

## LEGAL NOTES

### *The benefits of a Health Savings Account*

by Attorney Seunghee Cha, Bulkley, Richardson and Gelinas, LLP, Amherst, MA, 413-256-0002



**Seunghee  
 Cha, Bulkley,  
 Richardson and  
 Gelinas, LLP**

With the graying of baby boomers, and an estimated one out of eight expected to develop Alzheimer's disease, the cost of medical expenses, including long-term care, has become an essential aspect of preparing for aging. An emerging strategy is the Health Savings Account (HSA), a medical savings account designed to defray the cost of medical expenses not covered by insurance. It

was established as part of the Medicare Prescription Drug, Improvement, and Modernization Act and signed into law in December 2003. To be eligible to contribute to an HSA, you must be enrolled in a High Deductible Health Plan (HDHP). Once you turn age 65 and enroll in Medicare, you are ineligible to contribute. Contribution limits in 2019 are \$3,500 for single coverage and \$7,000 for family coverage, with an additional \$1,000 catch-up contribution for people age 55 and older.

HSA's offer significant tax advantages:

- Funds contributed by an employer's payroll deposit are pre-tax contributions and not subject to federal income tax (some employers also contribute to their employees' HSA's).
- In most states, including Massachusetts, your contributions to an HSA are excluded from your gross income.
- You can invest the money in your HSA, which grows tax-free, and use it for qualified medical expenses for you, your spouse, and qualifying dependents.
- Withdrawals for qualified medical expenses are

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tax-free; withdrawals for unqualified expenses are subject to income tax—if you are under age 65, a 20% penalty applies also.

- Starting at age 65 you can withdraw funds for non-medical expenses tax-free and without penalty.
- Funds in an HSA can be used to purchase long-term care insurance (limits apply and increase with age), which is important for taxpayers who cannot itemize deductions—premiums for long-term care insurance paid with non-HSA funds are deductible but only for taxpayers who take itemized deductions.
- At your death if you name your spouse as beneficiary, the HSA can continue in their own

name even if your spouse is not enrolled in a HDHP; alternatively, your spouse can take the remaining funds in a lump sum tax-free (non-spouse beneficiaries cannot continue the HSA in their own name and are taxed on the entire remainder account in the year of your death).

The tax-free advantages, with the enhanced benefits for people age 65 and older, make the HSA a more attractive investment vehicle than a taxable account like a 401(k) for savers who can maximize contributions and invest in long-term investments. HSA's incentivize saving for future medical expenses and can make long-term care insurance more affordable. If you are eligible to contribute to an HSA, start early, and it should be an integral part of a comprehensive plan for retirement and aging well.

*The views expressed in this column represent general information. To address your particular and specific needs consult your own attorney. If you need help with referral to an attorney, contact the Franklin County Bar Association at (413) 773-9839 or the Worcester County Bar Association at (978) 752-1311. Elder law resources may be found through the National Academy of Elder Law Attorneys, Massachusetts Chapter, at [massnaela.com](http://massnaela.com) or 617-566-5640.*

*Community Legal Aid (CLA) provides legal services free to people age 60 and older for civil legal matters with an emphasis on access to health care coverage (MassHealth and Medicare) and public benefits as well as tenants' rights. A request for legal assistance can be made by phone at 413-774-3747 or toll-free 1-855-252-5342 during their intake hours (Monday, Tuesday, Thursday, and Friday from 9:30 a.m. to 12:15 p.m. and Wednesday from 1:30 p.m. to 4:15 p.m.) or any time online by visiting [www.communitylegal.org](http://www.communitylegal.org).*

## “SHARE THE LOVE” WITH MEALS ON WHEELS TO BENEFIT LOCAL ELDERS

by Carol Foote, Development Director, LifePath



**Carol Foote,  
 Development  
 Director, LifePath**

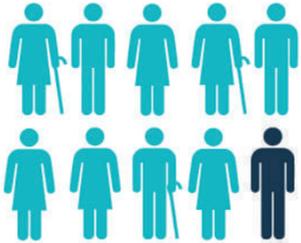
We are excited to announce that LifePath is taking part in the Subaru Share the Love® Event. Since 2008, this annual event has helped deliver nearly 2 million meals to seniors in need.

In a nutshell, those customers who purchase a Subaru now through January 2 will be able to designate a \$250.00 donation from Subaru of America to a charity of their choice, including Meals on Wheels. Once the promotion is complete, Subaru and Meals on Wheels of America will award those charitable funds to organizations that manage the local Meals on Wheels programs and participate in the promotion.

We are proud of our Meals on Wheels program that last year served more than 500 elders per day, with volunteer drivers logging 267,372 miles as they delivered a nutritious noontime meal and wellness check to local elders. We are pleased that Subaru of America recognizes the Meals on Wheels program as a vital resource in caring for elders.

If you're in the market for a car, consider a win-win purchase - a new car for you and support for Meals on Wheels. Or, if you simply wish to





**9 OUT OF 10 RECIPIENTS** say Meals on Wheels helps them feel more secure

Meals on Wheels helps keep **8 OUT OF 10 RECIPIENTS** who have previously fallen from falling again

A typical meal meets the dietary guidelines set by the Older Americans Act Nutrition Program. Meals are often tailored to meet medical needs and cultural preferences.

**SERVING SENIORS ALONG THE CONTINUUM OF NEED**  
 Many Meals on Wheels programs also manage congregate meal sites – such as senior centers – providing more mobile seniors the opportunity to socialize with friends and neighbors.

support LifePath's Meals on Wheels program, visit our giving page at [LifePathMA.org](http://LifePathMA.org) or send a

donation to: LifePath, 101 Munson Street, Suite 201, Greenfield, MA 01301.

## MEDICAL APPOINTMENT TRANSPORTATION ASSISTANCE INFORMATION FOR LOCAL RESIDENTS

The Franklin Regional Transit Authority's (FRTA) Med-Ride Program is a transportation service for people age 60 and older who are residents of certain towns. Med-Ride's volunteer drivers use their own vehicles to provide curb-to-curb transportation for those who need to travel outside of Franklin County for medical appointments.

Rides must be scheduled at least 48 hours in advance, and arrangements can also be made early, up to a month prior to the date of your appointment.

Drivers may help participants in and out of the vehicle; however, drivers are not authorized to assist with certain needs, such as handling, loading, or securing any health-related equipment or escorting participants directly to and from their homes or medical offices. Those who are not ambulatory or need assistance with walking or transporting equipment should plan to bring along someone of their choice to assist them.

There are no direct fees for LifePath clients. Non-LifePath riders will be charged a fee of 40 cents per mile to help offset the current cost per mile fee (55 cents) that is paid to volunteers.

The Med-Ride Program is available to residents of: Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley,

**"Med-Ride's volunteer drivers use their own vehicles to provide curb-to-curb transportation for those who need to travel outside of Franklin County for medical appointments."**

Heath, Leyden, Montague, New Salem, Northfield, Orange, Petersham, Phillipston, Rowe, Shelburne, Shutesbury, Warwick, Wendell, and Whately.

For questions about the Med-Ride Program or to schedule transportation, contact the FRTA at 413-774-2262 or 888-301-2262, Monday through Friday, from 8AM to 4PM.

Those with MassHealth insurance should also

contact the FRTA to arrange transportation under a different program. Contact MassHealth at 1-800-841-2900 for more information.

Veterans and their families may also find assistance with the Montachusett Veterans Outreach Center for travel to the VA Medical Centers in Northampton on Wednesdays and in Worcester or Fitchburg on Tuesdays. Contact 978-632-9601.

Cancer patients should contact the American Cancer Society at 1-800-227-2345 and ask about the Road to Recovery Program, which provides travel assistance to medical or treatment appointments related to a cancer diagnosis.

For qualifying elders and persons with disabilities enrolled in the Home Care program at LifePath, the Rides for Health program may be available. Screened and trained Rides for Health volunteers offer door-through-door assisted transportation to and from medical and healthcare-related venues. These could be, for example, an appointment with a specialist at hospital in Springfield or something closer to home, like a visit to a local primary care physician or a trip to the pharmacy to fill a prescription. For more information, contact LifePath: 413-773-5555 or 978-544-2259.

Rides for Health volunteers are needed! Read more online: [LifePathMA.org/RidesforHealth](http://LifePathMA.org/RidesforHealth).

## SUPPORTIVE HOUSING

*Elm Terrace, Highland Village, Squakheag Village, Stoughton Place & Stratton Manor*

Rosie lives at Highland Village in Shelburne Falls. "I do like being in here. It's quiet and peaceful," says Rosie, adding that she likes that the people are nice, friendly, and helpful. "If you need some kind of assistance that you don't understand, they'll come to your apartment and help you figure it out."

Highland Village is a Supportive Housing site. Supportive Housing is a program of LifePath that helps people to "age in place."

Five sites are located at:

- Elm Terrace in Greenfield with 108 units
- Highland Village in Shelburne Falls with 46 units
- Squakheag Village in Northfield with 20 units
- Stoughton Place in Gill with 14 units
- Stratton Manor in Bernardston with 20 units

Susan Manatt, Supportive Housing Coordinator, is committed to helping her neighbors in the community live better. "Part of my role is to help residents access services and benefits to which they might be entitled that will help them with the quality of life."

These services may include case management; adult day programs; assistance with personal care, grocery shopping, and meal preparation; home safety adaptations; housekeeping and laundry; memory loss consultation; personal emergency response systems; supervision and companionship; transportation to medical appointments; a 24-hour emergency hotline; bill paying assistance; medication management; and more.

Residents gather for meals in the community room. In some residences a weekly exercise class is available as well as educational programs and other social activities such as card playing and board games. Holiday celebrations occur throughout the year.

To apply for a unit at Elm Terrace, submit an application to: Greenfield Housing Authority, One Elm Terrace,



Rosie is happy to be living in an apartment at the Supportive Housing site in Shelburne Falls. You can watch a video showing her journey online at [LifePathMA.org/services/services-for-elders/supportive-housing](http://LifePathMA.org/services/services-for-elders/supportive-housing).

Greenfield, MA 01301; to request an application, call 413-774-2932 or visit [www.greenfieldhousing.org](http://www.greenfieldhousing.org).

For the other four sites, submit an application to: Franklin County Regional Housing and Redevelopment Authority, 241 Millers Falls Road, Turners Falls, MA 01376; to request an application, call 413-863-9781 or visit [www.fcrhra.org](http://www.fcrhra.org).

The Massachusetts Supportive Housing Program, a

collaboration of the Executive Office of Elder Affairs (EOEA) and Department of Housing and Community Development (DHCD), is available in 41 public housing sites for elders and persons with disabilities statewide and serves 6,360 senior residents.

To contact LifePath, call 413-773-5555 or 978-544-2259 or email [info@LifePathMA.org](mailto:info@LifePathMA.org). Learn more at [LifePathMA.org](http://LifePathMA.org).



**We would like to wish our community a Safe, Happy & Healthy HOLIDAY SEASON!**

From our family to yours

**WIZZ RADIO AM 1520**



*"You learn some great history and stories that you'd never have known without meeting these people. They're all unique and special in their own way."*

—Alan Coutinho, Volunteer Meals on Wheels Driver

**Find your story. Volunteer with LifePath.**

413.773.5555 | 978.544.2259 | 800.732.4636  
[Info@LifePathMA.org](mailto:Info@LifePathMA.org) | [LifePathMA.org](http://LifePathMA.org)

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