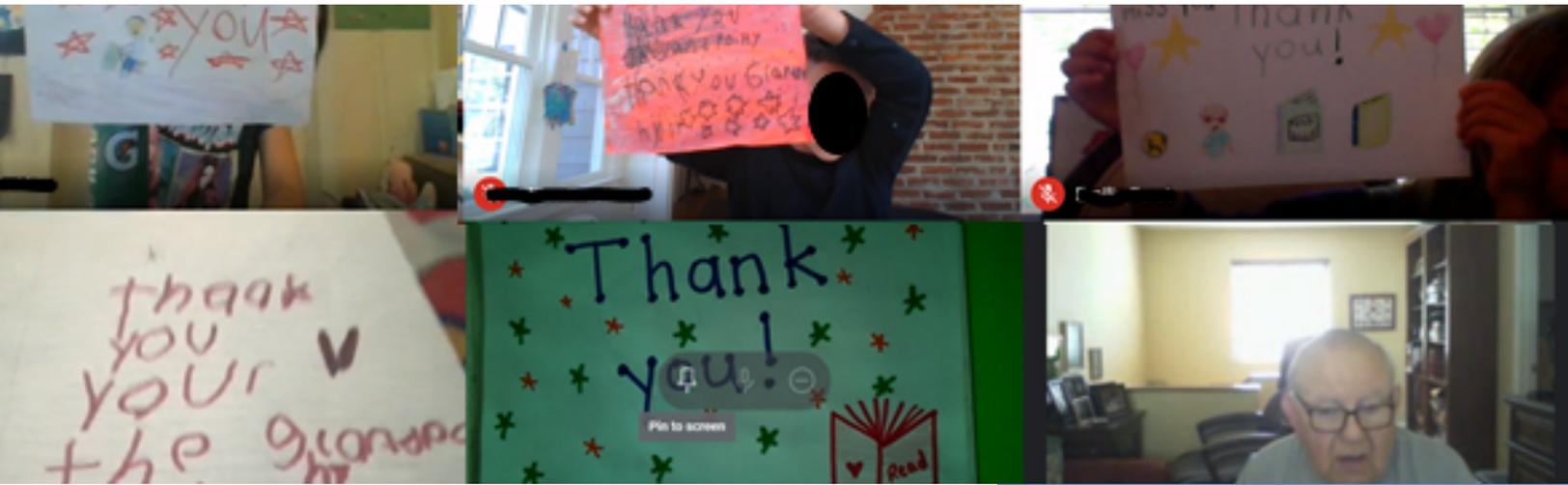




VOLUNTEER SERVICES



WELCOME!

Happy Holidays! Our staff and volunteers have been busy! Reading Buddies, Medicare Open Enrollment events, and Listen to Children are all back in-person. Volunteers delivered 300+ meals for Rosh Hashanah and Thanksgiving. Our in home programs are steadily growing, serving more older adults than ever. THANK YOU for another amazing year; we can't wait to see what 2023 brings.

IN THIS ISSUE:

- Medicare and Health Insurance Marketplaces
- Reading Buddies updates for the 2022-2023 school year
- Masks now optional for In-Home programs



SHIP Update.....Page 2
 Medicare Minute.....Page 3
 Reading Buddies Corner.....Page 5
 Meal Delivery Update.....Page 6
 Listen to Children.....Page 6
 In Home Programs.....Page 7
 Updated COVID Policies.....Page 8
 Community Needs.....Page 9



SHIP UPDATE

Congratulations to the SHIP counselors on another successful annual Medicare Open Enrollment (OE). Counselors were able to assist clients virtually and in-person with comparing and enrolling Medicare part D and MA plans. SHIP volunteers and staff participated in 47 in-person presentations/events and 3 virtual presentations. Over 2000 SHIP bags with flyers and giveaways were distributed during OE. Our biggest event was at the at the Essex County Senior Wellness Fair with over 1000 attendees. We held our first in-person counseling event in over 2 years at the Montclair Library.

SHIP is preparing for Medicare Advantage Open Enrollment, which runs from January 1st through March 31st. Medicare beneficiaries enrolled in a Medicare Advantage Plan, can switch to a different Medicare Advantage Plan or to Original Medicare (and join a separate Medicare drug plan) once during this time.

As we head into a new year, there are many new benefits for Medicare beneficiaries. The 2023 PAAD and Senior Gold income limits have been increased. Medicare has capped insulin copayments at \$35/per month for beneficiaries. Part B premiums and annual deductibles have also decreased for 2023.

Thank you for your continued dedication and hard work as SHIP counselors, your roles are vital to the Essex County community.

Brittany Bynum
SHIP Coordinator for Essex County



MEDICARE MINUTE

Medicare and Health Insurance Marketplaces

The Health Insurance Marketplaces were created by the Affordable Care Act. It is also known as the ACA. The Marketplaces allow people to buy insurance if they do not have insurance or do not have enough insurance. Some states have their own Marketplaces, and other states use the federal Marketplace. Plans sold through Marketplaces are also known as Qualified Health Plans, or QHPs.

How does the Marketplace affect my Medicare coverage?

If you are currently enrolled in a Marketplace plan, you should most likely disenroll from it and enroll in Medicare when you are first eligible (with two exceptions, listed on the next page).

If you are eligible for Medicare, you should usually not use the Marketplace health and drug coverage. It is illegal for someone to try to sell you a Marketplace plan if they know you are eligible for or enrolled in Medicare. You do not use the Marketplace to buy Medicare plans.

How do I change from a Marketplace plan to Medicare?

If you are enrolled in a plan through the federal Marketplace, contact the Marketplace to disenroll at least 14 days before you want your coverage to end.

If you are enrolled in a plan through your state's Marketplace, contact it directly to learn how and when to disenroll from the plan.

You want your Marketplace plan to cover you up until your Medicare starts. You should avoid any gaps in coverage, so timing is important.

To contact the Federal Marketplace, visit www.healthcare.gov or call 800-318-2596.



MEDICARE MINUTE

Medicare and Health Insurance Marketplaces Continued

Why should I switch to Medicare when I become eligible?

If you do not enroll in Medicare when you are first eligible, you may have a late enrollment penalty when you sign up later. You may also experience coverage gaps.

Marketplace plans do not work with Medicare. If you keep your Marketplace plan, it may not cover you once you are eligible for Medicare.

Once you are eligible for premium-free Medicare Part A, you will no longer be eligible to receive cost assistance for your Marketplace plan. Although you may keep your Marketplace plan after becoming eligible for Medicare, it can be very expensive without cost assistance.

The exceptions:

You can choose to enroll in a Marketplace plan instead of Medicare if either:

- You are eligible for Medicare due to End-Stage Renal Disease.
- You are eligible for Medicare and have to pay a premium for Part A.

Contact your State Health Insurance Assistance Program to learn more about your options. Your local SHIP contact information is on the final page of this document.

Should I use the Marketplace if I have Medicare?

No. You cannot buy a Medicare Advantage Plan, Part D prescription drug plan, or Medigaps through the Marketplace. It is illegal for someone to sell you a Marketplace plan if they know you are eligible for or are enrolled in Medicare. If someone tries to sell you a Marketplace plan, let them know that you have Medicare and cannot enroll in a Marketplace plan.

For questions about Medicare, contact the SHIP Help Line at 973-637-1717.

READING BUDDIES CORNER



Reading Buddies got off to a great start this year and we are so thrilled to be going strong in our seven schools! As you can see from the pictures, our readers and students are having a great time. Readers are still needed at Webb Elementary in Jersey City and as substitutes, so please feel free to tell your friends about us!



AmeriCorps
Seniors

MEAL DELIVERY UPDATES

Our Chanukah meal delivery happened on December 16th, with volunteers delivering hot meals and holiday gift bags to 149 Holocaust survivors and older adult clients of JFS. Thank you to everyone who made it a success!

Weekly Chai Café delivery for December and January will be on Dec. 20th, Jan 3rd, and Jan 31st. February's schedule will be coming soon.



LISTEN TO CHILDREN

After a long pandemic hiatus, Livingston School District is welcoming Listen to Children back to their elementary school campuses. Counselors from the district met with Julie on 12/12 to discuss logistics and started making referrals. At this time we are still holding off on accepting new volunteers until all the current ones are matched with students, but we are hopeful that will happen quickly! Our Listeners are eager to starting working with students again and there is certainly a need for elementary schoolers to have a nonjudgmental ear!

LTC TRAINING SCHEDULE FOR THE 2022-2023 SCHOOL YEAR

ALL DATES ARE TUESDAYS FROM 9AM - 10AM IN HYBRID FORMAT.
ZOOM LINKS WILL BE SENT OUT A WEEK IN ADVANCE.

DECEMBER 20TH

JANUARY 24TH

FEBRUARY 21ST

MARCH 21ST

APRIL 18TH

MAY 23RD



IN HOME PROGRAMS

Happy Holidays to our Money Management, Friendly Visiting, and Tessie's Touch volunteers,

I hope everyone has been enjoying the start of the holiday season and staying safe! First and foremost, I want to thank each of you for the time and care you give your clients. Every time I speak with a client, they are quick to sing their praises for their volunteer, so please know your work is making a huge difference in their lives.

Over the last few months, we have seen significant growth in our Tessie's Touch and Friendly Visiting programs. With this influx of new clients, the need for volunteers has also grown. If you volunteer in another program and are potentially interested in visiting with an older adult client, either in their home or in the community, please reach out to me to discuss the programs further. Thank you to the current volunteers who have stepped up so beautifully to help our quickly growing cohort of clients!

Lastly, if you or anyone you know speaks Spanish and is interested in volunteering with Money Management, please contact me to discuss the program in more depth.

-Taylor

Current Training Available::

In order to accommodate everyone's busy schedules this holiday season, our quarterly training will be provided as a recording to watch at your leisure. Many of our seniors are targets for scammers, so this training addresses common scams and how to avoid them, with the hope it will help you support your clients and avoid scams.

Identifying and Avoiding Senior Scams
<https://www.youtube.com/watch?v=gVhjlz1dTMc>

UPDATED COVID POLICIES

Starting on January 1, 2023 all volunteers and clients may return to in-person service as outlined in this document.

Volunteers and clients must cancel any in-person visits/meetings and notify JFSMW staff immediately if they:

- Are feeling sick or exhibiting symptoms of illness, such as cough, fever, shortness of breath, sore throat, loss of taste or smell, head or muscle aches, nausea, diarrhea, or vomiting.
- Have tested positive for COVID-19 and have not completed the CDC's recommendation for quarantine/isolation.

If you are unsure whether you should return to in-person service, contact your program coordinator.

Program Specific Guidelines:

Money Management, Friendly Visiting, and Tessie's Touch:

- Visits can take place indoors or outdoors at the volunteers' and clients' discretion.
- Masks are optional and left up to the discretion of the volunteer and client.

SHIP Medicare Counseling:

- Group activities are allowed.
- At this time, returning to in-person service is optional and every effort will be made to provide volunteers with remote service when requested.
- Volunteers serving at outside sites, such as libraries or community centers, will defer to the policies of those agencies, including vaccination and masking requirements.
- However, regardless of a site's policy, SHIP volunteers may ask SHIP clients to wear a mask during counseling sessions.

Reading Buddies and Listen to Children

- Volunteers will defer to the policies of the school they are serving at, including vaccination and masking requirements.
- Every effort will be made to provide volunteers with remote service when requested, but it is not guaranteed a virtual placement will be available.

Volunteer Stations

- Volunteers serving at outside sites, agencies, or Volunteer Stations will defer to the policies of those agencies, including vaccination and masking requirements.

Meal Delivery

- Masks are optional for outdoor activities.
-

Spanish Speaking SHIP (Medicare) Volunteer Needed

Medicare can be complex and hard to navigate. The Essex County State Health Insurance Assistance Program (SHIP) provides free help to Medicare beneficiaries who have problems with, or questions about, their health insurance. Volunteer SHIP Counselors are trained to assist people with Medicare questions including providing information on Medigap plans, Part D coverage, claims, and benefits. Volunteers also answer questions regarding Medicaid and low-income assistance programs. Our main office is in Florham Park, however, volunteers counsel at community sites such as libraries and community centers throughout the county. In person events are also held throughout the county during Medicare Open Enrollment (Oct 15 - Dec 7).

Volunteer counselors do not provide legal advice, sell, recommend, endorse any specific insurance product, agent, insurance company or plan. Volunteers cannot hold an active license to sell insurance.

We are especially in need of volunteers who are fluent in Spanish. A 40 hour virtual training is required and a minimum of 4 hours per week for 1 year of commitment as a volunteer is asked. The next training will be held virtually, with the dates TBD.



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