

SHINE: Serving the Health Insurance Needs of Everyone Medicare Buy-In Programs help save money



By Lorraine York-Edberg, Western Mass Regional SHINE Program Director, LifePath

Many people find it hard to keep up with their Medicare Part B Premiums. Fortunately, there is help.

Medicare Buy-In Programs, also called Medicare Savings Programs, can assist low-income Medicare beneficiaries pay their share of the standard Medicare Part B premium, which is currently \$134 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).

Eligibility guidelines for these programs are as follows:

• QMB is at 100% Federal Poverty Level as follows for an:

- Individual \$1,032 monthly and less than \$7,560 in assets
- Couple \$1,392 monthly and less than \$11,340 in assets

• SLMB is at 120 % Federal Poverty Level as follows for an:

- Individual \$1,234 monthly and less than \$7,560 in assets
- Couple \$1,666 monthly and less than \$11,340 in assets

• QI-1 is at 135% federal Poverty Level as follows for an:

- Individual \$1,386 monthly and less than \$7,560 in assets
- Couple \$1,872 monthly and less than \$11,340 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 deductible of \$183 annually. The 2018 Part B standard premium is currently \$134 monthly and the hospital deductible is \$1340 for each hospitalization.

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

To apply, it is an easy, 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 applica-

"The three programs are called QMB (Qualified Medicare Beneficiary), SLMB (Specified Low Income Medicare Beneficiary), and QI-1 (Qualified Individuals)."

tions available here at the regional SHINE office upon request. If you need assistance filling it out, we are happy to assist.

The SHINE (Serving Health Insurance Needs of Everyone...on Medicare) Program 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 1-800-498-4232 or 413-773-5555 or contact your local Council on Aging.

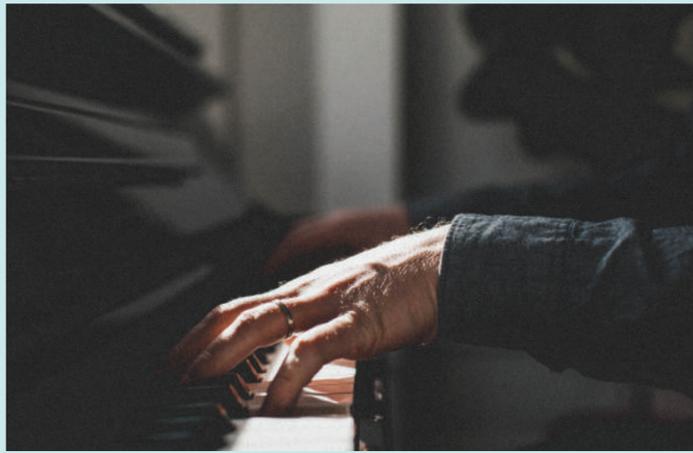
Sound Health, Part 2 Your brain on music

The brain is a complex processing hub. It's the control center of your nervous system, the network of nerve cells that carry messages to and from your body and the brain. A healthy brain tries to make sense of the world around you and the constant information it receives, including sound and music.

"Sound is an important and profound force in our lives," explains Northwestern University neuroscientist Dr. Nina Kraus. "The more we exercise our sound processing in the brain, the better the brain becomes at making sense of sound and the world around us. Music does this more than any other sound."

Music and other sounds enter the ear as sound waves. These create vibrations on our eardrum that are transformed into electrical signals. The electrical signals travel up the auditory nerve to the brain's auditory cortex. This brain area interprets the sound into something we recognize and understand.

But music affects more than the brain areas that process sound. Using techniques that take pictures of the brain, like fMRI, scientists have found that music affects other brain areas. When music stimulates the brain, it shows up on brain images as flickers of bright light. Studies have shown that music "lights up" brain areas involved in emotion, memory, and even physical movement.



Music, played or listened to, can have positive effects on a number of health conditions.

"Music can help facilitate movement," explains neuroscientist Dr. Robert Finkelstein, who co-leads the music and health initiative of the National Institutes of Health (NIH). NIH-funded scientists are investigating whether music can help patients with movement disorders, like Parkinson's disease.

Patients with this condition slowly lose their ability to walk and move over time.

"Studies show that when a certain beat is embedded in music, it can help people with Parkinson's disease walk," Finkelstein says. Another study is looking at how dance compares to other types of exercise in people with Parkinson's disease.

There's also evidence that music may be helpful for people with other health conditions, including Alzheimer's disease, dementia, traumatic brain injury, stroke, aphasia, autism, and hearing loss.

Being musical may also protect you from hearing loss as you age. We naturally lose our hearing ability over time. In particular, it becomes harder to hear conversations in a loud environment. But researchers have

found that musicians are better at picking out a person's voice in a noisy background.

Article adapted from the National Institutes of Health January 2018 News in Health, available online at newsinhealth.nih.gov.

Caring
 for Friends, Family and Neighbors

Hospice of Franklin County

With more than a decade of serving our community, Hospice of Franklin County is the name to call on for superior, personalized care that lets our patients lead the way.

HOSPICE 329 Conway Street
 of Franklin County Greenfield, MA 01301
413-774-2400
www.hospicefc.org

A Member of Berkshire Healthcare

PIONEER HEARING SERVICES

- Comprehensive Hearing Evaluations
- Best Price Hearing Aid Sales, Repairs & Batteries
- Free 30 Day Hearing Aid Trial
- Custom Molds for Swim, Noise & Musicians
- Accepting Most Insurances

Locally Owned & Operated Since 2002

773-5119
www.pioneerhearingservices.com

HNE, BCBS, Actna, Cigna and GIC Discount Programs!

Norman Morris, M.S.
 Barbara Morris, Au. D.
 Board Certified Audiologists

Valley Medical/
 Greenfield Health Center
 329 Conway Street

Collective Home Care Inc.
 Providing Compassionate and Professional Home Health Care Services in Franklin and Hampshire Counties.
413-397-9933
 Locally Owned and Operated since 1999

The path home might be difficult, but you're not alone. We'll help you transition home, and stay there, for as long as you choose.

We'll offer you options to best serve your needs.

Contact us today to get started on the path home.
 413.773.5555 | 978.544.2259 | info@lifepathma.org | lifepathma.org

LifePath
 options for independence

Legislative Viewpoint Supporting spouses as caregivers in Massachusetts



By State Representative Steve Kulik, First Franklin District

A spouse, it often seems, would make the ideal caregiver for his or her partner, familiar with their wants and needs, familiar with their domestic surroundings. Yet under current regulations governing MassHealth, the state's health insurance program for people of limited means or dealing with disability, a spouse is not included among the relatives, friends or providers than can be paid to offer care.

Many of us in the state Legislature have been troubled by this paradox and been working to make a change in the regulations. MassHealth, too, has been reviewing the issue under a mandate from the Legislature. We put language in the Fiscal Year 2016 budget requiring MassHealth to complete a report by December of 2017, with a plan to implement spouses as paid caregivers. However, as of this writing, the report has not yet been issued.

One of my colleagues, Rep. Jennifer Benson of Lunenburg, filed a bill in this legislative session called "An Act Regarding Spouses as Caregivers" (H336), which would require that any program of home and community based services paid for by MassHealth, in which family members are allowed to serve as paid caregivers, should allow spouses to also be paid for their care and time.

As of this writing, Rep. Benson's bill was still being reviewed by the Legislature's Joint Committee on Elder Affairs under what is called an extension order that ends May 9. On the Senate side, a similar bill, filed by Sen Barbara L'Italien of Andover (S55), was given a favorable recommendation by the Joint Committee on Children and Families and Persons with Disabilities and sent to the Health Care Finance Committee.

Rep. Benson is hopeful that the Elder Affairs Committee will give her bill a favorable report, as she sees the benefit to so many people in need. "There are situations when a caregiver can't be found, and a spouse is forced to give up

what little source of income they have so they can stay home and care for their loved one. That pushes people who can't afford a caregiver further into poverty. This bill would allow a MassHealth recipient to have their spouse serve as their caregiver and receive reimbursement in the same way that other family members can under current law."

What makes the MassHealth prohibition on paying spouses particularly puzzling is that husbands or wives can earn an hourly stipend under different state-funded programs of "consumer-directed options" through home care agencies. Highland Valley Elder Services, which covers several of my towns in Hampshire County, helped introduce the model more than 15 years ago. Similar services have also been available for many years in Franklin County through LifePath, formerly known as Franklin County Home Care. However, unlike MassHealth, participants in consumer-directed services are charged on a sliding scale. MassHealth recipients do not bear any financial burden. Also, hundreds of thousands more people are covered by MassHealth and would immediately benefit from statutory reform.

To determine the level of care a person may need, LifePath or some other provider agency will conduct an assessment of a person's ability to meet their basic daily needs such as bathing, dressing, shopping, meal preparation or managing their medications. The number of hours of care provided each week is matched to the person's needs.

When we know that spouses can be (although admittedly not always) very well-suited caregivers and when we know that helping a frail elder or disabled young person stay in their home can be more comfortable and, for the state, more economical than an institutional setting, it is time to make this needed reform and allow spouses to be paid for their time. I support both the House and Senate bills that will force a change in MassHealth regulations through statute

"This bill would allow a MassHealth recipient to have their spouse serve as their caregiver and receive reimbursement in the same way that other family members can under current law."

Steve Kulik has represented the First Franklin District, which includes 18 towns in Franklin and Hampshire counties and one town in Hampden County, since 1993. He plans to complete his years of service and retire from the Legislature at the end of 2018.



Clinical & Support Options, Inc., to host 16th annual Mental Health and Wellness Fair

In celebration of Mental Health Awareness Month, Clinical & Support Options (CSO) will be hosting the 16th Annual Mental Health and Wellness Fair at the Energy Park in Greenfield on May 16, from 10 to 2 p.m. Featuring CSO's very own Green River House and Quabbin House Clubhouse members, the fair will be an afternoon of music, singing, poetry, and testimonials by members to highlight mental health wellness and recovery. Webber & Grinnell Insurance is also featured as a major sponsor of this year's fair.

The fair started in 2002 to bring awareness and information to the community about mental health and recovery. The Clubs' membership, supported by CSO, have continued this tradition annually as an opportunity to dispel the stigma around mental health and to encourage people in seeking support and

spotlighting those agencies that are available to assist. This year the membership has chosen the theme "Rise Above Stigma, Radiate Respect," in an effort to continue to spread an anti-stigma message about mental health treatment and recovery.

Local mental health and wellness providers are welcome to present their materials and programming. In addition to local community providers sharing information, there will be a food vendor, fun raffles, and family activities

Join CSO for an afternoon of excitement and awareness! All are welcome at Energy Park on May 16, from 10 a.m. to 2 p.m. For questions or more information on how you can be a part of this wonderful annual event, please contact The Green River House at 413-772-2181.

Longer days bring
EVEN MORE
 of the
Great Music Memories
 you **LOVE!**

From Sunrise to Sunset
 on your local, favorite
 Music Memory Station
WIZZ RADIO AM 1520,
from 6:15AM to 8PM.

Wizzradio.com

Seriously.
 We Need To Talk About
Your Bathroom.

Update your shower!



Showers • Tubs • Wall Systems • Liners • Shower Doors

413-376-7151
 1-800-BATHTUB
www.rebath.com

RE-BATH

Free
 In-Home
 Estimates

3410872

Showroom 6 French King Highway, Greenfield



"It's very gratifying
 to help someone. It
 has to be something
 you really enjoy
 doing. I don't want it
 to feel like work."

—Beverly Petravage,
 Volunteer Money Manager

Find your passion.
 Volunteer with LifePath.

413.773.5555 | 978.544.2259 | 800.732.4636
Info@LifePathMA.org | LifePathMA.org

 **LifePath**
 options for independence formerly Franklin County
 Home Care Corporation