



The Senior Sentinel

884-4100 885-5381 863-6112 587-8653 654-9003 798-0231



For the month of November the Office for the Aging will be closed in observance of the following holidays. **Veterans Day** Friday, November 10, **Thanksgiving** Thursday, November 23 and Friday, November 24.



 **Remember to change your clocks back one hour on November 5th**

Have you done your Yearly Medicare Plan Review? Each fall you should review your current health and prescription drug coverage. Review any notices from your current plan about changes for next year. **Medicare Open Enrollment is October 15, 2017 through December 7, 2017.** There's never been a better time to check out Medicare coverage. There are new benefits available including lower prescription costs, wellness visits and preventive care.

Ways to get the help you need

1. Visit www.medicare.gov/find-a-plan to use the Medicare Plan Finder.
2. Look at your most recent "Medicare & You" handbook to see a listing of plans in your area.
3. Call 1-800-MEDICARE(1-800-633-4227) and say "Agent". Help is available 24 hours a day including weekends.
4. The Saratoga County Office for the Aging offers personalized health insurance counseling. **Appointments are required.** If you need an appointment call 884-4100.

A Healthy Tip.....

Influenza

The timing of flu is very unpredictable and can vary in different parts of the country and from season to season. However, seasonal flu activity can begin as early as October and continue to occur as late as May. Flu activity most commonly peaks in the U.S. between December and February.

Prevent the spread of flu by:

- Receiving a flu vaccine
- Frequent hand washing
- Staying away from sick people
- If you are sick with the flu, stay home!

For this flu season, the Advisory Committee on Immunization Practices (ACIP) recommends annual influenza vaccination for everyone 6 months and older.

Schedule an appointment for a flu vaccine or visit your local pharmacy to receive a flu vaccine.. Check with your private care physician, local pharmacy or Saratoga County Public Health Services.

What is Extra Help?

Extra Help, also referred to as the Low-Income Subsidy (LIS), is an option worth exploring. This is a federal program that helps pay for Medicare prescription drug coverage (Part D) costs. In 2017, if your monthly income is below \$1,528 for singles (\$2050 for couples) and your assets are below specified limits, you may be eligible. Even if your income or assets are above the limit, you may still qualify for Extra Help because certain types of income and assets may not be counted. For example, if you are a homeowner, your house is exempt.

If you are approved for enrollment in a Medicare Savings Program (MSP), then you will be automatically enrolled in Extra Help. Your Extra Help benefits will have the same effective date as your MSP benefits.

If you do not qualify for an MSP, but you do qualify for Extra Help, you can apply through the Social Security Administration (SSA) using either the agency's print or online application at www.ssa.gov. You may qualify for full or partial Extra Help. With Full Extra Help, you should pay no Part D premium as long as you choose a plan that offers basic coverage and has a premium at or below the Extra Help benchmark premium amount for your state. The benchmark amount varies by state. You will also pay no deductible and have low copays for your drugs. If you have partial Extra Help, in 2017, you will pay a share of your plan's premium, an \$82 deductible, and reduced copays.

If you have Extra Help, you will have a Special Enrollment Period (SEP) to change your prescription drug coverage up to once per month. You can choose a new stand-alone Part D plan, enroll in Medicare Advantage Plan with prescription drug coverage, or disenroll from your Medicare Advantage Plan and enroll in a stand-alone Part D plan with Original Medicare. Changes made usually take effect the first of the following month. For example, someone may want to change their plan if they need to take a drug that their current plan does not cover. If this person has Extra Help, they have the option of enrolling in a new plan that does cover their drug.

Depending on availability in your state, there are two other programs that can help with your Medicare prescription drug cost: state pharmaceutical assistance programs (SPAPs) and patient assistance programs (PAPs). In New York, it is called the Elderly Pharmaceutical Insurance Coverage Program (EPIC). Their phone number is 1-800-332-3742.

A drug manufacturer can offer a PAP, which is an assistance program that provides discounts on certain drugs. These programs can be an option if your income and assets are too high to qualify for a Medicare Savings Program and/or Extra Help. There are different PAPs, and each generally offers discounts on a specific type of brand name or generic medication. The drug manufacturers, not the state or federal government, provide the discounts. Each program has eligibility requirements, application instructions, and rules you must follow to get the benefit. You can visit www.rxassist.org or www.needymeds.org.

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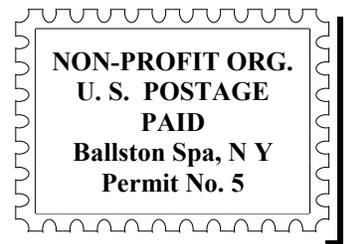
Home Energy Assistance Program

The Home Energy Assistance Program (HEAP) is a federally funded program that *assists* low income households with the cost of heating their homes during the winter months. ***The 2017 - 2018 Regular HEAP program begins November 13, 2017. Emergency HEAP will open on January 2, 2018.*** The scheduled closing for emergency HEAP is March 15, 2017. The Saratoga County Office for the Aging will be accepting walk in applications for persons 60 years of age and older as well as those under 60 and disabled ***beginning November 13, 2017.*** If you would like to receive an application you may call the HEAP desk at 884-4111. Applications will be mailed out when the program opens. ***The office will not have applications until November 14, 2017.*** If ***any member*** of your household is on SNAP (formally known as food stamps), please contact your SNAP case worker at 884-4155. The HEAP program provides a ***once a year benefit*** which is credited directly to your heating account. Regular benefit amounts are based upon the household's monthly income and commodity used to heat your home. This year's guidelines are as follows:

Household Size	Maximum Monthly Income
1	\$2,318
2	\$3,031
3	\$3,744
4	\$4,457

Saratoga County Office for the Aging
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Return Service Requested



*Saratoga County Office for the Aging is funded by Title III of the Older Americans Act,
New York State Office for the Aging, the County of Saratoga and local Municipalities*

From Our Dietician:

Get Back To Your Roots

Greatly unappreciated, root vegetables are not only a source of nutrients but they are also low in fat and calories. Many of these vegetables serve as a good source of fiber, which promotes healthy digestion and may help prevent heart disease and certain types of cancer. Fiber can also help control blood sugar levels for people with diabetes and aid in weight management. Let's take a look at a few of the healthiest foods pulled from under the dirt.

Parsnips – It's time to give this underrated root a chance because its flavor is surprisingly delicious. Parsnips are sweet like carrots but rich in taste with floral and herbal undertones. Another reason to choose parsnips is for their healthy nutrients including folate, calcium, iron and magnesium along with vitamins C and K. In studies the insoluble fiber found in these vegetables improved intestinal functions, helped reduce cholesterol and helped modulate blood glucose levels.

Rutabaga – This vegetable is a member of the cabbage family and provides vitamin A, beta carotene and potassium. Potassium is known to blunt the effect of salt on blood pressure and may reduce the risk of developing kidney stones and possibly bone loss. They are also a rich source of the anti-cancer phytochemicals that are also found in cabbage and broccoli.

Beets – A good source of vitamin B and iron which is necessary for new cell growth. They are also a rich source for potassium, magnesium, fiber, phosphorous, vitamin C and beta carotene. Recently it has been discovered that beets are a rich source of nitrate for which there is strong evidence has a positive effect on cardiovascular health.

Carrots – This vegetable is best known for its rich content of beta carotene and vitamin A. However, only 3% of the beta carotene in raw carrots is released during digestion, but is increased to 39% by cooking them. The vitamin A found in carrots is known to help vision and promote healthy bones.

Jicama – Looking to try something new...then Jicama may be the vegetable for you. This vegetable comes to us from Mexico and South America but can be found in many grocery stores. Jicama is low in calories, rich in vitamin C, and contains powerful water-soluble antioxidants which offer protection from cancers, inflammation and viral cough and colds. With a sweet, nutty flavor it can be steamed, baked, broiled or fried.