



The Senior Sentinel

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The Office for the Aging will be **closed Monday, October 8th** in observance of Columbus Day.



There were 650 seniors who came out on September 6th to celebrate the end of summer at the annual Senior Picnic. The picnic is sponsored by the Office for the Aging and held at the Saratoga County Fairgrounds in Ballston Spa. This years entertainment was provided by DJ Mark Hersh Productions. Everyone was singing and dancing along to a variety of music after a delicious BBQ chicken lunch.

Congratulations to our game winners and who received three cash prizes of \$300 each, which went to the following lucky winners:

Greg Ferjane

Clifton Park

Phyllis Rusnock

Clifton Park

Nellie Johnson

Malta

The Enhanced STAR Income Verification Program (IVP) is now mandatory.

Beginning with the 2019-2020 school year, all new Enhanced STAR applicants are **required** to participate in the IVP. The New York State Department of Taxation and Finance will annually review applicants' income to determine their eligibility for the Enhanced STAR exemption.

In the first year, the assessor will verify eligibility based on the income information applicants provide.

Subsequently, the Tax Department will verify income eligibility, and applicants will not need to reapply for the exemption or provide copies of their tax returns to the assessor.

Property owners who were previously participation in the IVP do **not** need to submit any information to the assessors. The Tax Department will notify existing IVP participants if we need additional information to determine their eligibility, or determine they are not eligible for the exemption.

Impact on applications for the senior citizens (467) exemption

As a result of the IVP changes, property owners receiving the senior citizens exemption will no longer automatically receive the Enhanced STAR exemption. To receive **both** exemptions, they will have to apply for each one **separately**.

Materials to assist you

Additional, you'll find the following on our website (www.tax.ny.gov:Search:IVP):

Updated Enhanced STAR exemption and senior citizens exemption forms

Renewal letter templates

An IVP webpage and questions and answers for property owners

Assessor-specific information about the program, including answers to 40 of your questions from our IVP webinars

For additional copies of the pamphlet or poster, print them directly from the website, or contact your Regional Liaison. For Further information call Assessor/Director Hotline at (518) 457-9053

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2019 Part D Benefit Amounts

The 2019 Part D benefit parameters have been announced. In 2019, Part D plans will be able to have a Deductible up to \$415. And, next year, people with Medicare will enter the Coverage Gap once they reach the Initial Coverage Limit of \$3,820 in total drug costs. Beneficiaries will get through the Coverage Gap and reach Catastrophic Coverage at the point that they get to \$5100 in TrOOP (True Out of Pocket Costs).

Once they reach Catastrophic Coverage in 2019, people with Medicare will be responsible for the greater of 5% of the cost of the drug or a small co-payment of up to \$3.40 for generics and \$8.50 for brand name drugs.

These will be the same co-payments for most people with Medicare who receive Full Extra Help, including those on a Medicare Savings Program.

However, those who are dual-eligible with incomes below 100% of the Federal Poverty Level will be responsible in 2019 for lesser Part D co-payments of up to \$1.25 for generics and \$3.80 for brand name drugs.

Dual-eligible beneficiaries who are institutionalized, in a home and community based services (HCBS) waiver program, a Medicaid Managed Long Term Care (MLTC) or Fully Integrated Duals Advantage (FIDA) plan will continue to have \$0 co-pays for Part D covered drugs in 2019.

Beneficiaries who receive Partial Extra Help in 2019 may have a deductible of (up to) \$85.00, followed by 15% coinsurance up to the Out-of-Pocket Threshold.

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles. There are three main Medicare Savings Programs: Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI) program.

2017 New York Gross Monthly Income Limits

Program	Individuals	Couples
QI	\$1,386	\$1,842
SLMB	\$1,234	\$1,666
QMB	\$1,032	\$1,392

If you enroll in a Medicare Savings Program, you will automatically get Extra Help, the federal program that helps pay most of your Medicare Part D drug plan costs.

If you decide to apply for a Medicare Savings Program, you will be asked to send an original, signed application and copies of these documents:

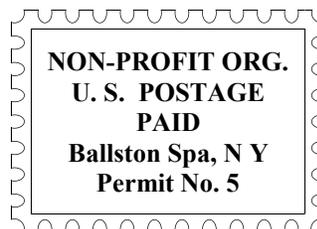
- *Social Security card
- *Medicare card
- *Proof of date of birth
- *Proof of address where you live
- *Proof of income

If you meet the income limit in New York State, the Office for the Aging can help you apply.

Medicare's open enrollment period is October 15-December 7. Medicare health and drug plans can make changes each year-things like cost, coverage, what providers and pharmacies are in their network. The open enrollment period is when all people with Medicare can change their plans for the following year to better meet their needs. This is the time to review your health coverage. Your plan will send you an Annual Notice of Change (ANOC) which will show any changes in health and drug coverage. If people are satisfied with their current plans, they don't need to do anything. If they feel their needs have changed, there are ways to get help in choosing a new plan which will be effective January 1.

1. Visit medicare.gov/find-a-plan to use the Medicare plan finder.
2. Look at your most recent Medicare & Your 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.
4. The Saratoga County Office for the Aging offers personalized health insurance counseling by **appointment only**. Call (518) 884-4100 for information.

Return Service Requested



Saratoga County Office for the Aging is funded by Title III of the Older Americans Act,

From Our Dietitian: **Skeletons Beware-“Tricks” To Help “Treat” Your Bones**

We all want to avoid or at least delay Osteopenia (bone softening) and Osteoporosis (bone thinning) if we can as we age. Unfortunately, there continues to be controversy and myths related to these conditions such as false claims on using calcium supplements or the perception that it is too late to improve our bones if we already have an Osteoporosis diagnosis. Good news is that bone health can be improved upon at any age. So in honor of Halloween, let's sort out some of this confusion with these tips to support our skeletons.

Calcium & Vitamin D

Starting back in 2008, there was much discussion by researchers who suggested that calcium causes heart attacks and doesn't prevent fractures. In 2015, huge meta-analysis studies were done in which women took 600-1500 mg calcium in supplemental form/day. These studies later concluded that the evidence does not show that calcium causes heart attacks. Studies do show that calcium alone does not reduce fracture rates but it does lower bone turnover rate. Calcium, when combined with Vitamin D, has shown to be effective in lowering fracture rates. Vitamin D promotes bone absorption and therefore bone mass and strength. Calcium and Vitamin D do therefore remain key players for good bone health. We should aim to meet our recommended daily needs (for those age 50 plus) of 1000-1200 mg calcium and 600-800 IU of Vitamin D from food and supplements combined. If you are unable to meet recommendations for these nutrients from diet alone, a discussion with your health care provider may be needed to see if a supplement is the right choice for you. Eating a well-balanced diet including a variety of foods from all food groups will provide you with other nutrients linked to bone health such as magnesium, boron, and Vitamin K.

Acid versus Alkali

There has also been discussion that if we consume too many acid producing foods, it will contribute to bone loss. Is this correct? Animal studies done with the mouse have demonstrated this and short-term studies with healthy older people are also showing that when they are given supplements which supply alkali to neutralize acid, they do indeed see less bone breakdown. So which foods produce alkali in the diet and which produce acid? Fruits & Vegetables are big sources of alkali in the diet. Protein rich foods and grains produce acid. This does not mean that we should not eat our whole grains and avoid meat. These food groups provide necessary nutrients to the diet. Protein rich foods are very important for muscle and indirectly to bone. We just want to make sure that we do not over consume these foods and that we are eating plenty of fruits and vegetables.

Exercise

Myths also abound that for example, runners have a higher risk for Osteoporosis. Weight bearing exercises and strength training help to keep bones strong. Examples of weight bearing exercises include running, hiking, walking briskly, and low impact aerobics. Discuss exercise options with your health care provider as to what types would be safe for you to try.

Additional Tips & Tidbits

- While dairy foods have been noted to help in osteoporosis prevention, recent studies have shown that eating yogurt in particular showed decrease risk for osteoporosis. In one study, women who consumed yogurt daily decreased their risk for osteoporosis by 39% compared to those who ate no yogurt at all.
- Newer research has also shown that adding a soluble corn fiber supplement (sometimes also referred to as resistive maltodextrin) to your diet can help the body build and retain calcium at any age. You may want to ask your health care provider about trying this type of fiber.
- Stress Less-Unhappy study subjects have been noted to have weaker bones than happy subjects. Long term stress may reduce the body's ability to absorb calcium and reconstruct bone. Also, the better you feel, the more motivated you may be to spend some time in the sunshine and get some weight bearing exercise!