

MEDICARE BUY-IN PROGRAMS HELP SAVE MONEY

To apply, it is a one-page application, and simple to fill out.

Medicare buy-in programs, also called Medicare Savings Programs, can help low income Medicare beneficiaries pay their share of the standard Medicare Part B premium, which is currently \$135.50 monthly. Medicare beneficiaries may be eligible for different buy-in programs based on their income and assets. The three programs are called QMB (Qualified Medicare Beneficiary); SLMB (Specified Low Income Medicare Beneficiary); and QI-1 (Qualified Individuals).



Lorraine York-Edberg

Eligibility Guidelines for these programs are as follows:

- QMB is at 100% Federal Poverty Level as follows for an
 - Individual \$1,041 monthly and less than \$7,730 in assets
 - Couple \$1,410 monthly and less than \$11,600 in assets
- SLMB is at 120 % Federal Poverty Level as follows for an
 - Individual \$1,249 monthly and less than \$7,730 in assets
 - Couple \$1,691 monthly and

less than \$11,600 in assets

- QI-1 is at 135% federal Poverty Level as follows for an
 - Individual \$1,406 monthly and less than \$7,730 in assets
 - Couple \$1,872 monthly and less than \$11,600 in assets

These programs are not subject to estate recovery since January of 2010, so the state will NOT place a lien on your property to recover benefits following your death.

AND BETTER STILL...

If you qualify for any of the three Medicare Savings programs, you will also automatically qualify for a full subsidy under the Medicare Part D Low Income Subsidy (LIS), which is also known as “Extra Help.” This program will pay the monthly premiums for your Part D plan, provided you are enrolled in a qualified plan. The LIS will also assist with covering drugs during the Part D deductible and coverage gap.

If you are eligible as a Qualified Medicare Beneficiary (QMB) this program will pay for your Part A (hospital insurance) deductible and Part B annual deductible of \$185 annually. The 2019 Part B

standard premium is currently \$135.50 monthly and the hospital deductible is \$1,364 for each hospitalization.

If you are eligible as a Specified Low Income Medicare Beneficiary (SLMB) or the Qualified Individual Medicare Beneficiary (Q I-1) this program will pay for your Part B (medical insurance) premium.

To apply, it is a one-page application, and simple to fill out. To get this application you can contact MassHealth at 1-800-841-2900 and request the Medicare Buy-In application and they can send it to you. We also have applications available here at the regional SHINE office upon request. If you need assistance filling it out we are happy to assist.

The SHINE program, (Serving Health Information Needs of Everyone...on Medicare), provides free, confidential, and unbiased health insurance counseling for Medicare beneficiaries. To reach a trained and certified counselor in your area, contact the Regional Office at LifePath at 1-800-498-4232 or 413-773-5555 or contact your local Council on Aging.

RSVP INVITES YOU TO BE A PART OF OUR HISTORY

by Ginger Elliott,
 RSVP of the Pioneer Valley

The Retired Senior and Volunteer Program (RSVP) began as a national program, authorized by Congress and signed into law by President Richard Nixon in 1969, to create opportunities of engagement, activity, and growth for older Americans. It became a presence in Hampshire County in 1973, in Franklin County in 1999, and in Hampden County in 2017. In the course of our 45-year history in the Pioneer Valley, RSVP at different times has functioned as a part of the Hampshire County Action Commission and the United Way. Currently, we are under the umbrella of the Hampshire Council of Governments.

In 2003, RSVP received a Certificate of Special Congressional Recognition for outstanding and invaluable service to the community. In 2010, RSVP was awarded a Programs of National Significance grant to expand our award-winning Healthy Bones & Balance program. In 2018, eight of our volunteers were honored with a President’s Lifetime Achievement Award for completing 4,000 or more hours of service to improve the quality of life here in the Pioneer Valley.

The mission of RSVP has always been to work closely with local organizations to develop interesting volunteer assignments and to provide mature men and women with a host of service

opportunities. Today, RSVP of the Pioneer Valley partners with more than 60 agencies and almost 650 volunteers to help make our communities grow and prosper.

If you are 55 years or older, whatever your background, skills, and interests, RSVP will match you with a rewarding volunteer opportunity. Residents of Hampshire and Franklin Counties should contact Pat Sicard, telephone 413-387-4558 x1 and email psicard@hcg-ma.org; residents of Hampden County should contact Ginger Elliott, telephone 413-387-4558 x5 and email gelliott@hcg-ma.org.

Become a part of RSVP history!

ADULT FAMILY CARE: CREATING FAMILIES, CHANGING LIVES

If there's one thing everyone wants, it's a sense of belonging. The Adult Family Care (AFC) program at LifePath (formerly Franklin County Home Care) helps enable adults of all ages to belong to a community, and more importantly, to a family.

Specifically, AFC helps adults age 16 or older who — because of medical, physical, cognitive, or mental health conditions— cannot safely live alone. Family members or individuals wanting to care for a person in need can become an AFC caregiver. They are compensated for their care with a tax-exempt stipend and room and board.

Families of all sorts make



wonderful caregivers. “Our families range from single people, couples, to families with children,” explains Janet Calcari, AFC Program Director, “and our clients range from 16 to 98 years old, with all kinds of diagnoses and all kinds of needs.”

Some families come pre-made: the parent of an adult child with a developmental disability, the child of a parent with a physical disability, or a friend of someone who has a medical condition may qualify to become a caregiver. Other homes are created by

matching individuals or families who wish to open their homes and become caregivers with someone in need.

“We support the client and the caregiver as much as they need,” says Calcari. Each caregiver is paired with a nurse and a care manager, who are there as advocates, providing information and education to caregivers to ensure the caregiver has a proper understanding of the needs of the person in their care. In addition to monthly visits, nurses and care managers are always available by phone and for crisis visits.

For more information about AFC and other services provided by LifePath, contact 413-773-5555 or 978-544-2259 or info@LifePathMA.org. Read more at www.LifePathMA.org.

WHY PARTICIPATE IN LIFEPath'S THE 27TH ANNUAL MEALS ON WHEELS WALKATHON?

Sponsors, fundraisers, and walkers have their own, and sometimes very personal, reasons for taking part in LifePath's annual Meals on Wheels Walkathon. But, for those thinking about why they should participate, or others who would like a reminder, here's a solid list.

Federal funding covers a decreasing portion of this program.

Funding for the program has failed to keep up with inflation and increased demand from a rapidly aging population.

The increase in requests for meals is a trend that isn't going away.

Each year, LifePath receives more requests for meals. In many towns in Franklin County and the North Quabbin region, the percentage of the population that is age 60 or older averages around 30%, as compared with Massachusetts on the whole which is 21%.

Your participation prioritizes the needs of local elders through LifePath's Nutrition Program.

Each day, an average of 550 meals are delivered to elders who are unable to shop or cook for themselves, with more than 1130 unique elders receiving this service annually. Some recipients have been part of the program for years, while others participate for a short amount of time after surgery, or some other acute need. In either case, LifePath's nutrition program offers elders this option to stay independently in their own home, with support.



Because elders shouldn't have to wait.

Though LifePath does receive government funding, that funding covers less than 75% of our costs. The Walkathon, and other efforts,

generate the required funding from our communities that finance the additional need. In other parts of the country, elders are placed on waiting lists to receive meals. With your participation, you say, “Not here.”

What better way to kick off spring!?

To be walking among others who feel akin to you in their support for elders is truly wonderful. Come feel the spirit this event generates!

We appreciate how much effort goes into your participation in the weeks leading up to the April date. Every dollar raised and every step that is taken bring meals, a wellness check, and socialization to many elders in our communities. Though the event is just one day each year, you help them continue to be in their homes year round.

This year's Meals on Wheels Walkathon will take place on Saturday, April 27 8:30AM-11:00 AM at the Greenfield Corporate Center at 101 Munson St. in Greenfield. Join or start a walkathon team today by visiting <https://lifepathma.org/events/meals-on-wheels-walkathon/walkathon-home> or contacting Carol Foote, Development Director, at giving@lifepathma.org or 413-773-5555 x2225.



“She loves being a part of the family. She's always leaving me notes of appreciation.”

—AFC Caregiver

Enhance your income while opening your home to enrich the life of another. Become a paid caregiver with the Adult Family Care Program at LifePath.

Professional support is provided. Contact us today to learn more.

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