

"EXPERIENCE"

April 20, 2025

Schoharie County Office for the Aging 518-295-2001

Word of the day—**Aegis**: Refers to the power to protect, control, or support something or someone.

Fun Fact – Squirrels can't burp or vomit, nor can any other rodent, which is why rat poison is so effective.

Laughter Is Good For The Soul

- "Age is an issue of mind over matter. If you don't mind, it doesn't matter."

- "My mind says I'm still young, but my body keeps reminding me otherwise!"

Please join our April Life Chat for our monthly meeting, at The Gathering Place, 127 Kenyon Road, Cobleskill, N.Y. on April 30th at 1:00PM. We will share life events and caregiving. As it is also Parkinson Awareness Month, material on Parkinsons will be available provided by the Parkinsons Foundation. Door prizes and light refreshments will be available. Questions or to RSVP contact Lenore Tsami at 518-295-2001.

Medicare Reminder - Making Part B enrollment decisions with QHP coverage. If you have a Qualified Health Plan (QHP), deciding what to do as you approach Medicare eligibility depends on your circumstances. In most cases, you should enroll in Medicare and disenroll from your QHP, but there are two exceptions:

1. You have End-Stage Renal Disease (ESRD). If you have kidney disease that requires dialysis or transplant and are eligible for Medicare, you have the choice to enroll in or stay enrolled in a QHP with cost assistance (tax credits). Be sure to consider how the QHP's coverage and costs compare to Medicare before deciding to delay Medicare enrollment. For counseling regarding your insurance options, contact your State Health Insurance Assistance Program (SHIP).
2. You do not qualify for premium-free Medicare Part A. If you are eligible for Medicare but would have to pay a premium for Part A, you can keep your QHP with cost assistance as long as you do not enroll in any part of Medicare.

You should consider all consequences carefully before deciding to keep a QHP instead of Medicare. If you ever decide to enroll in Medicare, you may have to wait for the General Enrollment Period (GEP) to sign up. Using the GEP to enroll means you may experience gaps in coverage and incur a late enrollment penalty (LEP).

If you qualify for premium-free Part A, you should not continue using the Marketplace to get health and drug coverage. Enroll in Medicare when you are first eligible and disenroll from your QHP in a timely manner to avoid paying extra premiums.

Feeling isolated or burnt out as a Caregiver? Interested in learning from other caregivers? Do you experience frustration or guilt and need a safe place to process? Please come and join us for a monthly Caregiver Support Group, "Life Chat" the 4th Wednesday of every month at 1PM. At The Gathering Place 127 Kenyon Road, Cobleskill, NY 12043. Contact Lenore at Office for the Aging 518-295-2001.

Reminder The Parkinson Support Group meets on the second Tuesday of every month, at 1PM. The next meeting will be May13, 2025, at The Gathering Place, 127 Kenyon Rd., Cobleskill, 12043.

Did you know - The extinct colossus penguin stood as tall as LeBron James.

Thought for the Week.... "Drench yourself in words unspoken/ Live your life with arms wide open/Today is when your book begins/The rest is still unwritten."-Natasha Bedingfield