



Jewish Family Service
of MetroWest New Jersey

VOLUNTEER SERVICES



WELCOME!

Happy New Years! Thank you to our volunteers for another great year. We have a lot of great things in store for 2024 including a larger Volunteer Appreciate Event, expansions to In-Home Programs and much more. Stay tuned.

-Stephanie



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SHIP UPDATE

SHIP Counselors,

Thank you for another successful year for our annual Medicare Open Enrollment. We were able to assist 572 beneficiaries over the phone and in-person with comparing and enrolling in plans. SHIP participated in 24 presentations/events informing the community of our services and providing education about Medicare topics. Approximately 1000 SHIP bags with flyers and giveaway items were distributed during these presentations and events. Our biggest event was at the Essex County Senior Wellness Fair with over 1000 attendees.

Medicare Advantage Open Enrollment has begun. As you are aware Medicare beneficiaries enrolled in a Medicare Advantage Plan, can switch to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time until March 31st.

Thank you for your continued dedication and hard work as SHIP counselors, your roles are vital to the Essex County community. The SHIP of Essex County could not serve our communities at this level without every one of you as counselors.

Thank you,

Brittany Bynum

SHIP Coordinator for Essex County



MEDICARE MINUTE

Choosing Doctors and Other Providers

Depending on how you get your Medicare coverage, you will have different considerations when choosing health care providers, such as doctors, hospitals, or medical equipment suppliers. Today we will discuss the factors you should consider so that your care is covered at the lowest cost. With these factors in mind, you can use the resources provided today to choose your next health care provider.

Choose a participating provider if you have Original Medicare.

If you have Original Medicare, your health care costs depend, in part, on the type of provider you see. There are three types of providers, and each has a different relationship with Medicare. To pay the least for your care, see a participating provider when possible.

- Participating providers accept Medicare and always take assignment. Taking assignment means that the provider accepts Medicare's approved amount for health care services as full payment. Participating providers must submit a bill to Medicare when you receive care. Medicare then processes the bill and pays the provider 80% of the cost of your care. You are then responsible for the other 20% of the cost.
- Non-participating providers, on the other hand, accept Medicare, but do not have to take assignment. This means they can charge up to 15% more than Medicare's approved amount for services. In other words, you could owe up to 35% of the cost of Medicare's approved amount for services instead of just 20%.
- Opt-out providers do not accept Medicare at all. These providers have signed an agreement to be excluded from the Medicare program. Medicare will not pay for care you receive from an opt-out provider, except in emergencies. These providers can charge whatever they want for services, following certain rules. If you see an opt-out provider, they must give you a private contract describing their charges. This contract also confirms that you understand that you are responsible for the full cost of your care and that Medicare will not reimburse you.

Choose an in-network provider if you have a Medicare Advantage Plan.

If you have a Medicare Advantage Plan, your plan must cover the same health care services and items as Original Medicare. Your plan can do so with different costs and restrictions, though. Each type of Medicare Advantage Plan has different network rules. A network is a group of doctors, hospitals, and medical facilities that contracts with a plan to provide services. There are various ways a plan may manage your access to specialists or out-of-network providers. For example, if you see a provider who is outside your plan's network, you may have to pay more than you would for an in-network provider.



MEDICARE MINUTE

Choosing Doctors and Other Providers Continued

You could also be responsible for paying the full cost of your visit, depending on what type of Medicare Advantage Plan you have. Remember that your costs are typically lowest when you use in-network providers and facilities, regardless of your plan type. It's important to note that not all Medicare Advantage Plans work the same way. Make sure you understand a plan's network and coverage rules before enrolling. If you have questions, contact your plan for more information.

Use an in-network pharmacy with preferred pricing if you have Medicare Part D.

Medicare Part D is Medicare's prescription drug benefit. Part D is offered through private companies either as a stand-alone plan if you have Original Medicare, or as a set of benefits included with your Medicare Advantage Plan. Part D plans generally have networks of pharmacies that they work with to provide you with covered medications. Many pharmacy networks include pharmacies that offer preferred pricing. You typically pay less for your prescriptions at these pharmacies. If you need to find an in-network pharmacy or if you have any issues accessing your covered medications at the pharmacy, contact your Part D plan.

Be on the lookout for pharmacy or prescription drug fraud, errors, or abuse.

Medicare prescription drug or pharmacy fraud occurs when Medicare is billed for a prescription that you did not receive, or if you are purposefully given a different medication than the one your doctor prescribed. Always read the Explanation of Benefits from your Part D drug plan to make sure you recognize the names of the providers and prescriptions listed on the notice. If you suspect potential pharmacy or prescription drug fraud, errors, or abuse, contact your Senior Medicare Patrol, or SMP. Examples of pharmacy or prescription drug fraud, errors, or abuse include:

- A provider billing Medicare for drugs you never received.
- A pharmacy providing you with expired drugs or automatically refills a prescription you no longer need, but they still bill Medicare.
- A pharmacy provides you with less medication than you were prescribed.

A company offering you "free" or "discount" prescription drugs without a prescription and then billing Medicare.

Take Action:

- 1. Call your State Health Insurance Assistance Program (SHIP) at 973-637-1717 for assistance. Use online comparison tools to find providers in your area.
- 2. Find participating or in-network providers. If you have Original Medicare, call 1-800-MEDICARE or visit www.medicare.gov. If you have Medicare Advantage or Part D, contact your plan.
- 3. Trust yourself and your feelings when choosing your health care providers. Just because a provider participates or is in network doesn't mean they will be a good fit for you. You may have to try multiple providers before finding one who you trust and who fits your needs.
- 4. Report potential pharmacy or prescription drug fraud, errors, or abuse to your local Senior Medicare Patrol (SMP).

READING BUDDIES CORNER



Reading Buddies is underway this year in all seven of our participating schools, including our two new Pre-Ks, Betty Maddalena Early Learning Center and West Orange Early Childhood Learning Center! We're also so excited to have added some completely new classrooms at Webb Elementary in Jersey City, Lincoln Avenue Elementary in Orange, and Washington Elementary in West Orange.

As you all know, this has been a tough year for Reading Buddies in the West Orange school district due to some changes and scheduling constraints at the district level. We understand this can be frustrating for readers but the district has its own pressures to deal with and everyone is doing the best they can. We ask everyone in a West Orange elementary school to be patient with us as we get through this school year – we are hoping that next year there will be more flexibility in scheduling!

In the meantime, I continue to be impressed by and proud of your adaptability and your willingness to go all in for your students! We have a higher than ever number of classrooms with students who have disabilities, behavioral challenges, or first languages that aren't English, and you have all done an amazing job making sure they have a great experience with the program and get to reap the benefits of small group story time. You are amazing!

-Julie



AmeriCorps
Seniors

HOLIDAY DELIVERY UPDATES

Thank you all for another successful quarter of holiday deliveries! Between Rosh Hashanah, Thanksgiving, and Chanukah, our amazing volunteers delivered 477 meals to 165 clients living in 35 different towns across Morris, Essex, and Union counties. Our next delivery will be Friday March 22nd for Purim and Friday April 19th for Passover, so mark your calendars!



LISTEN TO CHILDREN

For the first time since the pandemic began we have 11 students matched! It's so exciting to have so many of you involved in the program again, and I appreciate the patience of those of you who are still waiting. I'm hoping we will be able to continue this pattern into the new year.

Our students come from a variety of backgrounds and are dealing with a number of stressors and it's so valuable for them to have the undivided attention of a trustworthy adult every week. All the students who were matched last year have returned to the program this year, which is a huge indicator of the impact Listeners make!

This year's training dates and topics are as follows:

January 16th: Feelings
February 20th: Gender/Sexuality
March 19th: ADHD
April 16th: Anxiety
May 21st: Saying Goodbye

All sessions are from 9-10 on a Tuesday morning. All sessions will be virtual unless otherwise indicated, and a recording will be sent out after the session for those unable to attend.



IN HOME PROGRAMS

To our in-home programs volunteers,

I hope you are doing well and had a wonderful holiday season! Thanks to your dedication and hard work, our programs continue to steadily roll along. We are still looking for additional volunteers to serve clients in Friendly Visiting and Tessie's Touch in both Essex and Morris counties, so if you or someone you know is interested in volunteering, please send them my way or reach out.

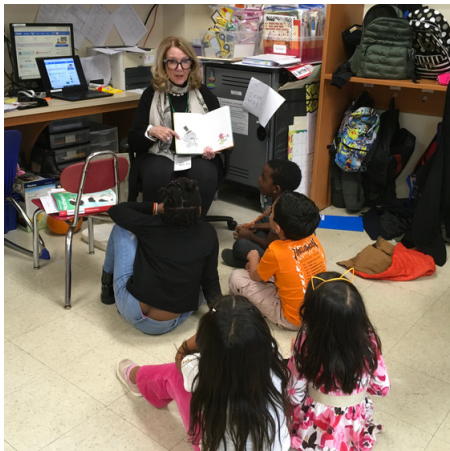
There is a change coming in January 2024 for one of our programs, Money Management. This program is funded by Essex County's Division on Aging and the guidelines they've set up for the program over the years have become narrower, limiting the amount of people we can help. To remedy this, staff worked with County officials to formally switch to a Friendly Visiting program. A more detailed email has been sent to volunteer Money Managers, but the basic change is we will be able to reach more people and there will be less paperwork required of you. Nothing you do with the client(s) will change so there is no need to update them—all of the adjustments are happening behind the scenes.

Lastly, I wanted to thank everyone who was able to make it to our last Volunteer Forum of the year. It's been wonderful seeing volunteers connect and support each other during these meetings and they will continue to be offered quarterly in the new year, so keep an eye out for additional meeting information to follow.

Happy new Year!
Taylor

Current Community Needs

Tessie's Touch Volunteers needed in Essex and Morris Counties - Tessie's Touch brings joy & connection to isolated older adults by matching them with a caring volunteer. Together, they can do activities and excursions in the community. Tessie's Touch is an extension of our traditional Friendly Visiting program and allows us to go above and beyond for our seniors. Each senior is paired one-on-one with a volunteer to facilitate a deeper connection through shared experiences and activities. JFS Staff will work with the pair to find an activity that brings them joy such as a trip to a botanical garden, attending a show or movie they had been looking forward to seeing, or sharing a meal at a local restaurant. Tessie's Touch will cover the cost of the activities and transportation. Volunteers must submit to a background check. For more information contact Taylor Ruszczyk at TRuszczyk@jfsmetrowest.org or (973) 637-1742.



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