Executive Director’s Message

Dr. Thelma Bland Watson
Executive Director, Senior Connections, The Capital Area Agency on Aging

Opportunities for Social Connections

In this issue of Engage at Any Age, there is attention to Medicare, Social Security and other benefits that help older adults who need various assistance with healthcare, finances and general support.

You will also find a very interesting and inspiring article about a personal connection with a grandmother that has been written by a staff member at Senior Connections.

It is wonderful to reflect on these positive opportunities as we confront today’s challenges, including the threat of social isolation and various types of fraud and scams. It has been very apparent to us during the past few months that the services offered by Senior Connections and our many community partners are critical to helping older adults connect with resources that help prevent and address the challenges of social isolation.

This is the mission of Senior Connections, “to empower seniors to live with dignity and choice.” This mission is carried out by providing a range of home and community services that make it easier for older adults and caregivers to access resources, improve health, support increased mobility and enhance quality of life.

We can support social connections by promoting fundraising for critical services (Empty Plate Campaign), providing access to nutrition and activities, and assuring support throughout the year with connection to resources.

During this period of responding to COVID-19, we extend special thanks to all who have contributed to this year’s Empty Plate Campaign and have made donations of food, personal care equipment and other items. We thank you very much for your outstanding support.

For the past 17 years, the Richmond Metropolitan Region has generously supported our Empty Plate Campaign. The purpose of the campaign is to generate funds to fill the “empty plates” of older adults and caregivers with meals, rides, home care, medications, information, volunteer support and other opportunities.

The campaign also provides the opportunity to recognize community leaders who improve the quality of life for older adults through connections and support.

Recipient of this year’s awards include three individuals who have helped thousands of older adults connect with community resources while providing education and advocacy. Mrs. Marilyn Branch-Mitchell, Dr. Ellen Netting and Mrs. Lynn Seward were selected for the 2020 Phoebe and Frank Hall Award for Humanitarian Service to Older Virginians.

Mrs. Branch-Mitchell serves as Human Resources Director for Senior Connections and has spent her career influencing service delivery, volunteerism and diversity that has positively impacted older adults and caregivers.

Dr. Netting, retired professor of social work at VCU, has provided education and volunteer support to help older Virginians enjoy enhanced quality of life.

Mrs. Seward has made significant contributions to advance adult care services and Alzheimer’s research. These award recipients will be recognized as part of this year’s Empty Plate Campaign. We are grateful to continue the Campaign with a 50th Anniversary Video and fundraising opportunities to help ensure the future of vital programs for older adults and caregivers with a focus on support needed due to COVID-19.

Thanks to all of the supporters of our 2020 Empty Plate Campaign. We are still accepting contributions to fill more “empty plates.” Contributions may be made on our Website (senior-connections-va.org) or sent to us at 24 East Cary Street, Richmond, VA 23219.

We appreciate your consideration of a gift to this year’s campaign.

Best wishes and thank you,

Thelma Bland Watson

Five Reasons To Use Your “my Social Security” Account

By Jacqueline Weisgerber
Social Security Public Affairs Specialist in Richmond, Virginia

There are countless reasons why you can benefit from using your personal Social Security account. Here are five that highlight why opening an account today can help you and the people you love:

Saving you time

There’s no need to leave your home when using the features of my Social Security. You may think you need to speak with a Social Security representative to check your application status, set up or change direct deposit, or request a replacement Social Security card. All you have to do is log in or create an account at www.ssa.gov/myaccount.

Security

When you open an account, it prevents someone else from possibly creating an account in your name. And we use the two-step authentication process to verify you are the one logging in to your account. Your personal information is very important to us. You can access your personal information safely and securely using my Social Security.

Reassurance

Did you know you can see your entire work history with your personal my Social Security account? This allows you to verify if your employers reported your earnings to us correctly. This is very important. Accurate wage reporting will ensure you get the benefits you earned when you begin receiving benefits.

Planning for your Future

Retirement planning is essential for a secure future. The Retirement Calculator lets you enter the age or date when you expect to begin receiving benefits to generate an estimated benefit amount. If you enter your estimated future salary amount, that will be included when calculating the estimated benefit amount. You can also view your estimated disability benefit on the Estimate Benefits page.

Control

A personal my Social Security account gives you the control to conduct your Social Security business wherever and whenever you want without needing to speak with a representative. You can check the status of your claim, get an instant proof of benefits letter or copy of your SSA-1099, and more. And people in most states can request a replacement Social Security card.

Check out ssa.gov/myaccount and put yourself in control.

Ride Connection

Our goal at Ride Connection is to help older adults and persons with disabilities have knowledge about, and access to, transportation for medical and non-medical needs to help them age in place at home and live a healthy and socially-connected life.

Adults age 60 and over (and adults under age 60 receiving SSA disability benefits) are eligible for service.

Ride Connection:
• Provides information on mobility planning, education and referrals.
• Provides transportation to a limited number of medical appointments each month.
• Provides assistance with accessing public transportation.

For more information, please contact the Ride Connection Hotline at (804) 672-4495.
Getting Ready for Medicare Open Enrollment Period

Each year during Medicare’s Open Enrollment Period (OEP) – October 15 to December 7 – you can join, switch or drop your Medicare coverage.

In addition, you can choose to make changes to your Medicare prescription drug (Part D) or Medicare Advantage coverage for the coming year.

It is important for Medicare beneficiaries to utilize this opportunity to review your coverage for the coming year, even if you like your current plan, because plans and their prices can change from year to year. When reviewing plans, you want to verify your prescription drug coverage and costs as well as your provider coverage for the coming year.

Last year, the Centers for Medicare and Medicaid Services (CMS) launched a redesigned version of the Medicare Plan Finder, which is an online tool that allows you to compare costs and benefits associated with various Part D and Medicare Advantage plans.

In order to complete a personalized comparison, you now need to create an account on the website medicare.gov. To create your account, you will need to have the following information ready:
- Medicare number
- Last name
- Date of birth
- Current address
- Part A or B coverage start date

Once you have entered this information, you will be prompted to create a username and password that can then be used each time you want to access the Plan Finder tool. If you have questions about creating your account, or if you would like assistance comparing plans, the Virginia Insurance Counseling and Assistance Program (VICAP) can help you find the plan that best meets your needs.

We encourage anyone looking for assistance during OEP to call VICAP in September as appointments are limited. You can contact the VICAP office at Senior Connections by phone at (804) 343-3014 or by email at vicap@youraaa.org.

Tips for Protecting Yourself

Here are some important steps you can take to protect yourself from the identity theft that can lead to healthcare fraud:
- Don’t share or confirm your Medicare or Social Security number with anyone who contacts you by telephone, email or in person, unless you have given them permission in advance.
- Medicare will NEVER contact you (unless you ask them to) to ask for your Medicare number or other personal information or to send you a new card.
- Always use your Medicare number.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because you think that someone else is using your number, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Medicare vs. Medicaid

Medicaid is a federal-state program that varies from state to state. It is run by state and local governments within federal guidelines. Medicare is an insurance program.

Who administers it?

- Medicaid: A federal-state program that varies from state to state. It is run by state and local governments within federal guidelines.
- Medicare: The federal government, through the Centers for Medicare & Medicaid Services.

What is it?

- Medicaid: A federal-state program that varies from state to state. It is run by state and local governments within federal guidelines.
- Medicare: An insurance program.

How much does it cost?

- Medicaid: Patients usually pay no part of costs for covered medical expenses. A small co-pay is sometimes required.
- Medicare: Medical bills are paid from trusts which those covered paid into. Patients pay part of costs through deductibles for hospital and other costs. Small monthly premiums are required for non-hospital coverage.

Who does it serve?

- Medicaid: It serves low-income people of every age.
- Medicare: It serves people over 65 primarily, whatever their income; and serves younger disabled people and dialysis patients.

Protect Your Medicare Card

If you have Medicare, you can protect your identity and help prevent healthcare fraud by guarding your Medicare card like you would a credit card.

Identity theft from stolen Medicare numbers is becoming more common. Medicare helped by removing Social Security numbers from Medicare cards and replacing them with a new, unique number for each person with Medicare. This decreases your vulnerability to identity theft.

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Medicare and Medicaid

Comparison chart:

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Virginia Insurance Counseling and Assistance Program (VICAP)

What is it?

The Virginia Insurance Counseling and Assistance Program (VICAP) is part of a national network of programs that offers FREE, unbiased, confidential counseling and assistance for people with Medicare.

Counseling Topics

- Medicare
- Medicare Part D
- Medicare Advantage Plans
- Medigap
- Duals Special Needs Plans (D-SNP’s)
- Long-Term Care Insurance

Counselors can also help with healthcare appeals, denials, and identifying those eligible for low-income subsidies.

Counselors

VICAP counselors are not licensed to sell insurance. Counselors are trained and certified to help you understand and compare benefits, assist with filing for benefits based on income and resources, and inform you of your rights.

Find a Plan for You

VICAP counselors can help all Medicare beneficiaries, including those with disabilities and younger than 65, explore options that best meet their needs. Counselors will help you compare the quality of care and services given by health and prescription drug plans available in your area.

Contact VICAP at Senior Connections

VICAP Intake Line: (804) 343-3014
Email: vicap@youraaa.org

“Medicare And You” Handbook

What is it?

The “Medicare And You” handbook is mailed to all Medicare households each fall. It includes a summary of Medicare benefits, rights and protections; lists of available health and drug plans; and answers to frequently asked questions about Medicare.

When should I get it?

Late September. You can also sign up to get this handbook electronically at MyMedicare.gov. You won’t get a printed copy if you choose to get it electronically.

Who sends it?

Medicare

What should I do if I get this handbook?

Keep the handbook as a reference guide. If you want to, you can sign up to get future handbooks electronically at medicare.gov/gopaperless.
Protect Yourself and Loved Ones from Fraud

Senior Medicare Patrols (SMPs) are grant-funded projects established to empower and assist Medicare beneficiaries, their families and caregivers to prevent, detect and report healthcare fraud, errors and abuse.

**SMP Mission**

SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL). Their work is in three main areas:

- **Conduct Outreach and Education.** SMPs give presentations to groups, exhibit at events, and work one-on-one with Medicare beneficiaries.
- **Engage Volunteers.** Protecting older persons’ health, finances and medical identity while saving precious Medicare dollars is a cause that attracts civic-minded Americans.
- **Receive Beneficiary Complaints.** When Medicare beneficiaries, caregivers and family members bring their complaints to an SMP, the SMP makes a determination about whether or not fraud, errors, or abuse is suspected. When fraud or abuse is suspected, they make referrals to the appropriate state and federal agencies.

**Medicare Fraud**

SMPs play a unique role in the fight against Medicare fraud, errors and abuse. SMP volunteers and staff serve as “eyes and ears” in their communities, educating beneficiaries to be the first line of defense.

Medicare is complicated. What may seem like an error to the beneficiary may simply be the result of a misunderstanding about benefits. It may also be abuse, which involves billing Medicare for services that are not covered or are not correctly coded. In this case, the provider does not knowingly and intentionally misrepresent the facts to obtain payment.

Medicare fraud assumes criminal intent. The Centers for Medicare and Medicaid Services (CMS) defines fraud as “an intentional deception or misrepresentation that the individual knows to be false or does not believe to be true,” and that is made “knowing that the deception could result in some unauthorized benefit to himself or herself or some other person.”

Some common examples of suspected Medicare fraud or abuse are:

- Billing for services or supplies that were not provided
- Providing unsolicited supplies to beneficiaries
- Misrepresenting a diagnosis, a beneficiary's identity, the service provided, or other facts to justify payment
- Prescribing or providing excessive or unnecessary tests and services
- Violating the participating provider agreement with Medicare by refusing to bill Medicare for covered services or items and billing the beneficiary instead
- Offering or receiving a kickback (bribe) in exchange for a beneficiary’s Medicare number
- Requesting Medicare numbers at an educational presentation or in an unsolicited phone call
- Routinely waiving co-insurance or deductibles [Note: Waivers are only allowed on a case-by-case basis where there is financial hardship, not as an incentive to attract business.]

**Report Fraud**

If you suspect Medicare fraud, errors or abuse, address it immediately by taking these steps:

1. **Rule out error:** If you have questions about information on yours or your loved one’s Medicare Summary Notice (MSN) or Explanation of Benefits (EOB), call the provider or plan and ask for an explanation.
2. **Get help from your SMP:** If you are not comfortable calling the provider or plan, or if you are not satisfied with their response, your local SMP can help you:
   - Identify and report fraud schemes and deceptive healthcare practices, such as illegal marketing or billing for services that were never provided.
   - Refer complaints of potential fraud and abuse to the appropriate entity, who can intervene. For example:
     - HHS Office of Inspector General (OIG) – 1-800-447-8477
     - Centers for Medicare & Medicaid Services (CMS) – 1-800-MEDICARE
     - State attorneys general – Virginia State Attorney General’s Office: 1-800-723-1615
     - State Medicaid Fraud Control Units (MFCU) – 1-853-820-1719

**How to contact your SMP**

Virginia SMP Toll-Free Number: 1-800-938-8885

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**National Mailing Address:**

SMP National Resource Center
Northeast Iowa Area Agency on Aging
3840 W. 9th Street
Waterloo, Iowa 50702
Website: https://www.smpresource.org

The information in this article was obtained from the Senior Medical Patrol (SMP) website. Please visit their website or call the Virginia SMP for additional information.

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**How to Contact the Centers for Medicare & Medicaid Services (CMS) to Request Accessible Format Materials**

CMS provides free auxiliary aids and services, including information in accessible formats like Braille, large print, data/audio files, relay services and TTY communications.

If you request information in an accessible format from CMS, you won’t be disadvantaged by any additional time necessary to provide it. This means you will get extra time to take any action if there’s a delay in fulfilling your request.

To request Medicare or Marketplace information in an accessible format you can:

- Visit the website: Medicare.gov
- For Medicare, call 1-800-MEDICARE (1-800-633-4227), TTY: 1-877-486-2048.
- Email altformatrequest@cms.hhs.gov
- Send a fax: 1-844-530-3676
- Send a letter to:
  Attn: Customer Accessibility Resource Staff
  Centers for Medicare & Medicaid Services
  Offices of Hearings and Inquiries (OHI)
  7500 Security Boulevard, Mail Stop SI-19-25
  Baltimore, MD 21244-1850
  Your request should include your name, phone number, type of information you need (if known) and the mailing address where you should send the materials. We may contact you for additional information.

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**Social Security Administration Important Information**

We are still available to help by phone.

A local representative is available to take your call Monday thru Friday from 9 a.m. – 4 p.m. at:

1-866-679-6684

TTY 1-800-325-0778

We may be able to schedule an appointment if we cannot help you by phone.

Please do not come into one of our local offices. We cannot accept walk-in visitors at this time.

You may also visit SSA.gov.

Many of our services can be completed online.

Visit CDC.gov for information about COVID-19.
Want to Hear a Great Story?  
Talk to an Older Adult!

By Lee Owens

For more than two decades earlier in my life, both summer vacation and Christmas vacation involved flying halfway across the country from my hometown of Sioux Falls, South Dakota to Richmond, Virginia in order to visit my grandparents.

Upon our arrival in Richmond, my grandmother Jane would regale me and my two sisters with stories about the way things were during "the old days." As the years went by, I gained a greater appreciation for my grandmother’s stories which were interesting, insightful and sometimes humorous.

When I made a permanent move to Richmond from Sioux Falls in 2005, I was able to hear even more of her stories when I visited her frequently to help her with chores and/or just to chat. Unfortunately, my grandmother Jane passed away in 2010. Upon her passing, I knew that I would miss her telling me stories from times past with her welcoming smile and thick Southern accent.

However, it wasn’t until this year (10 years after her death) that my uncle forwarded me a story about my grandmother Jane of which I am very proud, especially given recent societal events.

Also, as if I could not be more proud of her, I also learned that she kept in touch with some of her students after they had exited her classroom. In fact, she and my grandfather sent some of these students to college, and even paid their college expenses!

Hearing this wonderful story about my dear grandmother Jane inspired me to reflect on what this means for us as a society today. Given the instances of racial injustice that we have born witness to in the news during the last few weeks, my grandmother’s story is one that can help set us on a path to restore and healing.

In addition, her story also should give us pause to ask this important question: “What stories of achievement, inspiration and hope do the senior adults in our lives have to tell?”

If we don’t stop to ask this question, we may miss out on stories of heroism on the battlefield, incredible athletic achievements, innovative entrepreneurship, or, like the case with my grandmother Jane, stories of ordinary individuals who greatly impacted and improved the lives of those in their communities.

Think about the senior adults in your lives. They could be parents, grandparents, co-workers or next-door neighbors. I would urge everyone to take time to chat and listen to the stories and memories that these seniors have to tell.

It doesn’t matter if you have to travel halfway across the country (like me) or if you just have to travel halfway down the street, you may be surprised and inspired by what they have to say.

Lee Owens works for Senior Connections, The Capital Area Agency on Aging, where he is proud to be part of its mission to improve the lives of seniors. He holds a Master of Public Administration from the University of South Dakota and a Master in Business Administration from Strayer University.

In his spare time, Lee enjoys going on dates with his wife, Christine, playing with his two sons, Lee (4) and Cooper (2), and walking the family dog, Peri. If you are interested in volunteering, please contact him at (804) 343-3050.