

November
December
2017
January
2018

Office for the Aging Director's Message

SCAMS, FRAUD AND IDENTITY THEFT - OH MY!

With the recent breach of the credit reporting agency Equifax, which compromised the confidential information of over 145 million Americans, I thought it was only fitting to address the issue of scams, fraud and identity theft as it relates to older adults.



Irene Coveny
Director

Financial scams targeting older adults are becoming an everyday occurrence. So many of these scams aren't reported so it is difficult to know just how many older adults are victimized each year. These crimes can devastate many older adults and can leave them in a very vulnerable financial situation with no way to recoup their losses.

A recent 2016 study estimated that one in every 10 American adults lost money in a phone scam in the previous 12 months. On average, each scam victim lost \$430, totaling about \$9.5 billion overall. That was an increase of 56% from the 2015 survey when victims on average lost \$274 each. No one is immune, and now more than ever there is a need to be vigilant. Here are some common scams to be aware of:

1. The Grandparent Scam

Several "Grandparent Scam" scenarios have been reported. In one, a grandparent receives a phone call in the middle of the night from a grandchild, who explains that he or she is in a foreign country and needs money wired as soon as possible to get out of a situation. This story often involves being in a car accident, being arrested, or being mugged. The caller also insists that the parents not be informed. In another, the scammer impersonates an arresting police officer, a lawyer, or a doctor, who is calling on behalf of the relative in trouble.

2. Medical Device Scam

Fraudsters use unsolicited prerecorded messages, also known as "robocalls." These 'robocalls' offer free medical alert devices along with money saving coupons. When answered, the pre-recorded message urges consumers to press 1 to get their free device by providing their address and credit card, or to press 5 to opt out of future calls. However, pressing 5 will alert the scammers that they have reached a working phone number which they can use for future scam calls. Pressing 1 will put the consumer through to a live operator who will use scare tactics in order to get the personal and financial information from the consumer. They try to convince seniors that their health is in danger and need the medical device. Some scammers will entice consumers with bogus coupon offers or say that they are calling on behalf of AARP in order to get the consumer's information. **Hang up without pressing any keys!**

3. The IRS Scam

Criminals pose as the IRS to trick victims out of their money or personal information. They con the victim into sending cash, usually through a prepaid debit card or wire transfer. They may also leave "urgent" callback requests through phone "robocalls," or via phishing email. Callers try to scare their victims. Many phone scams use threats to intimidate and bully a victim into paying. They may even threaten to arrest, deport or revoke the license of their victim if they don't get the money. The IRS will not call you to demand immediate payment. The IRS will not call you if you owe taxes without first sending a bill in the mail. In addition to these calls, con artists have been filing taxes under other people's names in order to get the tax refunds.

(Continued on page 3)

ONTARIO COUNTY OFFICE FOR THE AGING
(585) 396-4040 (315) 781-1321
NEWS BEAT



SENIOR NEWS BEAT

**Ontario County
Office for the Aging**
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A very big **THANK YOU** to
our Newsletter Volunteers
who assisted us with our last
issue:

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- Rosalie Fafinski
- Edie Hsu
- Sadie McKee
- Kathy Plate
- Donna Wakeman
- Barbara Wood

***If you would like to
volunteer and help us
with our next newsletter
mailing, please call:***

**(585) 396-4040
(315) 781-1321**

Friendly Visitor Volunteers Needed

The Office for the Aging is in need of Friendly Visitor Volunteers in all geographic areas in Ontario County. Friendly Visitor volunteers visit seniors in their home for a minimum of an hour each week to help reduce feelings of loneliness and isolation. The Friendly Visitor volunteer and the senior will enjoy the companionship that develops and will spend time talking, playing games and participating in hobbies. For more information, please contact Angela Wohlschlegel at (585) 396-4837.

Home Delivered Meal Volunteers Needed

The Office for the Aging is in need of Home Delivered Meal Volunteers for all Home Delivered Meal routes in Ontario County. The role of the Home Delivered Meal volunteer is to deliver hot meals to older adults, helping them remain independent in their homes while maintaining good nutrition. For more information, please contact Angela Wohlschlegel at (585) 396-4837.

Matter of Balance Volunteer Instructors Needed

The Office for the Aging is in need of some new Matter of Balance (MOB) Instructors. The training consists of 8 hours you are given a manual of instruction to be able to teach the class for your reference and as a teaching aide. For more details and to determine when the next instructor's class will be held please contact Kathy Scott (585)396-4244.



WEATHER EMERGENCIES AND MEAL DELIVERIES

Just a reminder that if severe weather conditions, or other types of disasters occur, the Office for the Aging may need to cancel both meal site dining and home delivered meals. Listen to any of the following radio and television stations for information regarding emergency cancellations:



**Office for the Aging
Holiday Closings
2017/18**

**Friday, November 10
VETERANS DAY**

**Thursday, November 23
THANKSGIVING DAY**

**Monday, December 25
CHRISTMAS DAY**

**Monday, January 1,
2018
NEW YEAR DAY**

- WNYR 98.5 FM
- WHAM 1180 AM
- WGVA 1240 AM
- 96.1 FM
- WFLK 101.7 FM
- 104.5 FM
- 1550 AM
- WLLW 99.3 FM
- WYLF 850 AM
- WFLR 95.9
- FM 1570 AM
- TV Stations Channel 8, 10, 13 and YNN Channel 14

(Continued from page 1)

4. ATM Skimmer Scam

Scammers are using devices called “skimmers” to steal financial information from consumer credit and debit cards. They attach the device to ATMs and card readers that take the digital information from the magnetic strip of the bank or credit card of any person who swipes their card at the terminal. Often, the scammer will also set up a hidden camera nearby to steal the user’s pin number. **Use an ATM that is inside a bank as much as possible.** Try to avoid low traffic or low light areas because they are less secure than bank ATMs. **Protect your PIN number.** Try to cover the keypad with your hand or a piece of paper to prevent people from stealing your information. **Look for skimmers.** Are there any odd wires sticking out of the ATM? Is there tape or tape residue on the slot? Is the reader an “off” color compared to the ATM? If so, don’t use that ATM! **Be cautious of ATM failures.** If the machine doesn’t give you money, or gives you an error message, call your financial institution and let them know.

5. Charity Scams

Money is solicited for fake charities. This often occurs after natural disasters. Be sure you are giving your donation to a reputable organization.

6. Internet Fraud

The senior receives a call saying they have detected something wrong with his/her computer. They ask permission to assess the computer remotely and then scan their computer for personal information. Other scammers will fool the victim into either downloading a fake anti-virus program (at a substantial cost).

7. Email/phishing scams

Phishing is a scam typically carried out through unsolicited email and/or websites that pose as legitimate sites and lure unsuspecting victims to provide personal and financial information. The email is asking them to “update” or “verify” their personal information.

8. Sweepstakes & Lottery scams

Scammers inform their victim that they have won a lottery or sweepstakes of some kind and he/she needs to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the “prize money” removed from his or her account as soon as the check bounces.

To avoid becoming a victim:

- Don’t answer calls if you don’t recognize the caller ID.
- Guard your social security number **DON’T GIVE IT OUT** unless you know who and why the number is needed.
- Never provide personal information unless you made the call or initiated the transaction.
- Submit your tax returns early to prevent someone else from filing under your name.
- Install the latest security updates on your computer.
- Check your accounts and credit reports frequently for any suspicious activity or sign up for an identity theft monitoring service that monitors your credit reports for you.
- Do not use Public Wi-Fi.
- Don’t send your private information via email.
- Use a credit card for online purchases instead of a debit card.
- Check the websites you are on to make sure they are secure. You want to see https: instead of http: You also want to see the icon of a closed lock.
- Do not open suspicious texts, pop-up windows or emails – delete them: If unsure, verify the identity of the contact through an independent source such as a phone book or online search.
- Keep your personal details secure and don’t give out your PIN number.
- Never give money, credit card details or online account details to anyone you don’t know and trust.
- Check your bank account and credit card statements.

SENIOR SPOTLIGHT

This writer once read a report that stated age is irrelevant to achievement. Researchers found that a combination of personality and persistence can lead to success at any age.

No one fits this description better than Eleanor Barry. At the age of 93, she has been honored for her efforts in voting registration. A resident of Victor, she received 2 awards: The Chamber of Commerce Women of Excellence and the Victor Central School District Volunteer Service Award. In addition to this, she has recently been named Ontario County Republican of the Year.



Now, I may be getting a little ahead of myself! There is much more to relate about this very productive lady.

Eleanor had a successful start as her high school valedictorian. She graduated from college with an English/Language major. After teaching for a few years, she went on to work for Kodak as a Records Analyst. She held that position for 31 years.

Early on, Eleanor developed an interest in politics. She felt a moral and civic obligation to encourage others to exercise their voting rights and to register for elections.

She has conducted house-to-house canvasses for over 40 years. Because of her efforts, there are more registered voters in Victor than in any other Ontario County community. This is an unprecedented accomplishment.

Eleanor's projects and interests have never been singular in nature. For 20 years, she presided as Chairman of the Republican Party in Victor. She has also been an active member of the American Legion Auxiliary, Unit 256 in Canandaigua, for 61 years.

Her skill at record keeping has been of assistance to her church. She has worked at mapping and preparing a history of their cemetery plots. Additionally, she is involved in a program called "Neighbors in Ministry" which provides many services to seniors. She also remains active in the "Meals on Wheels" program.

Eleanor has found purpose through volunteering. She is skilled in planning and organizing and has had a wealth of unique experiences to admire and to share.

Thank you, Eleanor for your many contributions!

Gloria J. Baker, Contributing Writer

As you grow older, you will discover that you have 2 hands "one for helping yourself, the other for helping others". Audrey Hepburn

Upcoming SALT Council Programs:

November 21, 2017: Eastview Mall, 9:00 AM, Holiday Shopping Safety by the Ontario County Sheriff's Office and the Eastview Mall Security

December 12, 2017: Quail Summit, 11:00 AM, "Beating the Holiday Blues"

January 16, 2018: Eastview Mall, 9:00 "Winter Driving Safety" – Ontario County Sheriff's Office

News From the Office for the Aging

(585) 396-4040 or (315) 781-1321

OFA COMMUNITY DINING SITES

Each site provides a delicious hot meal and opportunities for socialization.

Canandaigua - Salvation Army
Tues, Thurs & Friday: 11:30 am

Clifton Springs - Spa Apartments
Mon - Friday: 4:30 pm

Geneva - Elmcrest Apartments
Mon - Friday: 12:15 pm

Victor - St. Patrick's Church
1st & 3rd Wed: 11:30 am

Gorham - United Methodist Church
2nd & 4th Wed: 11:30 am

Honeoye United Church of Christ
Tues & Thurs: 12:00 noon

Shortsville - Shortsville Fire Hall
Mon - Fri: 12:30 pm

Suggested Donation: \$3.50 ~~~ no one is refused due to an inability to donate

FOR RESERVATIONS CALL: (585) 396-4196 24 HOURS IN ADVANCE

Ontario County Office For the Aging

SENIOR TRANSPORTATION SERVICE

OPEN TO ALL ONTARIO COUNTY RESIDENTS AGE 60+

Canandaigua Shopper Bus: Every Friday. Goes to Tops, Wegmans, Wood Library, Walmart, Big lots and more. Pick up time is between 10:00 and 10:30 am.

Bloomfield Meadows Shopper Bus: Third Tuesday of every month. Goes to Walmart in Canandaigua. Pick up time is 10:00 am.

Demand Response Service: Trips are booked on a first come, first served basis to medical appointments, shopping, OFA meals sites or visiting family in a nursing home.

Monday - Friday, 8:00 am - 5:00 pm

- Our bus will pick you up in front of your residence at the curb, take you to your destinations, and bring you home again.
- Schedule your ride at least one week advance of your trip. First come first serve.
- Donations are accepted.

Call NY Connects - Ontario County at (585) 396-4047 for eligibility and enrollment.

Once enrolled, call Tammy Clover-Lowe, RTS Ontario, at (585) 394-2250 to schedule a ride at least one week in advance of your trip.

OFA reserves the right to limit the number of trips per person, based on funding restrictions.



REGIONAL TRANSIT SERVICE

“IMMUNIZATIONS”

Sponsored by Ontario County Office for the Aging

November 2017

Presented By: Ontario County Public Health Nurse:

Christine Pullin RN, BSN

at the following Office for the Aging Meal Sites:

November 1, 2017	11:30 AM	Victor	<u>St. Patrick’s Hall</u> 115 Maple Avenue Victor, NY
November 6, 2017	12:00 PM	Geneva	<u>Elmcrest Apartments</u> 99 Lewis Street Geneva, NY
November 9, 2017	4:00 PM	Clifton Springs	<u>Spa Apartments</u> 11 East Main Street Clifton Springs, NY
November 14, 2017	12:15 PM	Shortsville	<u>Shortsville Fire Hall</u> 5 Sheldon Street Shortsville, NY

We invite you to dine with us that day.

Please call for a reservation 24 hours

in advance at (585) 396-4196.

ANNUAL GIFT GIVING TREE

It’s that time of year once again! The Ontario County Office for the Aging and our Advisory Council will be hosting the annual *Gift Giving Tree* program. This program provides the opportunity for individuals or groups to purchase a gift for an older adult who may otherwise receive little during the holiday season.

Starting November 20, 2017 we invite you to stop by the Human Services Building, 3010 County Complex Drive, 2nd floor lobby, to select an ornament from our tree. Each ornament will contain a requested gift from a client in need.

Once a gift is purchased, please wrap it and affix the ornament to the outside of the package. Gifts must be returned to the Office for the Aging by December 8, 2017 to ensure delivery by the holidays.



Please help us in our efforts to spread some holiday cheer!

SOCIAL SECURITY ANNOUNCES 2.0 PERCENT BENEFIT INCREASE FOR 2018

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 66 million Americans will increase 2.0 percent in 2018.

The 2.0 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 61 million Social Security beneficiaries in January 2018. Increased payments to more than 8 million SSI beneficiaries will begin on December 29, 2017

5 Key Facts About Your NEW Medicare Cards

What Medicare beneficiaries should know!

1. Your new Medicare card will NOT have your SSN!

The Medicare Access and CHIP Reauthorization Act (MACRA) requires CMS (Centers for Medicare & Medicaid Services) to remove SSNs from all Medicare cards. The new cards will have a random 11 digit identifier that's a mix of numbers and letters.

2. You will not see your new cards before April 2018.

The transition period will begin no earlier than April 1, 2018 & run through April 2019.

3. This change will take some time.

With over 55 million Medicare beneficiaries in the US, moving to new Medicare numbers and cards requires a lot of changes to the CMS systems!



4. Your benefits will stay the same.

The new Medicare numbers will NOT change anything in your coverage. You can start using your new card as soon as you receive it.

5. You do not need to do anything!

This change will be automatic. There is no need to confirm your personal information with Medicare. When CMS sends your new Medicare card, they will mail it to you.

SCAM ALERT

Scammers posing as Medicare reps will call asking for your current Medicare number & offer to send you a new card. Stay Alert. Never give your information to anyone suspicious over the phone!

**Contact the NY Senior Medicare Patrol at
877-678-4697 to report this!**

This project was supported, in part by grant number goMP0228-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



Medicare Update for 2018

We are currently in the **Medicare Annual Election Period (AEP)** which began this year on **October 15 and continues through December 7, 2017**. During the AEP you can change just about anything related to your Medicare; both Medicare A&B and Medicare D (if you did not enroll in Medicare B during your initial enrollment period, you must wait until the General Election Period of 1/1/2018 to 3/31/2018 to do so). You can enroll in a Medicare Advantage plan (Medicare managed care), or dis-enroll from a Medicare Advantage plan and return to Original Medicare. You can enroll in, dis-enroll from, or change your Medicare Part D plan. **Enrollment will be effective January 1st of 2018; the last choice made during the AEP will be the effective plan on January 1st, 2018.**

If you are now in a Medicare drug plan and are happy with it, you will need to renew your plan for 2018. If you are in a Medicare drug plan that you are not happy with, the AEP is the time to compare plans and enroll in a new plan for 2018. Generally speaking this is the only time that you can enroll in or dis-enroll from a Medicare Drug plan. There are some exceptions which would qualify you for a **Special Enrollment Period (SEP)**.

In 2018 there will be several Medicare drug plans available in New York State. Plans can change their premiums, deductibles, co-payments and formularies each calendar year. In early October you should have received your **plan's Annual Notice of Change (ANOC)**, providing you with information on any changes to your plan. If you have not already done so, you should review your plan to determine if it is still the best option for you.

If you are not in a Medicare drug plan and have no prescription coverage, the AEP is the time to enroll. **You do not have to enroll in a Medicare drug plan if you have prescription coverage that is considered "creditable coverage"**. What does "creditable coverage" mean? Simply put "creditable coverage" means that a prescription drug plan is as good as, or better than, a Medicare drug plan. Many employer group health plans and retiree' plans are considered creditable coverage as well as TriCare and other Veteran's programs. If you have an employer or retiree' plan that provides a prescription benefit, you should have received, by October 15th, an annual notice informing you of your plan's "creditable coverage" status. If you have not received such a letter, contact your plan's benefits manager to request a copy.

2018 Standard Cost Sharing for the Medicare Drug Benefit (actual costs can vary plan to plan):

Deductible: \$405.00

Initial coverage limit: \$3,750.00

Out-of-pocket threshold: \$5,000.00

(Continued on page 9)

(Continued from page 8)

2018 Part D Cost Sharing for Full Benefit Dual Eligible Beneficiaries (Medicare and full Medicaid); and for those eligible for the Full Low-Income Subsidy:

Deductible: \$0

For Full Dual Eligible beneficiaries: Generic Drugs \$1.25 & Brand Name Drugs \$3.70

For those with a Medicaid monthly spend-down, the co-pays will be \$3.35 (Generic) and \$8.35 (Brand)

For those with Medicare only, and eligible for the Low Income Subsidy: \$3.35 for generic drugs, and \$8.35 for brand name drugs.

As in previous years, **pharmacists are not allowed to waive these co-pays.**

Both dual eligible beneficiaries and those receiving the Low Income Subsidy/Extra Help benefit are allowed to change their Medicare Drug plan as often as monthly, if necessary, in order to obtain the medications they need. The beneficiary does not have to contact the first plan to dis-enroll; enrollment in a new plan automatically triggers dis-enrollment from the **first** plan.

The 2018 Income and Resource Eligibility levels for the Low-Income Subsidy are:

For **Full** LIS benefits:

If single: a monthly income of \$1,377.00 or less and resources of \$8,890 or less.

If married: a monthly income of \$1,847.00 or less and resources of \$14,090 or less.

For **Partial** LIS benefits:

If single: a monthly income of \$1,528.00 or less and resources of \$13,820 or less.

If married: a monthly income of \$2,050.00 or less and resources of \$27,600 or less.

(These eligibility levels will change for 2018 based on the 2018 Federal Poverty levels, not yet available).

The "Donut Hole" or Coverage Gap: Many beneficiaries have costly medications and many *will* be subject to the Medicare drug plan's coverage gap or "donut hole."

In 2018, this happens when the total cost of your drugs (**your co-pays, the amount the plan paid, and the deductible**) has reached \$3,750; this applies only to drugs on the plan's formulary. Once in the gap, you receive a 65% discount on covered brand-name prescription drugs and a 56% discount on covered generic drugs (and continue to pay your plan premium), until **your out of pocket costs** reach \$5,000. Once this happens, the drug plan will resume covering medications under "catastrophic" coverage.

NOTE: dual eligible beneficiaries and those receiving the full Low Income Subsidy/Extra Help are exempt from the coverage gap.

(Continued on page 10)

(Continued from page 9)

The AEP (Annual Election Period) is also your opportunity to change your Medicare Health plan. There are 2 ways to get your Medicare A&B benefits, either through Original Medicare or through a Medicare private plan, Medicare Advantage.

Original Medicare: In Original Medicare, providers bill the federal government directly for your care. Original Medicare allows you to go to any doctor or hospital in the country that accepts Medicare. You also never need a referral to another doctor or provider. In Original Medicare you have co-pays and deductibles; these costs can be covered with supplemental insurance such as a private Medigap plan or an employer/retiree' plan.

Medicare Advantage Plans: These Medicare plans are offered by private insurance companies that contract with Medicare to administer Medicare benefits. They receive a monthly government subsidy per beneficiary. Medicare Advantage plans include Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and Private-Fee-For-Service plans (PFFS). **These plans are also referred to as Medicare C, but they are not a separate or extra benefit.**

Medicare Advantage plans must provide all of the Part A and Part B services provided under Original Medicare but they can have different rules and costs for covering these services. Some also provide a Medicare Part D benefit and **some provide limited** coverage for some additional services such as eye care or hearing aids. In Medicare private plans you continue to pay your Part B premium and may or may not have an additional premium with the plan. You will have co-payments for most services which are determined by the plan. For routine doctor visits these co-pays are usually around \$10 - \$25 per visit. For specialty care and hospitalizations, these co-pays can become more costly.

In 2018, some Medicare Advantage plans continue to change certain covered services from a co-pay amount to a co-insurance amount. For instance, it may state, 20% of the cost of service instead of a \$50 co-pay.

Unlike Original Medicare, **you cannot buy supplemental policies to cover your co-pay expenses in Medicare Advantage Plans.** In addition, you must follow the plan's rules to get coverage for your care, such as using network providers when required, or getting the plan's permission (prior authorization) for some services and procedures. Before joining a Medicare private plan, make sure you understand the plan's network and coverage rules.

REMEMBER: If you are happy with your current Medicare coverage, whether it is Original Medicare with a supplement or a Medicare Advantage plan, you do not have to make a change. Never feel pressured to sign up with any plan. With all the options out there this can be a very confusing time for Medicare beneficiaries. If you need someone to help you sort through those options, call the Office for Aging at (585) 396-4047 or (315) 781-1321 and ask to speak with a HIICAP Counselor.

(Continued on page 11)

or current resident

Please put your address label
facing the fold like this note.

2017 Medicare 101 Workshops

Held in the Safety Training Building

2914 County Road 48, Canandaigua, NY 14424

Pre-registration is required: (585) 396-4047 or (315) 781-1321

Friday, November 17, 2017

Friday, December 15, 2017

Session is held 9:30 am – 12:00 pm

All workshops cover the following:

- Medicare A, B, C & D
- How to fill the gaps in Medicare; Medicare Advantage and Medigap plans
- Medicare Prescription Drug Coverage
- EPIC
- Medicare Savings Program
- Extra help with prescription drug coverage
- Transitioning from the NYS Health Exchange to Medicare
- Open question & answer format