

# "EXPERIENCE"

June 30, 2024

## Schoharie County Office for the Aging 518-295-2001

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### Laughter Is Good For The Soul

- I believe my house is haunted. Every time I look in my mirror a crazy old lady stands in front of me so I can't see my reflection!
- Why did the frog take the bus to work today? His car got toad away.
- Why are ghosts such bad liars? Because they are easy to see through.

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**Farmers Market Coupon Information:** The Farmers Market Coupons start date is July 1st. This year coupons will be \$5.00 each for a total benefit of \$25.00 per booklet. Eligibility guidelines: Must be 60 Years or older. Monthly income is at or below: \$2,322/month for a one-person household. \$3,152 month for a two-person household, \$3,981/month for a three-person household. If you haven't already received them and would like to get the coupons this year, please call OFA at 518-295-2001.

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**Life Chat: Come join us** On July 8th at 1PM, Amy Hoffman-James, Public Health Educator with the Upstate New York Poison Center, will be sharing poison prevention information specifically for older adults and anyone serving in the role as a caregiver. We often recognize the poison center as a place to call for children, but did you know they are a 24/7/365 resource for people of all ages? You may have a question about medication you take, or mistakenly took the wrong medicine - the poison center can help! Join us to learn about safe medication storage, use, and disposal as well as information on keeping household products stored safely, plant safety information, and even food storage safety! Place: The Gathering Place, 127 Kenyon Rd., Cobleskill, NY 12043. For any Questions or to RSVP contact Deb Dyer at 518-295-2001.

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**AARP Defensive Driving Class** will be held **August 9, 2024**, from 9:00AM to 4:00PM, Course fee \$25.00 AARP Members, \$30.00 Non-AARP Member. Payment by check or Money Order Only made out to AARP. No Cash payments will be accepted. Bring your Driver's license & AARP Card if member. There will be a 30-minute lunch break. Please arrive a few minutes early for the registration process. Registration Required 518-295-2001.

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### **Medicare Reminder Types of Medicaid for people with Medicare**

If you are eligible for Medicare and have a sufficiently low income, you may qualify for help from certain Medicaid programs in your state. Whether you qualify will depend on:

- Your earned and unearned income, including wages and Social Security payments
- Your assets, including checking accounts, stocks, and some property
- Your nursing care and long-term care needs
  - You must meet your state's functional eligibility criteria (standards for assessing your need for help with activities of daily living, such as, toileting, bathing, and dressing). Each state sets its own standards.

Medicaid programs vary by state, but below are three Medicaid programs available to Medicare beneficiaries in all states. Note that in all of these cases, if you have both Medicare and Medicaid, Medicare will pay first for covered services, and Medicaid will pay second for qualifying costs. If you meet income, asset, and other guidelines in your state, you may qualify for one of the following Medicaid programs:

**1. Aged, blind, and disabled (ABD) Medicaid:** Beneficiaries with ABD Medicaid have coverage for a broad range of health services, including doctors' visits, hospital care, and medical equipment. ABD Medicaid may also pay for your Medicare cost-sharing. However, ABD Medicaid may not provide adequate coverage if you have long-term care needs.

**2. Medicaid home and community-based service (HCBS) waiver programs:** HCBS waiver programs provide general health coverage and coverage for certain services to help you stay at home or in a community-based setting (for example, in an assisted living facility). Covered services may include personal care, homemaker services, case management, adult day care, skilled nursing care, and therapy services. To qualify, you must meet state-specific functional eligibility criteria.

**3. Institutional Medicaid:** Beneficiaries enrolled in Medicaid for residents in nursing homes—also called Institutional Medicaid—have coverage for nursing home services, including room and board, nursing care, personal care, and therapy services. To qualify, you must require a nursing home level of care or meet state-specific functional eligibility criteria.

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**Thought for the Week** – No one has ever become poor by giving. -Anne Frank