

SENIOR CONNECTION

Information for Seniors & Caregivers

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WINTER 2008/2009

Budget Cuts and Other Sundries

MONEY MONEY MONEY!



By Robert P. Dwyer, Ph.D.,
Executive Director

If there is one consistent question that comes my way when I'm about in the community, it's how CMAA is doing with the State's budget cuts.

Fact is, we're generally fine since none of our funding is coming from the Commonwealth of Massachusetts! As the Area Agency on Aging, our funding comes mostly from Title III of the Older Americans Act, meaning your federal tax dollars. Other sources are corporate sources such as Fallon Community Health Plan, foundations like the Fuller Foundation, and private donors—everyday citizens that simply want to help us help elders.

Certainly, it won't surprise me if the federal dollars slow down as they make their way to us through the State. Our cash flow is often affected in times when cash is tight. But the size of our allocation is determined by the federal budget process.

Unfortunately, as of this writing, there is no federal budget! Washington is functioning under what is called a "continuing resolution", or a CR. Now THIS does have some negative effects since the Commonwealth cannot contract for an amount of money that hasn't yet been

identified. Additionally, the federal government is also under a cash crunch, and the money only comes to the state in portions. This means that under the current arrangement, only the amount considered under the CR can be spent by HHS in Washington, and consequently only the amount sent to Boston will be contracted out to agencies such as CMAA.

Clear as mud? Welcome to my world.

RUFFLES AND FLOURISHES

Four Ruffles and Flourishes followed by Hail to the Chief is used to provide musical honors to the President of the United States. And so it is that our Nation will welcome our 44th President of the United States, Barack Obama.

It is very obvious that our Nation is in a time of great stress, both on foreign soil as well as here at home. Hopefully, our new President will be able to make strides, bring peace, and restore prosperity for us all. In my humble opinion, it is a time for ALL Americans to make an initial effort of supporting President-elect Obama and join him in this important task.

THE DIGITAL AGE

With February just around the corner, let's not forget that the end of analog television broadcasts will happen just after St. Valentine's Day. While there are so many people with cable, satellite or fiber-optic services, there are also many who rely on an antenna. Since TV is SO important in the transmission of information for seniors, be sure that all the seniors in your family or your neighborhood are aware of this change, and have the proper equipment to deal with it. Check www.dtv.gov for further information.

IS YOUR DRIVER'S LICENSE CURRENT?

We all know that the budget cuts mentioned above will touch all of us. One concrete way is that the Massachusetts Registry of Motor Vehicles is cutting back hours and services. Services to be cut include these mailings.

The RMV will no longer mail out the following materials to customers:

- License renewal notices
- Mass ID renewal notices

License reinstatement letters:

- Letter sent to a licensed customer when his/her license is reinstated, provided that the license is still active

- Letter sent to an unlicensed customer when his/her right to operate is reinstated

Registration reinstatement letters:

- Letter sent to a person or corporation whose suspended registration has been reinstated

- Letter sent to a person or corporation whose revoked registration has been reinstated

Vehicle Inspection reminder letters for vehicles that are overdue for inspection

Inspector license renewal notices

7D license renewal notices

Driver's Education Certificates

Junior Operator Brochures for parents
(still available in branches)

Change of address labels
(customers can create their own)

As for RMV hours, you can check online or call your local office. Just remember to check the expiration date on your driver's license!

AND SO...

In spite of all of the bad news and many issues during this season, let's not forget that we all have so much to be thankful for. With a new year just around the corner, let's remember the good things, and do our best to share those good things with others.

And Justice for All....

Over the summer months, CMAA staff, volunteers and interns were led down a soul-searching road. The purpose of this journey was to be sure that, as the Area Agency on Aging for this region, those who work in our office were able to not only identify our prejudices and feelings, but learn to put them aside in our work of providing the best possible service for ALL elders in Central Massachusetts.

And so, all who worked in our office over the summer spent time with Lisa Krinsky, Director of the LGBT Aging Project in Boston. Under a grant from the Massachusetts Executive Office of Elder Affairs, Lisa challenged our perceptions and beliefs about minority populations, including the Lesbian/Gay/Bisexual/Transgender (LGBT) community.

The result of this work is the diversity statement below, adopted by the Central Massachusetts Agency on Aging Board of Directors:

“Central Massachusetts Agency on Aging embraces diversity and upholds its value in our workplace and in the varied communities we serve.”

CMAA is committed to fostering an inclusive environment where the individual differences among us, whether in terms of race, religion, color, age, gender, national origin, sexual orientation, physical challenge, or marital or family status, are understood, respected and appreciated, recognized as a source of strength for the agency and our consumers, and valued as qualities that enrich the communities in which we work. Our Board and Staff recognize that simply pledging nondiscrimination is insufficient. We must make positive efforts to reach out to groups that have traditionally been underrepresented, and who can enrich and be enriched by the programs and services we offer. The full inclusion of groups that have experienced historic exclusion requires action—it is not sufficient to simply state the principle.



2009 Prescription Advantage Plan Changes

Due to the current nationwide fiscal situation and its impact on Massachusetts, it is necessary to impose significant budgetary restrictions on the Prescription Advantage program. To accommodate these restrictions and remain financially viable, it is necessary to make changes to the benefits that Prescription Advantage participants are now receiving.

This letter provides important information about changes to your Prescription Advantage benefits effective January 1, 2009. Please read the following program change information carefully.

Co-payment assistance:

You will now be responsible for the co-payments determined by your Medicare or creditable coverage drug plan until the total retail cost of your covered prescription drugs reaches \$2,700.00. Once this amount is reached, co-payment assistance from Prescription Advantage will begin. There is no change to your Prescription Advantage co-payment amount.

For members in the S2 and S3 membership categories, no changes will be made to the level of assistance that you receive towards your monthly Medicare Part D Plan premium. And for all members, Benzodiazepine drugs that are not covered by Medicare or creditable coverage drug plans will continue to be covered by Prescription Advantage.

You will soon receive more detailed information regarding your benefits based on your Prescription Advantage membership category and your primary prescription drug plan.

Medicare will have an Open Enrollment from November 15, 2008 through December 31, 2008. If you wish to change your Medicare Part D drug plan for 2009, you may do so at that time.

If you have questions regarding your Prescription Advantage benefit, please contact Prescription Advantage Customer Service at 1-800-AGE-INFO (1-800-243-4636) or TTY for the deaf and hard of hearing at 1-877-610-0241.

HELPFUL RESOURCES

SHINE - (Serving the Health Information Needs of Elders)

Individual health insurance counseling available to all Medicare beneficiaries. 1-800-AGE-INFO (1-800-243-4636), press 3 or TTY (toll free) 1-800-872-0166
www.mass.gov/elders

MassMedLine

A resource for prescription drug information and assistance. Pharmacists are available to assist you.
1-866-633-1617
TTY/TDD users should ask the operator to call the MassMedLine toll-free number
www.massmedline.com

Medicare

For general assistance with the Medicare Part D benefits and the Medicare drug plans. Please look for the Medicare and You handbook that was sent to you in October. Contact Medicare if you did not receive it.
1-800-MEDICARE TTY (toll free) 1-877-486-2048
www.medicare.gov

Commonwealth of Massachusetts Executive Office of Health and Human Services
Executive Office of Elder Affairs Prescription Advantage
1-800-AGE-INFO (1-800-243-4636) TTY: 1-877-610-0241 www.800ageinfo.com



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2009 Needs Assessment Process

Central Massachusetts Agency on Aging is participating in a statewide elder needs assessment coordinated by the Executive Office of Elder Affairs in Boston. As part of this process, CMAA staff has collected information from a variety of sources ranging from focus groups and interviews to analysis of existing survey, census and health data. The results of this work will be summarized in the new Area Plan which will be completed in early 2009 to help guide the allocation of grant funding for Federal Fiscal Years of 2010 and 2011.

The statewide initiative will emphasize fifteen general areas of activity that a person needs to manage (by oneself or by securing the services of others) to live in a manner consistent with his or her values, needs, and choices. These include:

- | | |
|------------------------------|-------------------------|
| Career/Workforce | Civic engagement |
| Dignity/Self direction | Family support network |
| Health Care | Legal environment |
| Leisure/Recreation | Lifelong learning |
| Consumer transactions | Mobility/Transportation |
| Money/Finances | Nutrition/Wellness |
| Safety and personal security | Shelter/Housing |
| Spirituality/Well-being | |

The goal is to develop an assessment of the degree to which different communities have the capacity to maintain elders in their homes and use this to guide planning to address capacity deficiencies.