention
- Malicious websites and apps that appear to share virus-related information to gain and lock access to your devices until payment is received
- Fraudulent donation seeking for illegitimate or non-existent charitable organizations.



Criminals will likely continue to use new methods to exploit COVID-19 worldwide. Never share your passwords or personal information with anyone. Social Security and other government agencies will never call you for this information. If you think you are a victim of a scam or attempted fraud contact local law enforcement or the National Center for Disaster Fraud Hotline at 1-866-720-5721 or via email at [disaster@leo.gov](mailto:disaster@leo.gov).

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## What Is the 2020 Census?

The Census counts every person living in the United States and five U.S. territories (Puerto Rico, American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, and the U.S. Virgin Islands). The count is mandated by the Constitution and conducted by the U.S. Census Bureau, a nonpartisan government agency. Each home will receive an invitation to respond to a short questionnaire—online, by phone, or by mail—between March 12-20.



The census provides critical data that lawmakers, business owners, teachers, and many others use to provide daily services, products, and support for you and your community. Every year, billions of dollars in federal funding go to hospitals, fire departments, schools, roads, and other resources based on census data. The results of the census also determine the number of seats each state will have in the U.S. House of Representatives, and they are used to draw congressional and state legislative districts.

It's also in the Constitution: Article 1, Section 2, mandates that the country conduct a count of its population once every 10 years. The 2020 Census will mark the 24th time that the country has counted its population since 1790. Participating in the census is required by law, even if you recently completed another survey from the Census Bureau. A complete and accurate count is critical for you and your community, because the results of the 2020 Census will affect community funding, congressional representation, and more.

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## Hebrew Free Loan

Hebrew Free Loan of New Jersey (HFLNJ) will provide INTEREST FREE loans to support individuals and small businesses with financial challenges caused by the Coronavirus outbreak. Their mission continues to be the same since the 1800's: to provide interest free loans to members of the community to help them meet their financial needs with dignity.

In their Coronavirus Financial Impact Program, HFLNJ will provide interest free loans up to \$3600 to Jewish residents of Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Sussex, and Union counties for:

- Emergency needs due to lost wages
- Small business owner needs
- Child care costs due to closures of school
- Medical costs



Email [MRatzker@jfsmetrowest.org](mailto:MRatzker@jfsmetrowest.org) to start the process. HFLNJ loans are funded entirely by community donations. For more information visit [hebrewfreeloanofnj.org](http://hebrewfreeloanofnj.org).

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## Choosing between Original Medicare and Medicare Advantage

### Understand the basics of Original Medicare

Original Medicare is the traditional fee-for-services program offered directly through the federal government. It is sometimes called traditional Medicare or fee-for-service (FFS) Medicare. Unless you choose otherwise, you will have Original Medicare when you first enroll in Medicare. Under Original Medicare, the government pays directly for the health care services you receive. You can go to any doctor and hospital that takes Medicare, anywhere in the country. In Original Medicare:

- You go directly to the doctor or hospital when you need care. You do not need to get authorization from Medicare or a referral from your primary care doctor for most services.
- You are responsible for a monthly premium for Part B. Some people also pay a premium for Part A.
- You typically pay a coinsurance charge, or a percentage of the amount of Medicare's approved payment amount, for each service you receive.
- There are limits on the amounts that doctors and hospitals can charge for your care.

If you want prescription drug coverage with Original Medicare, in most cases you will need to actively choose and join a stand-alone Medicare private drug plan, also called a Part D plan. If you have Original Medicare, you may choose to purchase supplemental insurance to help pay out-of-pocket costs, commonly called a "Medigap plan."

### Understand the basics of Medicare Advantage

Medicare Advantage plans, also known as Medicare private health plans or Part C, are plans that contract with the federal government and are paid a fixed amount per person to provide Medicare benefits. Remember, you still have Medicare if you enroll in a Medicare Advantage plan. This means that you likely pay a monthly premium for Part B (and a Part A premium, if you have one). You may also need to pay a monthly premium to your Medicare Advantage plan in addition to your Part A and/or B premium. Medicare Advantage plans must cover all the same services as Original Medicare, and they usually include prescription drug coverage. In Medicare Advantage plans:

- You generally need to see providers who are in your plan's network and service area to pay the lowest cost for services. In many plans, you must get prior authorization or a referral from your primary care provider for specialty services, procedures, and durable medical equipment.
  - You will often pay fixed copayments per service or item you receive. These costs vary from plan to plan. Plans cannot charge higher copayments or coinsurances than Original Medicare for certain services, like chemotherapy and dialysis, but they can charge higher cost-sharing for other services.
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## Choosing between Original Medicare and Medicare Advantage Continued

- Your out-of-pocket expenses for Part A and B services are limited. For example, the maximum out-of-pocket cost for many plans in 2020 is \$6,700. A plan may offer certain benefits that Medicare does not cover, such as dental and vision care, caregiver counseling and training, and certain in-home support like housekeeping. Not all plans cover additional benefits, so check with a plan directly to learn what benefits it covers.
- You cannot purchase a Medigap plan. They are designed to work with Original Medicare.

You can join a Medicare Advantage plan if you have Medicare Parts A and B, you live in the plan's service area, and you do not have End-Stage Renal Disease, except in limited circumstances.

### Know what to consider when you are deciding between Original Medicare and Medicare Advantage

It is important to understand your Medicare coverage choices and to pick your coverage carefully. Some of the important factors to consider when you are deciding between Original Medicare and Medicare Advantage are:

- **Costs:** What premiums and out-of-pocket costs will I be responsible for?
- **Supplemental insurance:** Will I be able to purchase an affordable Medigap policy to go with Original Medicare? If I have retiree coverage, how will it work with the Medicare coverage I choose?
- **Provider access:** What kind of providers can I see? Do I need to use a network of providers or get referrals to see specialists? Are the providers that I can see conveniently located?
- **Drug coverage:** Is prescription drug coverage included in my Medicare Advantage plan, or will I need to purchase a separate stand-alone prescription plan?
- **Additional supplemental benefits:** Are additional services, like vision, hearing, or dental covered?
- **Out-of-pocket limit:** Is there an annual limit on out-of-pocket costs for medical services? Can I purchase supplemental coverage that will limit the amount I spend out of pocket?

For more information or to speak with a certified Medicare Counselor, call the Essex County SHIP Helpline at 973-637-1717. Our physical offices are closed, but staff is working from home and able to answer your calls. SHIP Counselors are available to assist by phone.



## Retired and Senior Volunteer Program

Center of Essex and Hudson Counties



Jewish Family Service of MetroWest, NJ  
256 Columbia Turnpike, Suite 105  
Florham Park, NJ 07932

973-637-1766  
[www.jfsmetrowest.org/RSVP](http://www.jfsmetrowest.org/RSVP)



Corporation for  
NATIONAL & COMMUNITY SERVICE  
USA  
Freedom Corps  
The President's Call to Service

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.*

## Update on Services Offered by Jewish Family Service of MetroWest

JFS is pleased to offer Telehealth counseling and to have dedicated volunteers and staff who are food shopping and checking in with older adult clients and holocaust survivors. JFS is providing legal and counseling services to victims of domestic violence and are offering free online support groups for parents and families who are attempting to work from home while home-schooling their children.

### Individuals with Disabilities

Although staff are unable to meet face to face, they are available for concerns or emotional support. Staff will continue to update the Individualized Service Plan (ISP) if an individual's usual supports need changing. For assistance call Danielle Weiss at 201-602-6312.

### Domestic Violence (Rachel Coalition)

Rachel Coalition can be reached by calling 973-

740-1233. All callers are receiving responses and support by a trained domestic violence therapist.

Staff are maintaining regular contact with all clients by telephone check-ins and telehealth services when available and appropriate. They continue to encourage clients to prioritize safety and are checking in to ensure clients are as physically and emotionally safe as possible. Virtual support groups will be made available.

The Rachel Coalition Legal department continues to work with clients on restraining order matters and consultations over the phone. Staff can be reached at 973-746-2131 and all calls will be returned in a timely basis.

### Support Groups

Check JFS's website weekly at [www.jfsmetrowest.org](http://www.jfsmetrowest.org) for a list of current online support groups for adults, older adults, parents, and more.