

TOWN OF PUTNAM

COMMISSION ON AGING MEETING MINUTES

AUGUST 02, 2016

TOPIC	DISCUSSION		ACTION/ RESOLUTION
<p><b>PRESENT:</b></p> <p><b>ABSENT:</b></p>	<p>Chairman Dignam, Vice Chairman Coderre, Members Brodeur, Cassio, Desautels, Jarmolowicz, Lamoreaux, Russo, ExOfficio Spagnuolo</p> <p>Selectman Liaison Lasko</p>		
<p>1. <b>CALL TO ORDER</b></p>	<p>Meeting called to order at 6:02 P.M. by Chairman Dignam</p>		
<p>2. <b>PUBLIC COMMENT</b></p>		<p>None</p>	
<p>3. <b>APPROVAL OF MINUTES</b></p>	<p>A.</p>	<p><b><u>July 05, 2016 Commission on Aging Meeting Minutes:</u></b></p> <p><i>Member Russo made a motion to accept the minutes as presented. Member Desautels seconded the motion, which passed unanimously.</i></p>	
<p>4. <b>PETITIONS &amp; COMMUNICATIONS</b></p>	<p>A.</p>	<p>Letter from Bob Wester a Putnam resident offered to put on programs for Medicaid/Medicare. Bob Wester has also provided this program at the Library</p>	
<p>5. <b>UNFINISHED BUSINESS</b></p>	<p>A.</p>	<p><b><u>Senior Fair:</u></b></p> <p>This fall 20-25 Vendors will be available to answer questions and provide information to attendees at a Senior Fair hosted by the Commission. The event will be in the St. Mary Church Hall. The target date is October 18<sup>th</sup>, but it must be confirmed with St. Mary Church staff and the NECTD (Northeast Connecticut Transit District) to ensure transportation is available to and from the event</p>	<p>Linda Lamoureux will confirm the date of the senior fair with St. Mary Staff &amp; NECTD transportation</p>
	<p>B.</p>	<p><b><u>Senior Center:</u></b></p> <p>Chairman Dignam and Members Lamoureux and Desautels went and looked at four senior centers to get ideas on what the Commission would like to</p>	<p>Chairman Dignam to send an email to the Commission Members to set up another date so more Members can attend a tour</p>

		<p>propose to the Putnam Facilities Study Group and the architects, LLB.</p> <p>Three of senior centers were full service with multiple rooms containing exercise equipment, kitchen/dining room, pool tables, card/game room, a computer room. Many of the spaces could be divided into smaller sections as needed.</p> <p>Putnam Facilities Study Group Chairman Allan Rawson addressed the group as well, stressing the commitment to a senior center to be included in the proposed Municipal Complex. He also explained the approval process and the steps needed to move the project forward. He encouraged all in attendance to contact the Mayor and Board of Selectmen to show their support for the project.</p>	
		<p>C. <b><u>Use of St. Mary Church Hall for Senior Activities:</u></b></p> <p>The Commission outlined the plan to host informational/educational/health related programs at St. Mary Church Hall. One program that had come out of the Community Meeting held in June was a program to learn how to use your cellphone for more than just calls. Member Brodeur reached out to our local Verizon store and the employees are willing to come and provide that training. The Commission is trying to have programs that appeal to seniors of all ages</p> <p><b><i>Member Desautels made a motion to move forward with a cellphone training program in November. Member Jarmolowicz seconded the motion, which passed unanimously.</i></b></p> <p>Some other programs that the Commission is looking into include:</p> <ol style="list-style-type: none"> <li>1. informal financial planning for people between the ages of 58-62 who are close to applying for social security</li> <li>2. Scams and how to protect yourself</li> <li>3. Health programs</li> <li>4. Slip, Trip and Fall prevention</li> </ol>	<p>Member Lamoureux to check with St. Mary Church for a November date for the cellphone program</p>

<p><b>6.</b></p>	<p><b>NEW BUSINESS</b></p>	<p>A.</p>	<p><b><u>Presentation – Nancy Lisee, Director of Education and Training at Senior Resources:</u></b></p> <p><i>Member Brodeur made a motion to move this presentation to the beginning of the agenda. Vice President Coderre seconded the motion, which was approved unanimously.</i></p> <p>Director Lisee spoke to the Commission and a crowd of 15 seniors for 45 minutes. Her presentation included how Senior Resources can help seniors and the different programs offered. Highlights included:</p> <ul style="list-style-type: none"> <li>• Legislated to exist and they cover 56 town region</li> <li>• Volunteer corps of 70 individuals</li> <li>• Real person answering the phone during business hours</li> <li>• Web based benefits checkup – not very intrusive, screens for any state and federal programs you may qualify for</li> <li>• Medicare savings program, if you qualify offers help with Medicare Part B premiums and Co-Pay as well as capping the price of your prescription out of pocket expense. There are 3 levels of benefits based on income             <ul style="list-style-type: none"> <li>○ 1<sup>st</sup> Level: Single monthly income \$2,088; Married monthly income \$2,816</li> <li>○ 2<sup>nd</sup> Level: Single monthly income \$2,266; Married monthly income \$3,083</li> <li>○ 3<sup>rd</sup> Level: Single monthly income \$2,430; Married monthly income \$3,284</li> </ul> </li> <li>• Help with choosing the right medical/prescription coverage; there are 33 plans in the State of Connecticut, each with their own nuances. Seniors will need to provide the correct spelling of each prescription, the milligrams and how many times per day it is taken</li> <li>• SMP Senior Medicare Patrol is designed to help people read their EOBs (Explanation of</li> </ul>	
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			<p>Benefits). Seniors should wait for the EOB from Medicare and their Supplemental Insurance plan before paying a bill</p> <ul style="list-style-type: none"> <li>• Identity theft, scams</li> <li>• Live Well is designed to help seniors be a better self-manager. It includes the creation of an action plan, and includes an evidence based 6 week session for 2.5 hours a week healthy eating, communicating with your provider, better sleep</li> <li>• Do home visits</li> <li>• Representatives visit the Plainfield Senior Center</li> <li>• Nutritionists ride the Meals on Wheels vans and will meet one on one if you make an appointment</li> <li>• There are some respite programs for caregivers. There are both state and federal funding for this program. If it is a state program, there is a co-pay, if it is a federal program it is easier to get co-pay waived</li> <li>• There is an Alzheimer’s respite program that is completely funded by the state which pays for adult day care and short term respite</li> </ul>	
		B.	<p><b><u>Future Planning:</u></b></p> <ol style="list-style-type: none"> <li>1. September meeting falls on the same day as the Board of Selectmen Meeting.  <b><i>Member Cassio made a motion to move the September Meeting to Wednesday, September 7<sup>th</sup> and to hold the meeting at Little River Acres Community Room. Member Desautels seconded the motion, which passed unanimously.</i></b></li> <li>2. Member Brodeur would like add website contents to the September Meeting agenda</li> </ol>	Denise to add website contents to the September 7 <sup>th</sup> agenda
7.	<b>PUBLIC COMMENT</b>	A.	None	

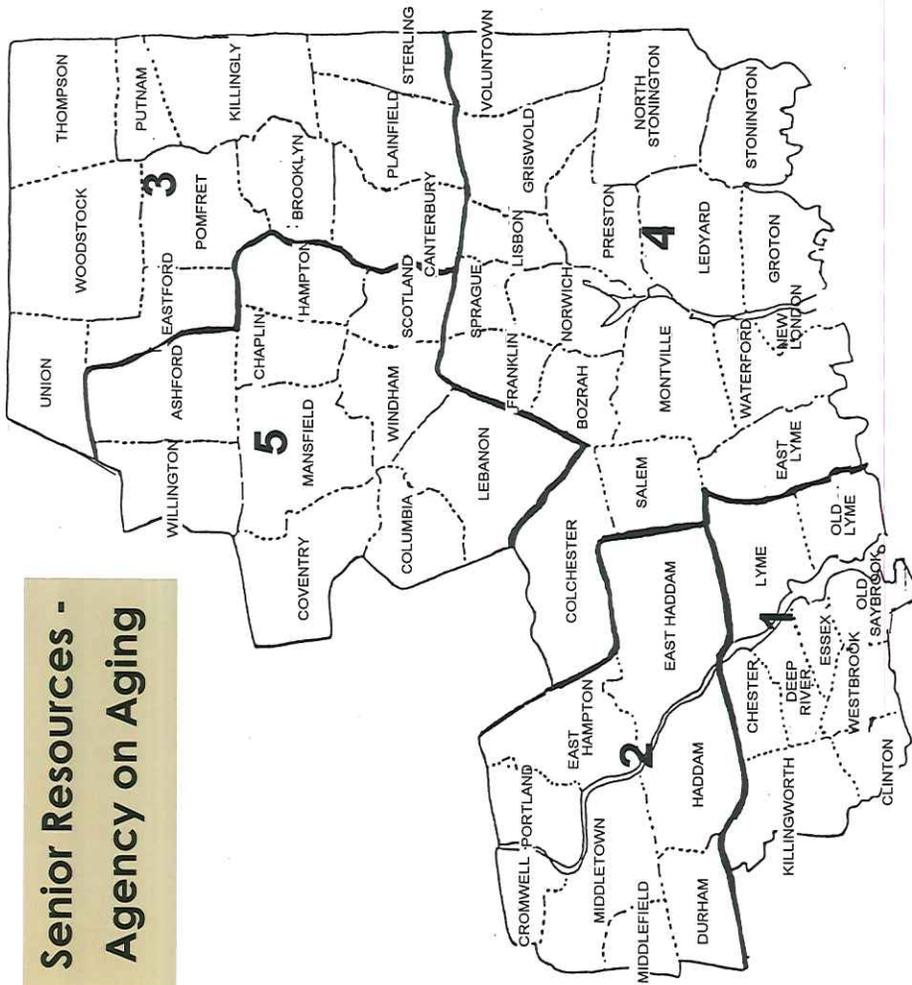
<b>8.</b>	<b>ADJOURNMENT</b>	<i>Member Brodeur made a motion to adjourn the Commission on Aging Meeting at 7:40PM. Vice Chairman Coderre seconded the motion, which passed unanimously.</i>	
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Respectfully submitted,

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Denise S. Roireau, Secretary  
Commission on Aging

## Senior Resources - Agency on Aging



ASHFORD	EAST HAMPTON	LYME	PUTNAM
BOZRAH	EAST LYME	MANSFIELD	SALEM
BROOKLYN	EASTFORD	MIDDLEFIELD	SCOTLAND
CANTERBURY	ESSEX	MIDDLETOWN	SPRAGUE
CHAPLIN	FRANKLIN	MONTVILLE	STERLING
CHESTER	GRISWOLD	NEW LONDON	STONINGTON
CLINTON	GROTON	NORTH STONINGTON	THOMPSON
COLCHESTER	HADDAM	NORWICH	UNION
COLUMBIA	HAMPTON	OLD LYME	VOLUNTOWN
COVENTRY	KILLINGLY	OLD SAYBROOK	WATERFORD
CROMWELL	KILLINGWORTH	PLAINFIELD	WESTBROOK
DEEP RIVER	LEBANON	POMFRET	WILLINGTON
DURHAM	LEDYARD	PORTLAND	WINDHAM
EAST HADDAM	LISBON	PRESTON	WOODSTOCK



# Senior Resources

## AGENCY ON AGING

The answers you need, resources you can trust.

## Programs & Services

### Mission Statement

To provide information and services to the aging population, individuals with disabilities, their families and care providers to maintain or improve their independence and quality of life.

19 Ohio Avenue, Norwich, CT 06360

[www.SeniorResourcesEC.org](http://www.SeniorResourcesEC.org)

Phone 860.887.3561

Fax 860.886.4736

## **Aging Disability & Resource Center (ADRC)**

Community Choices, the regional ADRC, strives to support you or your loved one through a coordinated system of information and access. Using our extensive knowledge and resources, we work to connect you to the services and support you deserve, from benefits screening and information and assistance to decision support and follow-up. It's all in an effort to offer choices that connect you to a better way of life.

## **Benefits Screening and Application Assistance**

Senior Resources offers assistance to older adults to help determine eligibility for financial assistance programs and assistance in completing applications. Such programs include the Medicare Savings Program, Low Income Subsidy, Supplemental Nutrition Assistance Programs, and more!

## **Caregiver Respite Program & Supplemental Services**

Senior Resources offers daytime or overnight services for caregivers of older individuals including those with Alzheimer's disease and related conditions.

Senior Resources offers monies that partially fund items such as durable medical equipment not covered by insurance or one-time emergency needs.

## **CHOICES — Connecticut's Health insurance assistance, Outreach, Information and referral, Counseling and Eligibility Screening**

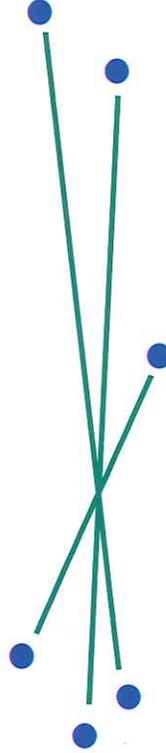
Senior Resources' CHOICES program offers unbiased information on a wide variety of aging-related matters such as Medicare, supplemental insurance policies, and prescription drug options.

## **Congregate Housing Services Program**

CHSP provides a wide variety of supportive services to help individuals live independently at home. This program is dedicated to individuals who need assistance in three or more daily living activities and is exclusive to certain senior housing sites in our Northeast Region.

## **Community Program Funding**

Senior Resources identifies the specific needs of older adults - such as transportation, nutrition, senior centers, adult day care, and funds programs in the community that meets these needs.



## **Informational Seminars & Guest Speakers**

Senior Resources helps our aging population to understand and recognize their rights, to receive benefits to which they are entitled, and to make informed choices about quality of life concerns.

Senior Resources offers a wide range of informative seminars and guest speakers regarding topics that are of concern or interest to our senior population and their families.

## **It's Your Life ... Live it Well**

Senior Resources offers a six week program to help individuals manage chronic health conditions. Workshops are fun and interactive.

## **Money Follows the Person**

Senior Resources provides guidance to people moving from an institutional setting back into the community.

## **Multidisciplinary Peer Networks (M-Teams)**

M-Teams focus on elder issues and are open to persons who serve the aging population. The M-Team is an ideal opportunity for confidential case discussion and to get help with challenging cases. It's also an ideal platform for members to promote specific services and agencies, learn about upcoming events, and discover vital resources.

## **Nutrition Education & Counseling**

Senior Resources is leading the way in providing highly qualified Nutrition Assessors and Educators for our clients. Registered Dietitians provide a variety of services including personal menu development, individualized counseling, and assessment.

## **Senior Medicare Patrol (SMP)**

SMP volunteers are concerned citizens who empower seniors to prevent health care fraud through outreach and education. The volunteers work in their communities educating seniors, beneficiaries, family members, and caregivers on ways to prevent Medicare fraud and the importance of protecting their personal information.

## **Volunteers**

Be the one who stands out in the crowd...Senior Resources needs:

- Board Members
- Advisory Council Members
- CHOICES Counselors
- SMP Volunteers
- Live Well Trainers

# YOU HAVE CHOICES

*To make informed health insurance decisions.*

## **State Health Insurance Assistance Program (SHIP)**

CHOICES staff and volunteer counselors have extensive training and experience helping individuals to understand health insurance issues including:

- Medicare
- Medicaid
- Prescription Drug Benefits
- Supplemental Medigap Policies
- Long-Term Care Insurance Policies

Counselors do not sell insurance or recommend one plan over another.

*To prevent, detect and report healthcare fraud and abuse.*

## **Senior Medicare Patrol (SMP)**

CHOICES counselors and volunteers help Medicare beneficiaries and their families become better informed healthcare consumers. They empower consumers and help protect them from becoming victims of scam artists by teaching them to recognize and report healthcare fraud.

CHOICES SHIP and SMP counselors provide free and objective information by phone and in person at sites throughout the state. They also provide individual guidance for handling suspected fraud and scams.

*To manage your quality of life.*

## **Information and Referral Counseling**

CHOICES is a one-stop shop for information about aging and long-term care services, referring consumers to appropriate agencies and programs that provide services to address many problems and concerns encountered by older adults, people with disabilities, their families, and caregivers, such as:

- Adult Day Centers
- Housing Options
- Transportation
- Elder Abuse and Exploitation
- Nutrition Services
- Legal Matters

CHOICES also offers counseling on options for long-term care.

*To receive the benefits you are entitled to.*

## **Eligibility Screening**

Using *Benefits Check-Up*, CHOICES counselors provide information and preliminary screening for more than 20 federal and state programs that may help pay for some prescription drugs, healthcare, utilities, and other needs.

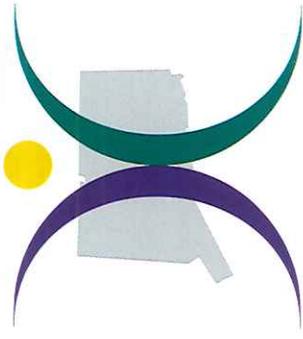
*To make a difference in your community.*

## **Volunteer Opportunities**

CHOICES trains volunteers for the gratifying work of helping seniors and other Medicare beneficiaries and their families to better understand all of their options for current and long-term needs. To learn more about becoming a CHOICES volunteer, call 1-800-994-9422.



# You Have CHOICES



**1-800-994-9422 (In State Toll Free)**  
**1-860-424-5274 (Out of State)**



LOCAL HELP FOR PEOPLE WITH MEDICARE



## For aging and long-term needs.

To reach the CHOICES program within the State of Connecticut call toll free 1-800-994-9422, or directly call the Area Agency on Aging that services your town. If you are calling from out of state, call the applicable Area Agency on Aging directly, or call the State Department on Aging (SDA) at 1-860-424-5274 for a referral.

The CHOICES Program is managed by the Connecticut SDA and administered through the Center for Medicare Advocacy and Connecticut's Area Agencies on Aging. Programs are funded by grants from the State of Connecticut and the Administration for Community Living.

**Agency on Aging of South Central CT**  
 One Long Wharf Drive, Suite 1L  
 New Haven, CT 06511  
 203-785-8533  
[www.aocascc.org](http://www.aocascc.org)

*Service area:* Ansonia, Bethany, Branford, Derby, East Haven, Guilford, Hamden, Madison, Meriden, Milford, New Haven, North Branford, North Haven, Orange, Oxford, Seymour, Shelton, Wallingford, West Haven, and Woodbridge.

**Southwestern CT Agency on Aging**  
 1000 Lafayette Boulevard, 9th floor  
 Bridgeport, CT 06604  
 203-333-9288  
[www.swcaa.org](http://www.swcaa.org)

*Service area:* Bridgeport, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, Norwalk, Stamford, Stratford, Trumbull, Weston, Westport, and Wilton.

**Western CT Area Agency on Aging**  
 84 Progress Lane  
 Waterbury, CT 06705  
 203-757-5449  
[www.wcaaa.org](http://www.wcaaa.org)

*Service area:* Barkhamsted, Beacon Falls, Bethel, Bethlehem, Bridgewater, Brookfield, Canaan, Cheshire, Colebrook, Cornwall, Danbury, Goshen, Harwinton, Kent, Litchfield, Middlebury, Morris, Naugatuck, New Fairfield, New Hartford, New Milford, Newtown, Norfolk, North Canaan, Prospect, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Southbury, Thomaston, Torrington, Warren, Washington, Waterbury, Watertown, Winchester, Wolcott, and Woodbury.

**Senior Resources Agency on Aging**  
 19 Ohio Avenue, Suite 2  
 Norwich, CT 06360  
 860-887-3561  
[www.seniorresourcesec.org](http://www.seniorresourcesec.org)

*Service area:* Ashford, Bozrah, Brooklyn, Canterbury, Chaplin, Chester, Clinton, Colchester, Columbia, Coventry, Cromwell, Deep River, Durham, East Haddam, East Hampton, East Lyme, Eastford, Essex, Franklin, Griswold, Groton, Haddam, Hampton, Killingly, Killingworth, Lebanon, Ledyard, Lisbon, Lyme, Mansfield, Middlefield, Middletown, Montville, New London, North Stonington, Norwich, Old Lyme, Old Saybrook, Plainfield, Pomfret, Portland, Preston, Putnam, Salem, Scotland, Sprague, Sterling, Stonington, Thompson, Union, Voluntown, Waterford, Westbrook, Willington, Windham, and Woodstock.

**North Central Area Agency on Aging**  
 151 New Park Avenue, Box 75  
 Hartford, CT 06106  
 860-724-6443  
[www.ncaaact.org](http://www.ncaaact.org)

*Service area:* Andover, Avon, Berlin, Bloomfield, Bolton, Bristol, Burlington, Canton, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hartland, Hebron, Manchester, Marlborough, New Britain, Newington, Plainville, Plymouth, Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Windsor, and Windsor Locks.

# YOU HAVE CHOICES

## What is CHOICES?

CHOICES helps Connecticut's older adults and other people with Medicare understand their Medicare coverage and healthcare options. CHOICES offers a number of free programs, as well as community outreach, and information and referral services on a wide variety of topics.



Call CHOICES

at your Area Agency on Aging  
 1-800-994-9422 (In State Toll Free)  
 1-860-424-5274 (Out of State)

## The Low Income Subsidy

The Low Income Subsidy (LIS) is an extra benefit from Medicare for someone who has Medicare Part D. If you have Medicare and MSP you are automatically eligible for the LIS. With the LIS you can get:

- Help paying your Medicare Part D monthly premium.
- Help with your Medicare Part D yearly deductibles and,
- Help paying your Medicare Part D co-insurance and co-pays for drugs on your plan formulary. This does not start until Social Security receives notification that you are on MSP.

For more information about the LIS go to [www.socialsecurity.gov](http://www.socialsecurity.gov), call 1-800-Medicare or for TTY call 1-800-325-0778.

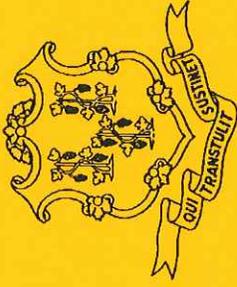
## How do I apply?

You can send your application to:

Senior Resources Agency on Aging  
19 Ohio Avenue  
Norwich, CT 06360

Or, you can speak to a representative at 2-1-1. Representatives are available 24 hours a day, seven days a week.

Or, telephone a CHOICES health insurance counselor at your Area Agency on Aging. They will answer your questions and send you an application and a return envelope. To reach a CHOICES counselor, call 1-800-994-9422.



# The Medicare Savings Programs

## You Can Save the Cost of Your Medicare Premium Every Month

This information is available in different formats.  
Phone (800) 842-1508 or TDD/TTY (800) 842-4524.

Generally, if your monthly income is at or below these levels...	You may qualify for...
\$ 2088.90 single \$ 2816.85 couple	<b>QMB</b> - This program is similar to a "Medigap" policy. It pays your Part B premium <sup>(1)</sup> and <u>all</u> Medicare deductibles <sup>(2)</sup> and co-insurance. <sup>(3)</sup> <sup>(1)</sup> Your Medicare Part B covers Doctor costs, outpatient hospital and some preventive care. <sup>(2)</sup> The deductible is the amount that you pay for medical services before Medicare or any other insurance begins to pay. The amount changes every year. <sup>(3)</sup> Co-insurance is the portion of Medicare approved services that you are responsible for paying. This is usually 20% of the approved Medicare charge.
\$ 2286.90 single \$ 3083.85 couple	<b>SLMB</b> - This program pays for your Part B premium only.
\$ 2435.40 single \$ 3284.10 couple	<b>ALMB</b> - This program pays for your Part B premium only. This program is subject to available program funding. You are not eligible for this program if you receive Medicaid.

The Medicare Savings Programs (MSP), also known as QMB (Qualified Medicare Beneficiary), SLMB (Specified Low Income Medicare Beneficiary) and ALMB (Additional Low Income Medicare Beneficiary), help pay for your Medicare premiums. QMB will also pay for your Medicare coinsurance and deductibles.

### **Who can apply for the Medicare Savings Programs?**

A person who is eligible for Medicare Part A hospital coverage and who has income below the program limits may be eligible for one of the programs.

Most people become eligible for Medicare Part A when they turn 65 years old.

People who are between the ages of 18 and 65 can also receive Medicare Part A if they receive Social Security benefits and have been permanently disabled for at least two years.

### **How can I get back the amount of my Medicare premium each month?**

If you have Medicare Part B (Part B pays for doctor bills, lab tests, x-rays, etc.), you pay for your premium each month. The premium comes out of your Social Security check. If you qualify for QMB, SLMB or ALMB, the State of Connecticut will pay the Part B premium for you. **You will then get more money in your Social Security check each month.**

### **What if I don't have Part A?**

Some people choose not to take Part A when they become eligible for Medicare. They can change their minds later, but then the person has to pay the Part A premium instead of the federal government.

If you were eligible for Part A but did not take it at enrollment, **the State of Connecticut will pay the Part A premium for you under the QMB program.**

If you are not sure that you have Part A, check your Medicare card or call the Social Security Administration at 1-800-772-1213.

### **Are there other benefits?**

Yes! If you qualify for QMB, we will pay your Medicare coinsurance (co-payments) and deductibles. We will pay up to the amount that Medicaid would pay for that service. These benefits could save you hundreds or even thousands of dollars each year!

We do not pay coinsurance or deductibles under the SLMB or ALMB programs.

Please note: We can only make the payment if the provider accepts Medicaid.

### **Will this cost me anything?**

No. There is no charge to you for any of the benefits under these programs.

### **When can I expect to see an increase in My Social Security Check?**

It can take up to 90 days before you see an increase in your Social Security check. However, you will receive reimbursement for the premiums that you paid during that time.

### **Is there an asset limit?**

No. There is no asset limit for any of these programs

### **Is there an income limit?**

Yes. The level of help that you receive depends on your income. The table on the back shows the benefits available at different income levels.

### **What is income?**

Examples of income include Social Security, pensions, disability benefits, wages, alimony, rental income, interest and dividends.

### **Will I need to give you any documents?**

All we need to get started is your completed application form. The Department will verify most of the information you provide on the form. We will let you know if we need anything else after we review your application.

We will also verify that you either have or are eligible for Medicare Part A coverage. (Part A pays for hospital care and other inpatient services.) In most cases, the federal government pays the premium for Part A, not the Medicare beneficiary.



W-1QMB  
(Rev. 6/16)

# State of Connecticut Department of Social Services Application for Medicare Savings Programs (QMB, SLMB, ALMB)

Use this form to **apply** for Medicare Savings Program benefits. If you currently receive these benefits, please renew using the Renewal Form for Medicare Savings Programs (W-1QMBR).

Do you need a reasonable accommodation or special help to complete your application because you have a disability?  Yes  No If yes, complete the next question and see page 3 about how we can help.

If you need a reasonable accommodation or special help, tell us what kind of help you need:

## Tell us about yourself

First Name	Middle Name	Last Name	(Maiden Name)	Social Security #	Date of Birth
Home Street Address			City	State	Zip Code
Mailing Address (if different)			City	State	Zip Code
Best phone # to reach you		Marital Status (check one): <input type="checkbox"/> Never Married <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			
This application is for (check one): <input type="checkbox"/> Yourself only <input type="checkbox"/> Yourself and your spouse		Spouse's Name (first, middle, last)			
		Spouse's Social Security Number		Spouse's Date of Birth	

Title VI of the Civil Rights Act of 1964 allows us to ask for race and ethnic origin information. You do not have to give it to us. The information helps to make sure that we are following federal civil rights law. If you do not want to give us this information, it will not affect your application.

Are you of Hispanic, Latino/a, or Spanish origin?  No  Yes (if yes, check all that apply)

Mexican, Mexican-American or Chicano/a  Cuban  Puerto Rican  Other Hispanic, Latino/a or Spanish

Racial Heritage (check all that apply):  White  Black or African American  American Indian or Alaska Native  
 Asian Indian  Chinese  Filipino  Japanese  Korean  Vietnamese  Other Asian  
 Native Hawaiian  Samoan  Guamanian or Chamorro  Other Pacific Islander

## Tell us about your citizenship status

	Are you a U.S. citizen? (check one)	If no, what is your non-citizen status? (refugee, entrant, permanent resident, etc.)	What is your alien registration number?	What is your country of origin?	What are the date and place that you came into the country?	What is your sponsor's name? (if applicable)
Yourself	<input type="checkbox"/> Yes <input type="checkbox"/> No					
Your Spouse	<input type="checkbox"/> Yes <input type="checkbox"/> No					



## Tell us about your medical insurance

Do you or your spouse have insurance other than Medicare?  Yes  No (if you checked No, skip this section.)

Insurance for You	Insurance for Your Spouse
Insurance other than Medicare, if any:	Insurance other than Medicare, if any:
Company name: _____	Company name: _____
Policy number: _____	Policy number: _____
Group number: _____	Group number: _____
Check off all the services that are covered:	Check off all the services that are covered:
<input type="checkbox"/> Hospital <input type="checkbox"/> Doctor/Surgical <input type="checkbox"/> Dental	<input type="checkbox"/> Hospital <input type="checkbox"/> Doctor/Surgical <input type="checkbox"/> Dental
<input type="checkbox"/> Prescription <input type="checkbox"/> Vision/Optical <input type="checkbox"/> Long Term Care	<input type="checkbox"/> Prescription <input type="checkbox"/> Vision/Optical <input type="checkbox"/> Long Term Care
Policy start date: _____ Stop date: _____	Policy start date: _____ Stop date: _____
Policy premium amount: \$ _____ per _____	Policy premium amount: \$ _____ per _____
Date you started paying this premium: _____	Date you started paying this premium: _____

## Tell us about your income

List all income that you and your spouse receive. List the amounts of income before any deductions are made.

Examples of income are: Social Security, Supplemental Security Income (SSI), wages, pensions, disability benefits, worker's compensation, unemployment compensation, interest, dividends, rental property income, alimony, and child support.

Income for Yourself			Income for Your Spouse		
Where does the money come from?	How much do you receive?	How often do you receive it? (hourly, weekly, every other week, monthly, yearly)	Where does the money come from?	How much do you receive?	How often do you receive it? (hourly, weekly, every other week, monthly, yearly)
Wages (employer name):	\$		Wages (employer name):	\$	
Interest:	\$		Interest:	\$	
Social Security (type):	\$		Social Security type):	\$	
Pension (company name):	\$		Pension (company name):	\$	
IRA (name of bank):	\$		IRA (name of bank):	\$	
Other (describe):	\$		Other (describe):	\$	



## Important information for you to know about your application

- This application is a request for help from the Medicare Savings Programs only.
- All the information given on this form is confidential and will only be used to administer the programs and will only be disclosed as permitted by law.
- The Social Security numbers of everyone receiving or requesting assistance will be used to verify identity and eligibility. Social Security numbers will be checked against government databases, as permitted by law.
- Information provided on this form may be verified to the extent permitted by law, including by checking government computer databases or directly with third parties such as employers or banks.

## If you need a reasonable accommodation or special help

If you cannot do something we ask you to do because you have a disability, you may request a reasonable accommodation or special help. For example, we may be able to complete your application over the telephone if you cannot come into the office, help you get certain proofs, or give you extra time to provide information. Contact DSS at 1-855-626-6632 to request a reasonable accommodation or special help. If we do not agree to give you a reasonable accommodation or special help based on your disability, you can complain to the department's Americans with Disabilities Act (ADA) coordinator. See the Non-Discrimination Statement on page 4.

## Please read carefully and sign below

- I give permission to DSS, or any health insurer, provider, or any other entity providing services to me or my family under the Medicaid program, to release information about me or my family as necessary for the delivery of Medicaid program services and the administration of the Medicaid program, as permissible by federal or state law.
- I certify under penalty of perjury that all the statements made on this form are true and complete to the best of my knowledge. I understand that I can be criminally or civilly prosecuted under state or federal law if I knowingly give incorrect information or fail to report something I should report.

**Any person who helped you complete this form or completed this form for you must also sign.**

Applicant's Signature	Date	Spouse's Signature	Date
Helper or Representative's Signature	Date	Relationship To Applicant	

## Permission to Share Information

To permit the Department of Social Services to share information about your application, please identify the authorized individuals, agencies, or institutions that DSS may communicate with, and sign in the box:		
1	Name:	Phone #
	Address:	
2	Name:	Phone #
	Address:	
Applicant's Signature or Signature of Authorized Representative		Date



## **NON-DISCRIMINATION STATEMENT**

**You may file discrimination complaints or request reasonable accommodations as follows:**

You have the right to make a discrimination complaint if you think we have taken action against you because of your race, color, religion, sex, gender identity or expression, marital status, age, national origin, ancestry, political beliefs, sexual orientation, intellectual disability, mental disability, learning disability, or physical disability, including, but not limited to, blindness.

An individual with a disability may request and receive a reasonable accommodation or special help from the Department of Social Services when it is necessary to allow the individual to have an equal and meaningful opportunity to participate in programs administered by the Department.

If you asked for an accommodation or special help and we refused to provide it, you may make a complaint to the Department's Affirmative Action Division Director or any of the agencies listed:

### **Commissioner of Social Services Attn: Affirmative Action Division Director/ADA Coordinator**

55 Farmington Avenue, Hartford, CT 06105  
Ph: 1-860-424-5040 Toll free: 1-800-842-1508  
TDD: 1-800-842-4524 Fax: 1-860-424-4948

### **Connecticut Commission on Human Rights and Opportunities**

25 Sigourney Street, Hartford, CT 06106  
Ph: 1-860-541-3400 Toll free: 1-800-477-5737  
TDD: 1-860-541-3459 Fax: 1-860-246-5265  
Web: <http://www.ct.gov/chro/site/default.asp>

### **U.S. Dept. of Health and Human Services Office for Civil Rights**

JFK Federal Building, Room 1875, Boston, MA 02203  
Ph: 1-617-565-1340 Toll free: 1-800-368-1019  
TDD: 1-800-537-7697 Fax: 1-617-565-3809  
Web: <http://www.hhs.gov/ocr/office/file/index.html>





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(Rev. 9/15)

## DO YOU WANT TO REGISTER TO VOTE?

Federal and state laws require the Department of Social Services (DSS) to give you the chance to register to vote. Please answer the questions below and print and sign your name in the space provided.

- Are you registered to vote?       Yes, I am already registered     No
- If you are not registered to vote where you live now, would you like to apply to register to vote here today?       Yes       No

IF YOU DO NOT CHECK EITHER BOX, YOU WILL BE CONSIDERED TO HAVE DECIDED NOT TO REGISTER TO VOTE AT THIS TIME.

Applying to register or declining to register to vote will not affect the amount of assistance that you will be provided by this agency.

If you would like help in filling out the voter registration application form, we will help you. The decision whether to seek or accept help is yours. You may fill out the application form in private.

You can register online at <https://voterregistration.ct.gov/OLVR>, or you can complete a paper voter registration application form and leave it at DSS or mail it in. The form is included with DSS applications and renewals that we mail to you, and you can also get one at all DSS offices. You can mail your completed form to DSS in the enclosed envelope or send it directly to your Town Hall. If you need help, please call 1-855-626-6632.

Print Your Name	Sign Here	Date
Your Address (#, Street, Apt #)	City	State
		Zip Code

<b>For Worker's Use Only</b>	
Date _____	<input type="checkbox"/> No boxes checked <input type="checkbox"/> Voter Registration Card Sent
Worker Name _____	Worker Number _____

-----  
(Tear Here and Keep)

If you believe that someone has interfered with your right to register or to decline to register to vote, your right to privacy in deciding whether to register or in applying to register to vote, or your right to choose you own political party or other political preferences, you may file a complaint with: State Elections Enforcement Commission, 20 Trinity Street, Hartford, CT 06106; 860-256-2940, toll-free 866-733-2463, TDD: 1-800-842-9710; [SEEC@ct.gov](mailto:SEEC@ct.gov)

## You completed an application for the Medicare Savings Program, Now What?

After mailing your application to the Connecticut Department of Social Services, this is a timeline of events:

1. It takes approximately **45-60** days for the State to process the application. Please do not call any entities prior to that date to check the status of your application.
2. After the state processes the application, you will receive a letter from the **Connecticut Department of Social Services**.
3. This letter will state if you have been approved for the Medicare Savings Program or denied.
4. **If approved**, from the **date of the letter**, it will take approximately **2 – 3 months** before you see the change in your Social Security Benefit. Meaning when the State of CT begins to pay your monthly Medicare Part B premium.
  - a. You will also receive any retro-payment from Social Security for premiums paid after the State determined your eligibility.
  - b. You are NOT eligible the month you applied to MSP. For example, if you mailed your application during the month of February, your start date will be March. **YOU WILL NOT RECEIVE ANY ASSISTANCE FOR THE MONTH OF FEBRUARY.**
5. **If approved**, it will take **2-4 weeks** before you start paying the lower copays at the pharmacy counter for your prescription medications (if you have a current Medicare Prescription Drug Plan or a Medicare Advantage Plan with drug coverage)
  - a. Keep receipts of prescriptions paid at the pharmacy counter
  - b. Keep receipts of premiums paid to your Part D plan
6. The Medicare Savings Program must be renewed on a yearly basis. You will receive a letter from the CT Department of Social Services along with the application to renew.

## FAQ's

**What if I do not receive a letter from DSS within 60 days?** Call the DSS Benefits Center at 1-855-626-6632 to speak with an eligibility worker about the status of your application.

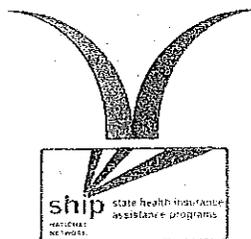
**What if after 3 months I do not receive my retro-payment for Medicare Part B premiums?** Call the DSS Benefits Center at 1-855-626-6632 to check the status of your Medicare Part B Buy-in.

**Why should I keep copies of receipts?** For premiums paid and copays paid. The month you are approved for MSP, you are automatically enrolled into the Low Income Subsidy (Extra Help). Your prescription drug plan will need to reimburse you for premiums paid (either in full or partially) from the date you became eligible for Extra Help – as long as you actually paid your premiums. Your drug plan will need to reimburse you for copays paid at the pharmacy counter. **CALL YOUR DRUG PLAN TO REQUEST INSTRUCTIONS ON HOW TO BE REIMBURSED.**

**What if I do not complete my yearly renewal?** This will be financially devastating for some. Since it takes time for State and Federal computer systems to "talk", (approximately 3 months), when DSS discontinues the program for failure to renew, you will owe your Medicare Part B premiums from the date you were discontinued. Therefore, you will find your next social security benefit check less approximately \$314, and at the end of the year, you will no longer be eligible for the Extra Help with your drug plan.

Please call the CHOICES Program at your local Area Agency on Aging and ask to speak with a CHOICES Counselor for further questions about the Medicare Savings Program at 1-800-994-9422

You Have  
**CHOICES**



# PROTECT YOURSELF FROM COMMON CONSUMER SCAMS



*Connecticut's Senior Medicare Patrol (SMP) Program helps Medicare and Medicaid beneficiaries prevent, detect and report suspected health care fraud and abuse.*

*The Consumer Law Project for Elders is a project of Connecticut Legal Services, Inc.*

## THIS BOOKLET TELLS YOU:

- What a scam is.....2
- Why seniors are frequent targets of scams.....2
- Who the scammers are.....2
- What the most common scams are.....3-8
- What you can do to prevent becoming a victim  
of a scam.....9
- Who to contact if you are a victim of a scam.....10

## COMMON SCAMS

### ►►►► Medicare Scams:

- You receive a Medicare Summary Notice and don't recognize the doctor or service.
  - Some unscrupulous medical providers bill Medicare for services or equipment you never received.

***ALWAYS CHECK YOUR MEDICARE SUMMARY NOTICE AND REPORT ANY ITEM YOU THINK IS INCORRECT.***

Call: Medicare 1-800-633-4227

or The Senior Medicare Patrol (SMP) program 1-800-994-9422.

- You receive a call from someone claiming to be a Medicare employee or insurance representative who asks for personal information including Social Security and/or bank account numbers.
  - No one from Medicare or other insurance companies will call you and ask for that information.

***NEVER GIVE OUT YOUR MEDICARE NUMBER OR OTHER PERSONAL INFORMATION IF YOU GET A CALL LIKE THIS.***

### ►►►► Medical Identity Theft Scam:

- Medical identity theft occurs when a scammer gets your Medicare and other insurance information and uses it to receive health care. If any of the situations listed below happens to you, you could be a victim of medical identity theft.
- You receive a bill for medical services you didn't receive.
- A debt collector contacts you about medical debt you don't owe.
- You try to make a legitimate insurance claim and Medicare says you have reached your limit on benefits when you know you haven't.
- You are denied coverage because your medical records show a condition you do not have.

***PROTECT YOUR MEDICARE AND OTHER HEALTH INSURANCE CARDS. KEEP THEM IN A SAFE PLACE.***

### ▶▶▶▶ *Grandparent Scam: (phone)*

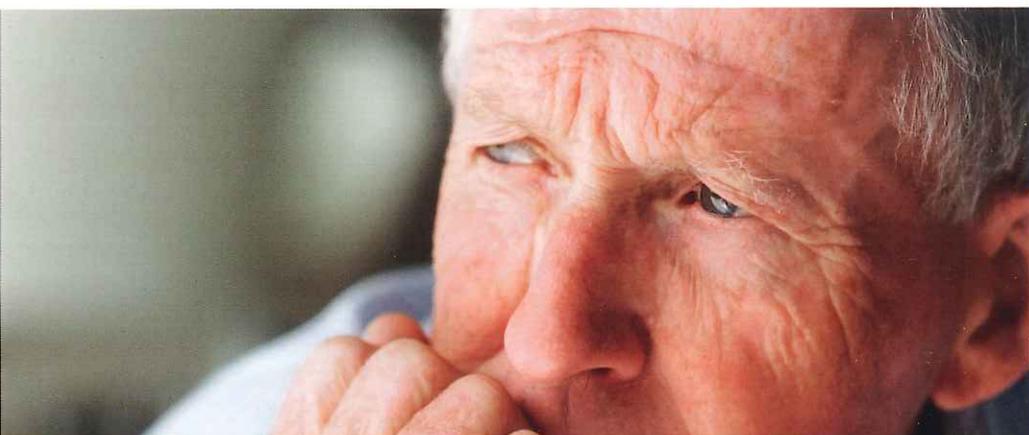
You receive a phone call from someone who says he is a loved one (e.g., your grandchild) and is in trouble with the police, in the hospital, or stuck in another country, and needs money. He tells you not to tell his parents and to wire the money to a specific location. You send the money, but then you find out it was not your grandchild calling and the scammer now has your money.

***NEVER SEND ANY MONEY WITHOUT CHECKING WITH OTHERS TO BE SURE THIS CALL IS REAL.***

### ▶▶▶▶ *Counterfeit Check Scam: (mail)*

You receive a letter in the mail stating you have won money (e.g., a million dollars). Enclosed is a large check. You are told to cash the check, keep a small amount of the money for yourself but send most of it back to the sender to cover taxes or processing fees. Because you are told you can keep some of the money, you trust the sender and do as you are told. Soon you learn that the check has bounced because this was a scam. Your bank then comes after you to pay back the money it paid out to you.

***NEVER SEND MONEY TO ANYONE IN ORDER TO RECEIVE MONEY YOU HAVE "WON."***



***No one from Medicare or other insurance companies will call you and ask for personal information.***

▶▶▶▶ *Prize Offers and Sweepstakes Scam:*  
(telephone, mail, internet)

You are contacted by someone who offers you a "free" prize or says you have won something. The person then requests a fee to process your "winning entry," or you are told you have to do something to obtain the prize - attend a sales presentation, buy something, or give out a credit card number. The scammer is trying to rope you in with these offers, hoping to get money or personal information from you.

*NEVER GIVE MONEY TO ANYONE IN ORDER TO RECEIVE A PRIZE.*

▶▶▶▶ *Nigerian Scam: (telephone, mail, internet)*

You receive a call or email from someone who claims to be a foreign official, business person or the spouse of a former government official. He tells you that he needs to move millions of dollars out of the country. He says he needs your help and offers you a huge reward for your help. He then requests your bank account numbers, blank checks, or cash to help cover the transaction. Once the scammer has your money, he disappears.

*NEVER GIVE OUT PERSONAL INFORMATION TO SOMEONE YOU DO NOT KNOW.*

▶▶▶▶ *Spoofing Scam: (telephone, internet)*

You receive a call from someone claiming to be a police officer investigating a fraud ring preying on elderly homeowners in your local area. Your caller ID shows the call comes from your local police department. The caller asks you to verify your name, Social Security number, bank account and credit card numbers and other personal information. The caller has "spoofed" you by using technology to cause a false identifier to appear on your caller ID. The spoofer now has your personal information and can obtain credit, loans or take money from your bank account.

*NEVER GIVE OUT PERSONAL INFORMATION TO SOMEONE YOU DO NOT KNOW.*

▶▶▶▶ *Phishing Scam: (internet)*

You are emailed a document on letterhead of a legitimate company such as your bank, a government agency or a credit card company. The email tells you that the company is updating records, or that there has been a security breach and it needs to verify your information. You are asked to provide personal information, such as your Social Security number, bank account or credit card numbers. This is called "phishing" as the scammer is using fake letterhead to "fish" for personal information from people. The phisher then uses the personal information you provide to commit fraud.

***NEVER GIVE OUT PERSONAL INFORMATION BY EMAIL OR THE INTERNET TO SOMEONE YOU DO NOT KNOW.***



*Never give out personal information to someone you do not know.*

### ➤➤➤ *Fake Charities Scam: (telephone, internet)*

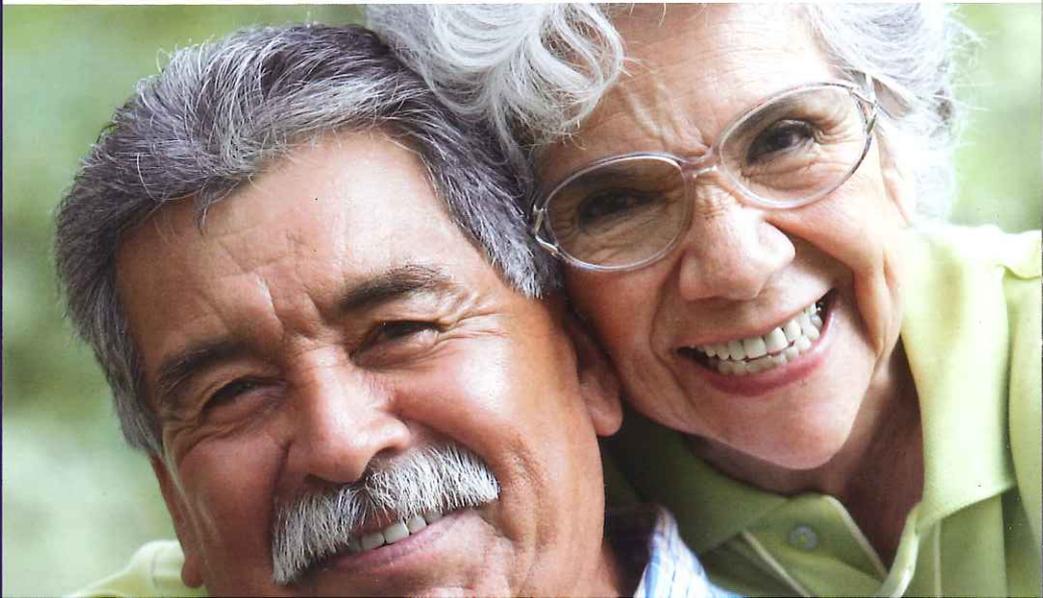
You receive a call or e-mail from someone who claims to be contacting you on behalf of a charity whose name may sound familiar to you but is really a phony charity. The caller asks for a donation by credit card or electronic bank withdrawal. If you ask to be sent something in writing, the caller refuses to send anything to you. If you provide the requested information, the scammer will use your credit card or take money from your bank account.

***NEVER GIVE OUT PERSONAL INFORMATION BY TELEPHONE OR EMAIL UNLESS YOU MADE THE CONTACT YOURSELF.***

### ➤➤➤ *Home Repair Scam: (in person)*

Your door bell rings and at the door is someone who says he is a home repair contractor doing work in the neighborhood. He offers to look over your house to see if you need any work done. He then may offer to do a small job for a low fee as long as you let him do the work immediately. Once the work is done, he asks for a much higher fee. Or, he may tell you that you need more costly work done, such as a new roof or new windows that he will be happy to do, but he needs the full cost of the job upfront. Once paid, the scammer does a poor quality job or never shows up to do the job. In addition, if the repair allows the scammer to be inside your house, your valuables could be at risk.

***ALWAYS CHECK THE LICENSE AND REPUTATION OF HOME REPAIR CONTRACTORS BEFORE HIRING THEM.***



### ➤➤➤➤ *Home Rescue Scam:*

*(telephone, mail, internet, in person)*

You are contacted by a company claiming it has learned you are in financial difficulty and facing foreclosure. The company tells you that it can save you from foreclosure with a loan. You agree to the loan and sign a stack of papers without reading them. Without knowing, you sign the title of your home over to the scammer. You find out much later, when the scammer tries to evict you, that you no longer own the home and the money you have been paying each month on this so-called loan is rent.

***NEVER GIVE OUT PERSONAL INFORMATION FOR A LOAN UNLESS YOU MADE THE CONTACT YOURSELF.***

### ➤➤➤➤ *Recovery Scams:*

*(telephone, mail, internet, in person)*

Beware! If you are a victim of any scam, you will likely to be contacted again by someone promising to get back any money you have lost to a scammer. This is another scam. Scammer's sell victims lists to other scammers who contact those already scammed and offer to recover their money for a fee. Be careful not to lose more money in this common practice.

***Never give out personal information for a loan unless you made the contact yourself.***



## *How can you avoid being scammed?*

The goal in all of these scams is the same, to get your personal information allowing access to your credit cards, bank or investment accounts, and/or health insurance. While anyone can become a victim of a scam, here are some tips to help avoid being victimized by a scam artist:

- Never give personal information over the phone or by email or the internet unless you are familiar with the company/person or you made the contact yourself. **Remember, Medicare, your bank and other legitimate companies will never ask for personal information over the phone, by email or the internet.**
- Never wire any money to someone unless you are sure it is someone you know.
- Don't cash checks you receive in the mail unless you are certain you trust who the check is from.
- Don't fall for "get rich quick" schemes. If something sounds too good to be true, it is probably a scam.
- Verify any phone, email or internet requests for money or personal information by contacting the person or company directly using a telephone number or email/web address you have looked up yourself and know to be genuine.
- Don't respond to emails from financial institutions or companies asking for verification of personal information.
- Don't click on links in any unsolicited email from someone you don't know.
- Don't make charitable donations over the phone. Have the caller send you a paper contribution form.
- Beware of any salesperson or contractor who insists you give or send money to them immediately.
- Check out a company or individual with the CT Department of Consumer Protection 1-800-842-2649, Better Business Bureau 203-269-2700, or law enforcement agencies before you do business with them.
- Never pay in full upfront for any work that is to be done on your house.
- Be certain you are on a secure internet site before entering any personal information to purchase goods. Look for the little padlock sign in the address block that shows the site is secure.
- Consider first discussing any plan to sign a contract or purchase an expensive product with a trusted family member, friend or lawyer.

## *Who can I contact if I think I may be a victim of a scam?*

### **To report Medicare and other health care related scams:**

CT's Senior Medicare Patrol (SMP) program: 1-800-994-9422  
(operated by the CHOICES program at your local Area Agency on Aging)

Centers for Medicare & Medicaid Services

Call: 1-800-633-4227

TTY: 1-877-486-2048

Mail: Medicare Beneficiary Contact Center

P.O. Box 39

Lawrence, KS 66044

HHS Office of Inspector General

Call: 1-800-477-8477

TTY: 1-800-377-4950

Online: [Report Fraud Online](#)

Mail: HHS Tips Hotline

P.O. Box 23489

Washington, DC 20026-3489

U.S. Senate Special Committee on Aging - Fraud Hotline (toll-free)

Call: 1-855-303-9470

Online: <http://www.aging.senate.gov/fraud-hotline>

Connecticut Attorney General's Office

Call: 1-860-808-5354

Fax: 1-860-808-5033

Email: [ag.fraud@ct.gov](mailto:ag.fraud@ct.gov)

Mail: Office of the Attorney General

State of Connecticut

Antitrust and Government Program Fraud Department

Fraud Complaint

P.O. Box 120

Hartford, CT 06141-0120

### **All other scams:**

Your local police department

The Consumer Law Project for Elders: 1-800-296-1467

(free legal assistance with consumer problems for CT residents ages 60 and over)

Connecticut Department of Consumer Protection: 1-800-842-2649

Better Business Bureau: 203-269-2700

Federal Trade Commission: 1-877-FTC-HELP (1-877-382-4357)

## *WHAT IS A SCAM?*

Fraud, commonly known as a scam, is a crime that involves deceit, dishonesty, and/or swindling. People who commit scams are known as scammers or scam artists. Scammers try to get money or personal information from you, such as your Social Security, Medicare, bank account or credit card numbers. Scammers then use that personal information to obtain goods and services in your name or to take money from your accounts.

## *WHY ARE SENIORS POPULAR TARGETS OF SCAMMERS?*

Several reasons have been given by experts.

Seniors often:

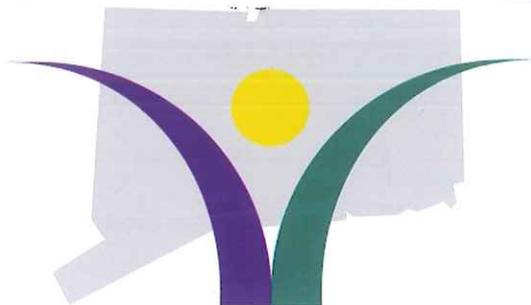
- Have money (pension, Social Security, savings) or assets (a home, stocks and bonds);
- Are home during the day and easy to contact;
- Tend to trust people, especially those who are polite;
- Are isolated and more willing to talk to strangers;
- Are more easily intimidated and less likely to take action or complain.

## *WHO ARE THE SCAMMERS?*

**Strangers.** We all know to beware of strangers but people can still easily fall victim to them. Be very wary of any new person in your life, even a new romantic interest, who wants to help with your finances or who asks for money or personal information.

**Family, friends and neighbors.** Sad as it is, people are often taken advantage of by their loved ones. Use good judgment when sharing your personal information with anyone, even your children.

You Have  
**CHOICES**



**1-800-994-9422**

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**The Consumer Law Project for Elders** provides free legal assistance to Connecticut residents 60 and over who have consumer problems. Call **1-800-296-1467**.

**Connecticut's Senior Medicare Patrol (SMP)** program helps Medicare and Medicaid beneficiaries prevent, detect and report suspected health care fraud and abuse. Call **1-800-994-9422**.