

SHINE: SERVING THE HEALTH INSURANCE NEEDS OF EVERYONE

Medicare Open Enrollment begins October 15

by Lorraine York-Edberg, Western Mass. Regional SHINE Program Director



If you have a Medicare, sometime during the month of September you will be receiving important information known as an Annual Notice of Change from your Prescription Drug Plan or your Medicare Advantage Plan HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization). The mailing will explain any changes to your plan in the coming year regarding premiums, drug coverage changes (formulary), providers, and restrictions. It

is very important to review the information to make sure the plan still works for you.

Starting October 15 through December 7, you can join, drop, or change your insurance, and the new coverage will begin on January 1, 2019. I like to call this time of year “Your Annual Insurance Checkup,” because it is a time when you can evaluate your current plan and decide if you want to make changes. If your current plan continues to meet your needs, then you may want to keep it. It is also a time when you may want to shop around for a new plan to help you save money, decrease or increase coverage.

Important things to consider when reviewing your plan changes are:

- Does it still cover all your medications?
- Are there any restrictions on your medication like quantity limits, prior authorization or step therapy that would make it difficult to access your needed medications?
- Did you get a letter from your Medicare Prescription Drug Plan that your plan is changing or is no longer available in Massachusetts?
- Have you been reassigned to a new plan? If so, contact the new plan to assure it will cover your current medications. If not, you should join a new plan before December 7, 2018, to access the medications you

need without any problems.

- Would you like to join a Medicare Prescription Drug Plan or Medicare Advantage Prescription Plan? Because [JR1] you’ve never joined previously, you can do it during this time.

Review and save all letters from your plan!

During the Medicare Open Enrollment (October 15 - December 7), you will have an opportunity to CHANGE your coverage for next year. You can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you are already in a Medicare Advantage Plan, you can use the Open Enrollment to switch back to Original Medicare with a Medicare Prescription Drug Plan. State-certified SHINE (Medicare) counselors can help you understand your plan changes, as well as other options you may have. **Call early to get a SHINE appointment (1-800-498-4232) during Open Enrollment!**

Ways to get the help you need:

- Visit www.medicare.gov/find-a-plan to use the Medicare Plan Finder.
- Look at your most recent “Medicare and You” handbook to see plans in your area; 2019 books will be mailed late September.
- Call 1-800-MEDICARE (1-800-633-4227) and say, “Agent.” Help is available 24 hours a day, including weekends.
- Contact your local SHINE Program.
- Attend a local presentation regarding the annual Open Enrollment period.

The SHINE program, Serving the Health Insurance Needs of Everyone, provides confidential, and unbiased health insurance counseling for Medicare beneficiaries. This is a free service, though contributions are welcome and will go a long way to help support this vital program. For further assistance with any Medicare issue, you can make a SHINE appointment. 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.

JUST A FEW DAYS LEFT TO SIGN UP FOR THE FIRST RAINBOW ELDERS LUNCHEON CLUB MEAL!

The Rainbow Elders Luncheon Club opening day is set to take place from 12 to 2 p.m. on Thursday, September 20, 2018, at the South County Senior Center at 67 N. Main Street in South Deerfield. The menu will include minestrone soup, italian bread, spaghetti with marinara sauce along with fresh fruit for dessert. Special dietary needs will be accommodated as much as possible.

Reservations for the September meal must be made by noontime on Tuesday, September 18. Please visit lifepathma.org/rainbowelders to reserve your meal or call 413-773-5555 x1242 or 978-544-2259 x1242 if you are unable to go online. If you have special dietary needs, please include this information with your registration.

Taking place on the third Thursday of each month, the Rainbow Elders Luncheon Club will provide a hot noontime meal to LGBTIQA people 60 years of age and older, their friends, and any supportive members of the public at large. Save the date for the second installment of the Rainbow Elders Luncheon Club on



Thursday, October 18!

Volunteers for this new luncheon club are needed! To lend a hand with registration at any of the events, serving the meal, or cleanup, please email rainbowelders@lifepathma.org or call 413-773-5555 x1242 or 978-544-2259 x1242.

The meals are offered to elders for a suggested donation of \$3.00. Elders can be joined for lunch by their spouse of any age or an individual with a

disability who lives in the same household as the elder. People under 60 are welcome to attend for a fee. The meals are supported by the Older Americans Act, the Massachusetts Executive Office of Elder Affairs, and LifePath.

RainbowElders builds connections among lesbian, gay, bisexual, transgender, intersex, queer, questioning, asexual, aromatic, and agender elders and their allies. Learn more and sign up to receive emails with future Rainbow Elders event invitations and relevant news and information at LifePathMA.org/RainbowElders.

RSVP: YOU'RE INVITED TO VOLUNTEER WHY VOLUNTEERING IS A PERFECT FIT FOR PEOPLE OVER 55

by Ginger Elliott, Volunteer Coordinator, RSVP of the Pioneer Valley

The years after 55 can become the best time in life if we let go of old roles that no longer fit us, seek out new experiences, and discover a renewed sense of purpose. Many of us are free from full-time work obligations and family responsibilities. We might have more freedom now than we have ever experienced. Most of us are still in good health and have a desire to be productive. We may find that we are searching for a deeper meaning in life, and volunteering can become an important part of this process.

RSVP of the Pioneer Valley partners with close to 60 nonprofit agencies, where we have placed more than 600 volunteers. Our community has many needs, and the opportunities to help are numerous and varied. We can help you find a placement that speaks to you and brings you satisfaction. Begin a creative endeavor, pursue

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a never-realized dream, connect in a closer way to your community. Don't be afraid to try something new. If you don't like it, we will work with you to find something else!

When you volunteer, you are not only helping others but also helping yourself. Volunteering helps to connect us with others. It presents an opportunity to learn new skills and experience different viewpoints. For some, it may reduce symptoms of anxiety and depression. There are also physical benefits, as studies have shown that those who volunteer tend to have lower blood pressure and a longer lifespan.

To begin your volunteering adventure, contact Pat Sicard, RSVP of the Pioneer Valley volunteer manager, by phone at 413-387-4558 x1 or email psicard@hcg-ma.org.

IF YOU'RE LOOKING FOR A WAY TO MAKE THE WORLD AROUND YOU A LITTLE BETTER, CHECK OUT THESE TWO VOLUNTEER TRAINING OPPORTUNITIES - AND PASS IT FORWARD TO A FRIEND!



Volunteer with Long-Term Care Ombudsman
 Next free training:
 October 3, 4, and 5, 2018
 Holyoke, MA

"You tell them, 'This is confidential,' but remind them of their rights. 'Well, you should speak up,' helping and encouraging people to speak up for themselves." - Robert Amyot, Long-Term Care Ombudsman Volunteer

In just a few hours each week, you can make a big difference in the lives of residents of local nursing and rest homes. By slowing down and really listening to an individual resident's concerns,

you can find joy in ensuring the residents you speak with have a high quality of care and quality of life.

For more information or to apply, go online to LifePathMA.org/get-involved/volunteer/ombudsman or call 413-773-5555 or 978-544-2259



Volunteer with Rides for Health
 Next free training:
 Tuesday, September 25, 2018
 Greenfield, MA

"This is such a great program. I mean, I've believed in it from the start, from the minute I heard about it. To be able to do that here in this community and help folks out, it's a great opportunity." - Gale Mason, Rides for Health Volunteer

Healthcare transportation is a critical need in our community. As a Rides for Health driver, you can be part of the answer. In providing an elder with a ride to a medical appointment or the pharmacy, you are making a difference in the life of the elder you're matched with and giving them the gift of independence.

For more information or to apply, go online to LifePathMA.org/RidesforHealth or call 413-773-5555 or 978-544-2259

Even if you can't make it to these trainings, you can still reach out to be added to the list for a future session.

Why volunteer?

Your life experiences and knowledge are invaluable and can make a difference in our community. Your time, no matter how small, can make a big difference.

The benefits of volunteering are numerous:

- We provide support and free training for volunteers on an ongoing basis.
- As a volunteer, you will get to meet and connect with other volunteers in your chosen program.
- Some programs provide free events and other ways to connect with colleagues during the year.
- LifePath experts provide one-on-one guidance throughout your volunteer experience.
- Some programs offer mileage reimbursement.

Other volunteer opportunities are also available. Learn more online at LifePathMA.org/get-involved/volunteer or by emailing info@lifepathma.org or calling 413-773-5555 or 978-544-2259.

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"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.
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