

"EXPERIENCE"

March 8, 2026

Schoharie County Office for the Aging 518-295-2001

March Is Colorectal Cancer Awareness Month

Laughter Is Good For The Soul

- I started a new exercise routine. I call it "running late."
It's cardio and panic combined.
- I told my suitcase there will be no vacation this year. Now I'm dealing with emotional baggage.
- My wallet is like an onion. Opening it makes me cry.

We will be offering Grab & Go meals HERE at Office for the Aging, 113 Park Place Suite 3, Schoharie – Tuesday-Thursdays in the Community Room from 11 am – 1 pm. Please call us to reserve a meal! 518-295-2001.

Reminder The Parkinson Support Group meets on the second Tuesday of every month, at 1PM, the next meeting will be March 10, 2026, at The Gathering Place, 127 Kenyon Rd. Cobleskill, please call Lenore Tsamis at 518-295-2001 to RSVP or please have any questions.

Questions to ask when new to Medicare

If you are new to Medicare, there are several questions you should consider while approaching or within your Initial Enrollment Period (IEP) or a Special Enrollment Period (SEP). Use this guide to consider your options when preparing to enroll in Medicare or after you have already enrolled.

What are the basics?

Medicare is a complex program and can sometimes be confusing. The best place to start when you are new to Medicare is by familiarizing yourself with the differences between it and the health insurance you have now. Learn what makes a person Medicare-eligible, the different parts of Medicare insurance and what those parts cover, times to enroll in Medicare, and how putting off enrollment can result in penalties. These initial steps will help smooth the transition from your current insurance to Medicare once you are eligible.

What are your coverage options?

Everyone has different health care needs, meaning the coverage that is right for your friends or family may not be right for you. Will you enroll in Original Medicare or would you prefer a Medicare Advantage Plan that may limit your provider networks or have different costs but that offers additional coverage? If you have current employer insurance, you may decide not to enroll in Medicare until you have retired. If you are already retired, you might find that Original Medicare plus retiree insurance works better for you than Original Medicare plus a Medigap (or vice versa). Find out the full range of your coverage options.

Should you enroll in Part D?

While you should make sure you enroll in Part D prescription drug coverage when you become Medicare-eligible (assuming you do not have other creditable drug coverage), there are many Part D options for you to explore. Keep in mind, too, that sometimes retiree insurance offers prescription drug coverage that is as good as or better than Medicare Part D. If that is the case, you might decide not to take Part D because you are already covered. Finally, if you have difficulty affording your drug costs, you may want to consider applying for programs that can help pay these costs.

Are you eligible for programs that help lower Medicare costs?

There are several programs for people with low incomes that help pay for Medicare-related costs, such as premiums and copays. Some of these programs are federal while others are state-specific. Find out whether you meet the eligibility requirements and take full advantage.

What resources exist to help you navigate Medicare?

Medicare is a complex and beneficial program, and a variety of trusted sources can help you navigate your rights and options. A few are listed here:

- 1-800-MEDICARE (1-800-633-4227)
- Social Security Administration
- State Health Insurance Assistance Program (SHIP)
- Medicare Rights Center

Fun Fact! Your stomach gets a brand-new lining every few days. Otherwise, it would digest itself. Rude.

Life Chat: Schoharie County Office for the Aging invites you to our monthly Life Chat Meeting. Presenter, Jessica Whitney, the Public Education & Community Outreach Coordinator for the Cancer Services Program. Wednesday, March 25, 2026, 1PM at the Office for the Aging, 113 Park Place, Suite #3, Schoharie, NY 12157. Door prize and light refreshments! Questions or to RSVP contact Lenore Tsamis at 518-295-2001.

Thought for today: Don't count the candles...just enjoy the glow. (And maybe keep the fire extinguisher near!)