

"EXPERIENCE"

November 28, 2021

Schoharie County Office for the Aging 518-295-2001

"November—the very best month of autumn. It's a holiday month, but instead of the hurried rush (not to mention shopping for all those presents!) of Christmas, you get to spend time with family and friends to celebrate Thanksgiving traditions and take a moment to reflect on all that makes you grateful."

— Maribeth Jones

Medicare Savings Programs: If you have limited income and resources, you may be able to get help to pay your Medicare costs if you meet certain conditions. There are four kinds of Medicare Savings Programs (MSPs)

1. **Qualified Medicare Beneficiary (QMB) Program:** helps pay for Medicare Part A and/or Medicare Part B premiums. Also, Medicare providers aren't allowed to bill you for Medicare deductibles, coinsurance, or copayments when you get services and items Medicare covers, except outpatient prescription drugs.
2. **Specified Low-Income Medicare Beneficiary (SLMB) Program:** helps pay Part B premiums only.
3. **Qualifying Individual (QI) Program:** Helps pay for Part A premiums only. You must apply each year for QI benefits, and the applications are granted on a first-come first-served basis.
4. **Qualified Disabled and Working Individuals (QDWI) Program:** Helps pay Part A premiums only. You may qualify for this program if you have a disability, you're working, and you lost your Social Security disability benefits and premium-free Part A because you returned to work.

Please call our office if you have questions and/or would like more info! 518-295-2001

'Tis the Season!!! Do you know an older adult that could use some holiday cheer? If so, please contact OFA with their name, number, address and ideas for items of holiday giving.

Please be patient as our transportation program is going thru a transition period – scheduled rides will be fulfilled but we will not be able to take on new rides until further notice. We are here to assist with helping understand the public transportation program in the county – any questions, don't hesitate to call! 518-295-2001.

The Alzheimer's Association will be holding a free Educational Program Series here at Office for the Aging! Dates and times as follows:

Thursday, December 9 at 1:30 pm: Understanding Alzheimer's and Dementia. Alzheimer's disease is not a normal part of aging. Join us to learn about the impact of Alzheimer's; the difference between Alzheimer's and dementia; stages and risk factors; current research and treatments available for some symptoms; and Alzheimer's Association resources.

December 16 at 1:30 pm: Effective Communication Strategies
Communication is more than just talking and listening – it's also about sending and receiving messages through attitude, tone of voice, facial expressions and body language. Join us to explore how communication takes place when someone has Alzheimer's, learn to decode the verbal and behavioral messages delivered by someone with dementia, and identify strategies to help you connect and communicate at each stage of the disease

To register and learn how to participate; call Sierra Snoddy at 518-675-7214

With Thanksgiving upon us, live your life with Gratitude. Save the date for the next Life Chat December 15th at 2pm.