"EXPERIENCE" April 28, 2024

Schoharie County Office for the Aging 518-295-2001

- What did the drummer name her twin daughters?

- Anna 1, Anna 2.
- How many tickles does it take to make an octopus laugh? Ten-tickles.
- How does the moon cut his hair? Eclipse it.

Time: 10:00AM – 2:00PM for 4 Weeks, 2 X each week.

Location: Jefferson Community Center, Register Now-Space is limited, 8-12 participants to hold a class. Light refreshments will be served, participants will receive a certificate of completion. To register Call 518-295-2001, Ask for Chrystal or Meg.

Alzheimer's Association® Presents; **Communicating Effectively** an education program that teaches caregivers how to navigate the responsibilities of caring for someone living with dementia. This program teaches how dementia affects communication, including tips for communicating well with family, friends and health care professionals. **This program will cover information for families and individuals dealing with Alzheimer's disease or a related dementia issue.** Please join us at The Gathering Place on Tuesday, May 14th from 1 to 2pm. All are welcome!

Medicare Reminder - Appealing the Part B late enrollment penalty. If you were without Part B or job-based insurance for more than 12 months while eligible for Medicare, you may face a Part B late enrollment penalty (LEP). The penalty is 10% of the Part B premium (\$174.70 in 2024) for every 12-month period you did not have Part B or job-based insurance that allowed you to delay enrollment. This amount is added to your monthly Part B premium. **Note:** You can eliminate your penalty if you are eligible for a Medicare Savings Program (MSP).

Appealing the LEP

Everyone has a right to file an appeal with the Social Security Administration (SSA) regarding their LEP determination. To appeal, follow the directions on the letter informing you about the penalty. If you do not have an appeal form, you can use SSA's request for reconsideration form. You can appeal to remove the penalty if you think you were continuously covered by Part B or job-based insurance. You can also appeal to lower the penalty amount if you think it was calculated incorrectly. Unfortunately, being unaware of the requirement to enroll in Part B is unlikely to be a successful argument for an appeal. However, there are reasons to appeal that may result in the elimination or reduction of your penalty. The appeal deadline is 60 days from the date you received the letter informing you about the penalty. If you miss this deadline, you can write a letter explaining why you had good cause, or a good reason-like serious illness-that prevented you from appealing on time. Attach this letter to your appeal. Be sure to pay the LEP while SSA reviews your appeal. If your appeal is successful, you will be refunded for LEP payments you made while your appeal was being reviewed.