

# Senior Echoes

## Western Montana Area VI Agency on Aging Serving Seniors in Western Montana

110 Main St. Suite 5, Polson, Mt 59860 883-7284 or 1-800-551-3191

October, 2011

### Medicare Open Enrollment is October 15, 2011 through December 7, 2011

Your health needs change from year to year. And, your health plan may change the benefits and costs each year, too. That's why it's important to evaluate your Medicare choices every year. Open enrollment is the one time of year when **ALL** people with Medicare can see what new benefits Medicare has to offer and make changes to their coverage.

There's never been a better time to check out Medicare coverage. There are new benefits available for all people with Medicare - whether you choose Original Medicare or a Medicare Advantage plan - including lower prescription costs, wellness visits, and preventive care. Take advantage of Open Enrollment and you may be able to save money, get better coverage, or both.

#### *What is the benefit of having an earlier enrollment period?*

Starting this year, Open Enrollment starts earlier - on October 15th - and lasts longer (7 full weeks) to give **YOU** enough time to review and make changes to your coverage. But, also starting this year, you will need to make your final selection for next year's Medicare coverage by December 7th. This change ensures **Medicare** has enough time to process your choice so your coverage can begin without interruption on January 1.

It's worth it to take the time to review and compare, but you don't have to do it alone. If you typically use the December holiday to discuss health care options with family or friends, plan now to have that conversation earlier. And remember that Medicare is available to help.

- Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) to compare your current coverage with all of the options that are available in your area, and enroll in a new plan if you decide to make a change.
- Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day/7 days a week to find out more about your coverage options. TTY users should call 1-877-486-2048.
- Review the *Medicare & You 2012* handbook. It is mailed to people with Medicare in September.
- Get one-on-one help from your State Health Insurance Assistance Program (SHIP). Visit [www.medicare.gov/contacts](http://www.medicare.gov/contacts) or call 1-800-MEDICARE to get the phone number.

You may call **The Area VI Agency on Aging directly at 883-7284 or 1-800-266-4188** for assistance with Medicare comparisons or enrollments.

#### **Inside This Issue**

Bits & Pieces	2
Medicare	3
FGP, RSVP	4
Lincoln Co Resources	5 - 7

*This message is brought to you by the U.S. Department of Health & Human Services.*

# Bits and Pieces

## Who covers the shingles vaccine?

Original Medicare does not cover shingles vaccine. Unlike some other vaccines that **are** covered by Part B, the shingles vaccine is covered by Medicare Part D. This is the same part of Medicare that you use when you buy prescription drugs. People get Part D through either a private stand-alone prescription drug plan (if they also have Original Medicare) or a Medicare Advantage plan with drugs (MA-PD).

The reason the shingles vaccine is covered by your Medicare prescription drug plan is because those plans are required by law to cover any commercially available vaccine that is not covered by Part B when the vaccine is medically necessary to prevent illness. Your Part D plan will pay for the vaccination itself **and** for your doctor or other health care provider to give you the shot (administration). However, you will need to make sure you follow your particular plan's rules and networks in order for the vaccine to be covered. You will pay the least for the shingles vaccine if you are:

Vaccinated at a pharmacy that **is in your drug plan's network** if this is permitted in your state, or

At a doctor's office that can work with a pharmacy that will bill your Part D plan for the entire cost of the vaccination process, or

At a doctor's office that can bill your plan for the vaccine directly using a special computer billing system. In these situations, you should only need to pay the plan's approved coinsurance or copay for the drug and vaccination either to the doctor or to the pharmacist when you get vaccinated. You may need to pay **more** for your vaccination if:

Your doctor cannot submit the bill to your Part D plan through a partnering pharmacy, and/or

Your doctor does not directly bill your plan for the drug using the electronic billing system. In these situations, your doctor can bill **you** for the entire cost of the vaccination and you will have to pay the entire bill up front. You will then have to follow your Part D plan's rules to be reimbursed. Before you get a shingles vaccine, it's important that you check with your Part D plan's coverage rules and see where you can get your vaccine so that it will be covered at the lowest cost.

## MEDICARE FRAUD PREVENTION 101

Medicare is insurance paid by taxpayer dollars.

Medicare pays 80% of services and you are responsible for 20% unless you have:

Other insurance  
Medicaid

When someone tells you that a service is free, you need to ask WHY?

- Do not take FREE items unless your personal doctor has prescribed them.
- Do not give out your Medicare number at a health fair for a FREE service. In 2009, approximately 47 billion in Medicare dollars were stolen by scam artists and crooks.
- Treat your healthcare dollars like real money because it is real money!
- Always check your Medicare Summary Notice carefully. Your Medicare Summary Notice shows you the durable medical equipment and supplies Medicare paid for, the amount paid, and how much you must pay. If you see something that you think may be wrong, call the supplier and ask about it. If you need more help or need to report Medicare Fraud and Abuse please call the Montana Senior Medicare Patrol (SMP) at  
1-800-551-3191 or 883-7284

**You are the first line of defense!**

## Medicare and Group Health Plan Coverage

When you turn 65, you have a number of important decisions to make. These may include whether to enroll in Medicare Part B, join a Medicare Prescription Drug Plan, buy a Medigap policy, and/or keep employer or retiree coverage. Understanding your choices may help you avoid paying more than you need to for Medicare Part B and other insurance, and get the coverage that's best for you. You can visit [www.medicare.gov](http://www.medicare.gov) and select "Compare Medicare Prescription Drug Plans" and "Compare Health Plans and Medigap Policies in Your Area." You can also call your State Health Insurance Assistance Program. To get their telephone number, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

### What is group health plan coverage?

Group health plan coverage is coverage offered by many employers and unions for current employees or retirees. You may also get group health plan coverage through the employer of a spouse or family member. If you have Medicare and you are offered coverage under a group health plan, you can choose to accept or reject the plan. Note that the group health plan may be a fee-for-service plan or a managed care plan, like an HMO or PPO.

### I have Medicare and group health plan coverage. Who pays first?

Generally, your group health plan pays first if the following conditions apply:

- You're age 65 or older and covered by a group health plan because of your **current** employment or the **current** employment of a spouse of any age.
- The employer has 20 or more employees and covers any of the same services as Medicare. This means that the group health plan pays first on your hospital and medical bills. If the group health plan didn't pay all of your bill, the doctor or provider should send the bill to Medicare for secondary payment. Medicare will review what your group health plan paid, and pay any additional costs up to the Medicare-approved amounts. You will have to pay the costs of services that Medicare or the group health plan doesn't cover.

If you have questions about how Medicare works with employer or group health insurance you may call 1-800-Medicare (1-800-633-4227) or your local Agency on Aging at 1-800-551-3191.

You may see a decline in your Medicare Part D prescription drug plan for 2012. The drop in price reflects the growing use of cheaper generic drugs and competition among insurers in the Medicare program. The Part D drug benefit makes affordable prescription coverage available to anyone with Medicare. Extra Help is also available for those who fall within income guidelines. Extra Help will pay the premium, deductible and will reduce your co-payments.

**For assistance with Part D drug coverage or Extra Help please call us at 883-7284 or 1-800-266-4188**

## Breaking FOSTER GRANDPARENT PROGRAM news. .

Presidential Service Awards will be awarded to volunteers at the annual Recognition luncheon coming up Thursday, November 3, 2011. The event will be at the Elks Lodge on Main St. in Polson from 10:30 AM -2 PM. We are looking forward to honoring all of our sponsors, volunteers and guests at this special event.

Congratulations and a big Welcome to our new Foster Grandparent volunteers: Elmer Hochhalter of Hamilton, Berniece Nadeau of Hamilton, Janet McNeal of Hamilton, Marlene Bruce of Superior, Patsy Murray of Libby, Florence Medicine Bear of Stevensville, Phyllis Houle of Ronan, Lois Tyndall of Noxon and Anne Driesbach of Corvallis. We are excited to have you serving with us.



### ***Gift ideas for residents of long-term care facilities***

Residents of long-term care facilities often have a limited amount of living and personal storage space making it harder to pick a gift that your loved one will enjoy **and** has room for. Below are some ideas of gifts that your loved one might enjoy.

- Clothing with large buttons
- Fluffy bath towel or robe
- Non-skid slippers
- Lap blankets
- Stationary
- Picture frames (digital or traditional)
- Framed artwork from a grandchild or relative
- Photo album of family and friends
- Calendar marked with important dates and events (family birthdays, etc.)
- Favorite Books
- Magazine or newspaper subscription
- Gift cards
- Phone cards
- Easy-to-use VCR, DVD player, CD player or tape player
- Favorite movies, CDs or tapes
- Lotion
- Perfume
- Plants (fake or real)
- Sun catchers for the window
- Collage or bulletin board of pictures of families and friends
- Large number clocks, or clocks that announce the time when prompted
- Decorative items for doors (wreathes, knockers, etc.)
- Gift certificates to a facility beauty parlor or barber (for manicure, pedicure, hairstyling, etc.)

You may want to speak with a member of the nursing home staff if you have questions about the appropriateness or safety of a particular gift for your loved one.



days, anni-



### **WORKSHOPS PRESENTED BY RSVP**

FREE for RSVP Volunteers. \$5 for general public. Please preregister with your local RSVP coordinator.

SUPERIOR - Dec 14 - 1:00 - 3:00 - Dealing with Alzheimers: video based (call Mary Jo at 493-5256)

HAMILTON - Dec. 7 - 1:00 - 4:00 - Beginning Grant Writing (call Charlene at 363-1102)

LIBBY - Dec 2 - 1:00 - 4:00 - Beginning Grant Writing (call Kate at 291-4490)

## LINCOLN COUNTY RESOURCES

Western MT Area VI Agency on Aging, Duane Lutke, Director  
110 Main St. Suite #5, Polson, MT 59860 - 800-551-3191 or 406-883-7284

### INFORMATION AND REFERRAL

Certified Information and Assistance Technician on aging issues, Counselor for the State Health Insurance Assistance Program (SHIP) for Medicare, and Medigap Insurance

Lincoln County I & A - Sandy Romey 291-5030 or 1-800-551-3191  
Eureka I & A - Claudia Evans 297-2188

### LONG TERM CARE OMBUDSMAN

Kelly Moorese-State Long Term Care Ombudsman 800-332-2272

Office on Aging, Box 4210, Helena, MT 59604

Vanessa Fitchett- Regional Long Term Care Ombudsman 800-551-3191 or 883-7284

110 Main Street, Suite # 5, Polson, MT 59860

Julie White - Local Ombudsman 741-3647 or 212-7071

### CASE MANAGEMENT

Area VI Case Management-110 Main St., #5, Polson, MT 59860 800-551-3191 or 883-7284

John Freemole - Director

Community Action Partnership of NW Montana, 214 Main St, Kalispell 752-6565

### HEALTH SERVICES

Center for Asbestos Related Diseases, 308 Louisiana, Libby, MT 59923 293-9274

Community Health Center, 711 California, Libby, MT 59923 293-3755

Libby Clinic, 211 E. 2nd St. Libby, MT 59923 293-8711

North Country Medical Clinic- Eureka, MT 59917 296-3438

Eureka Health - Prompt Care- Eureka, MT 59917 296-3145

Prompt Care- 350 Louisiana, Libby, Mt 59923 293-0186

St John's Lutheran Hospital, 350 Louisiana, Libby, MT 59923 293-0100

### HOME HEALTH HOSPICE

St John's Home Health & Hospice, Libby, MT 59923 293-0180

### HOMEMAKER & PERSONAL CARE SERVICES

Full Life Agency, Libby, MT 59923 293-9651

Home Caregivers, PO Box 52, Eureka, MT 59917 889-3372

A Plus Health Care, 1117 S. Main, Kalispell, Mt 59901 755-4968

Addus Health Care, 1380 Hwy 37, Libby, MT 59923 293-9651

Personal Touch Home Care, 214 Main St, Kalispell, Mt 59901 758-5422

### LEGAL SERVICES

Montana Legal Services-33 2<sup>nd</sup> Street East, Kalispell, MT 59901 752-9660

Legal Service Referral- Lincoln County I & A - Sandy Romey 800-551-3191 or 291-5030

Eureka I & A Claudia Evans 800-551-3191 or 297-2188

### LINCOLN COUNTY SENIOR CITIZEN CENTERS

Tobacco Valley Senior Citizens, Inc., 310 First Ave. E, PO Box 745, Eureka, MT 59917 297-2188

Libby Senior Citizens Center, 206 E. 2<sup>nd</sup> Street, Libby, MT 59923 293-7222

Kootenai Senior Citizens, Inc., 207 4<sup>th</sup> Street, Troy, MT 59935 295-4140

## **LINCOLN COUNTY COUNCIL ON AGING**

Earl Messick, President, 214 Autumn Road, Libby, MT 59923 293-7222

## **MENTAL HEALTH/SUBSTANCE ABUSE**

Western Montana Regional Community Mental Health Center, Libby, MT 59923 293-8746

Alcohol and Drug Treatment Center/Recovery Northwest 293-7731

711 California Ave., Libby, MT 59923

Eureka Alcohol and Drug Treatment Center/Recovery Northwest 296-2852

PO Box 403, Eureka, MT 59917

## **NURSING HOMES**

Libby Care Center-Cathy Ann Jenkins, Admin., 308 E. Third, Libby, MT 59923 293-6285

Mountain View Manor-Good Samaritan Center 296-2541

10 Mountain View Dr., PO Box 327, Eureka, MT 59917

## **NUTRITIONAL MEAL LOCATIONS**

(Call for Congregate Meal Times and Home Delivered Meals)

Tobacco Valley Senior Citizens, Inc., 310 First Ave. E, Eureka, MT 59917 297-2188

Libby Senior Citizens Center, 206 E. 2<sup>nd</sup> Street, Libby, MT 59923 293-7222

Kootenai Senior Citizens, Inc., 207 4<sup>th</sup> Street, Troy, MT 59935 295-4140

## **PERSONAL CARE ATTENDANT**

Home Caregivers (serving Lake, Lincoln and Sanders Counties) 1-800-511-5114 or 883-3590

A Plus Health Care -1117 South Main, Kalispell, MT 59901 755-4968

Addus Health Care, 1380 Hwy 37, Libby, MT 59923 293-9651

Summitt Independent Living Center, Missoula 1-800-398-9002

## **PERSONAL CARE HOMES**

Carol's Adult Foster Care Home— Carol Roberts, 404 Idaho Ave. Libby, MT 59923 293-6132

Blue River Adult Care Home— Bev Carberry, 1420 Idaho, Libby, MT 59923 293-6605

St. Mary's - 720 Tobacco Valley Road, Eureka, Mt 59917 889-5765

## **PUBLIC HEALTH**

Lincoln Co.-Karol Spas-Otte, 418 Mineral Ave., Libby, MT 59923 293-2660

Eureka at Historical Village (Monday & Tuesday) 296-2023

## **SENIOR FOOD DISTRIBUTION (Food Pantries)**

Eureka-205 Dewey Ave. (Wednesday 11:00-3:00 pm) 296-2358

Libby-724 Louisiana Ave., (Tues & Fri 10:00-2:00 p.m) 293-3332

Troy-Old Co. Library Building (Monday 1:00-2:30 pm) 295-5476

## **SENIOR CITIZEN & COMMUNITY SUBSIDIZED HOUSING**

Golden Lions Manor-Grant Ave. & Callahan, Troy 59935 295-4669

Green Meadow Manor-Fourth & Idaho Ave., Libby, MT 59923 293-5651

Treasure Manor-610 Treasure Ave., Libby, MT 59923 293-8624

Libby Plaza I-905 Commerce Way, Libby, MT 59923 293-3565

Ksanka View Apartments-Eureka, MT 59917 296-3364

## **COMMODITY SUPPLEMENTAL FOOD PROGRAM (Low Income Seniors)**

Eureka—Tobacco Valley senior Center	297-2188
Libby—Rick Kesling	293-7781, ext. 302
Troy—Nancy Sutton	293-7781, ext. 251

## **SOCIAL AND HUMAN SERVICES**

AARP Consumer Affairs Division (Complaints or questions)	444-9405
ARD Net (Asbestosis Related Disease Network)	293-4600
Alzheimers Information & Referral-national number	800-272-3900
American Cancer Society	800-422-6237
Citizen's Advocate in Helena	800-332-2272
Compulsive Gamblers National Information	800-522-4700
Elder Abuse-Adult Protective Services - Rob Boyer	293-3757
Human Resource Development Council-Fuel Assistance, Weatherization	293-2712
Helpnet-Information & Crisis Referral	800-332-8425
Insurance Commissioner, State of Montana	800-332-6148
MASSA (State Asbestosis Screening)	293-5060
Medicare	800-633-4227
MonTech-Technology related assistance program	800-732-0323
Montana Board of Housing 836 Front St. Helena, MT 59620	444-3040
Montana Dept of Commerce, Reverse Annuity Mortgages (RAM)	800-761-6264
Montana Veterans Affairs-Lee Barta, National Guard Armory	755-3795
NARCS Anonymous	800-990-6262
Office of Public Assistance, PO Box 1570, Libby , MT 59923	293-3791
Radio Reading Service-924 3 <sup>rd</sup> St. W., Missoula 59801	800-942-7323
Social Security Administration	800-772-1213
Social Security-275 Corporate Dr., Kalispell, MT 59901	888-487-0150
State Health Insurance Assistance Program (SHIP)	800-551-3191
Veterans State Administration	800-827-1000
Veterans- Fort Harrison, Helena, MT	442-6410
Veterans Mobile Hospital Unit-Monthly Visit, contact VFW	293-5396
VFW Loan Closet-Hospital Equipment	293-7316
Victims Advocate-Carol Ramas	293-7781 x 276

## **TRANSPORTATION**

Lincoln County Transportation Service	877-745-7433 or 293-8024
Serving Eureka, Tobacco Valley, Libby and Troy	
Veterans Transportation Network, Earl Vermillion	800-332-6625
Veterans Mobile Med Bus ( Tues & Thurs to Spokane)	293-5396
Veterans Transportation Network ( Disabled Veterans)	800-332-6625

## **VOLUNTEER OPPORTUNITIES**

Preventing Medicare Fraud (SMP)	800-551-3191 or 883-7284
(Preventing waste, fraud and abuse in health care)	
Foster Grandparent Program (FGP) , Cheryl Weatherell, Dir	800-551-3191 or 883-7284
(Recruiting seniors over 55 to work with at-risk children)	
State Health Insurance Assistance Program (SHIP)	800-551-3191 or 293-5004
(Assists people over 60 with Medicare, Insurance and billing forms)	
Retired Senior Volunteer Program (RSVP)	800-551-3191 or 883-

Western Montana Area VI Agency on Aging  
110 Main Street, #5  
Polson, MT 59860  
Phone: 406-883-7284  
1-800-551-3191  
Fax: 406-883-7363  
Email: [infoline@area6aging.org](mailto:infoline@area6aging.org)

NONPROFIT  
CORPORATION  
U.S. POSTAGE PAID  
POLSON, MONTANA  
PERMIT #268

CHANGE SERVICE REQUESTED

**Western Montana Area VI Agency on Aging**

**Aging Service Help line: 1-800-551-3191 or 1-800-266-4188 or 883-7284**

**Information & Assistance**

Advance Directives, Attorney Referral, Caregiver Options, Estate Planning, Housing,  
Home Maintenance, In-home Services, Long Term Care Planning, Nutritional Meals  
Retirement Issues, Reverse Mortgages, Transportation  
Medicare/Supplemental Insurance, Commodity Supplemental Foods Program

**Ombudsman Service**

Ombudsman help residents of nursing homes, transitional care units and  
personal care facilities understand and exercise their rights to good care.

**Case Management**

Home & Community Based Services (Medicaid Waiver)- Medicaid & Case Management  
(Also serving residents in Ravalli County)

**Volunteer Services**

Preventing Medicare Fraud (SMP) State Health Insurance Program (SHIP),  
Foster Grandparent Program (FGP), Retired & Senior Volunteer Program (RSVP)