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EPIC Review

The Elderly Pharmaceutical Insurance Coverage (EPIC) program is a New York State program for seniors administered by the Department of Health. It helps more than 250,000 income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. Seniors can apply for EPIC at any time of the year and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage.



EPIC provides secondary coverage for Medicare Part D and EPIC-covered drugs purchased after any Medicare Part D deductible is met. **EPIC also covers approved Part D-excluded drugs once a member is enrolled in Part D.**

EPIC helps pay the Medicare Part D drug plan premiums for members with income up to \$23,000 if single or \$29,000 if married. Higher income members are required to pay their own Part D premiums, but EPIC provides premium assistance by lowering their EPIC deductible.

EPIC has two plans based on income.

The **Fee Plan** is for members with income up to \$20,000 if single or \$26,000 if married. The **Deductible Plan** is for members with incomes ranging from \$20,001 to \$75,000 if single or \$26,001 to \$100,000 if married.

It is easy to join the program. Just complete the application and mail or fax it to EPIC. No documentation is required. EPIC verifies information with the Social Security Administration and the New York State Department of Taxation and Finance.

Remember, EPIC enrollees have a **Special Enrollment Period (SEP)**. This means that they may switch their Medicare Part D and/or the Medicare Advantage Plan any time during the calendar year. It is not necessary to wait until the Open Enrollment Period if your Medicare Part D Plan and/or your Medicare Advantage Plan is not working for you.

Finally, for those EPIC members who receive assistance with paying their Part D premiums, EPIC has mailed out the January payments to most plans. If you receive a letter from your Medicare Part D Plan or the Medicare Advantage Plan threatening to disenroll you, please



.....Continued on page 3

Director's Chair

Good News!! Last week we received notice from the Corporation for National and Community Service State Office that our application for the 2015 RSVP grant had been approved. As you may remember, this time last year was a time of great concern for all senior projects including the Foster Grandparent Program and the Senior Companion Program. Radical changes, including the elimination of two-thirds of the RSVP projects nationwide, had been proposed in the Presidential budget. In addition, our local program was slated for re-competition – the first time in 30 years! This was the result of new legislation, requiring all RSVP projects to submit to open competition. 2015 was the year chosen for Herkimer County. Needless to say, our staff worked diligently to respond to the new Request for Proposal - highlighting the outstanding work our volunteers do each day in the service of others. As a result, the RSVP Program of Herkimer County is alive and well and will continue providing its vital services to those in need. To add to the good news, this year marks the 30th anniversary of our program! So much to be grateful for.

We seldom post the notes we receive from our clients, but by doing so now you will be able to see the reason why we are so very happy that our programming is continuing. These are 4 from the 40 glowing reports we received for RIDE:

I always find the (volunteer) drivers very easy to converse with, making the ride more pleasant. Great in assisting getting in and out of the vehicle, locating the doctor's office once we're in the building. What a wonderful service you provide.

I pray they can keep this service. It has changed my life. Catholic Charities (volunteers) drove me to have my gastric by-pass surgery and now three months I have lost 64 pounds. I have to thank Catholic Charities for all you have done. God bless all of you.

I don't know what I would do, because so many of my appointments are in Cooperstown, Albany Medical Center, etc. Probably I would have to give up my wonderful doctors and go into assisted living or a nursing home. My brothers and sisters have all passed.

For me, courtesy colors the day. A good driver is of utmost importance. Both factors contribute to a pleasant day. Going to the doctor's office is a treat!

Thank you for all that you do for others!

Lydia Sexton, Program Director

The Newsletter Staff

Lydia Sexton, RSVP
Kathy Fox, OFA
Kaylynn Schaffer, OFA
Joan Matteson, RSVP
Helen Nudo, RSVP

Office for the Aging

Information/Transportation	867-1121
Nutrition Program	867-1204
HEAP Program	867-1195
In Home Services	867-1124

Catholic Charities

Food Sense Program	894-9917
RSVP	894-9917
RIDE Program	894-9917
NOEP Program	894-9917
HIICAP Program	894-9917
Kateri's Thrift Store	823-1793

Other

Alternatives Unit	867-1322
Adult Protective Services	867-1231
Public Health Nursing	867-1176
Transportation (Medical/Non-Medical)	
Old Forge— Daily	369-2830

We thank all of you who made a donation toward the cost of the Sharing the Spirit for the Apr-Jun 2015 edition:

Lucy Brown

Your donations are an important part of offsetting the cost of publishing our newsletter. If you would like to help support Sharing the Spirit, or if you have additional comments, questions or suggestions, please contact us at:

*Herkimer County Office for the Aging, Sharing the Spirit
109 Mary Street, Herkimer, NY 13350 315-867-1121*

call the HIICAP office at 894-9917 for assistance.

Medicare Savings Program (MSP)

In New York State, assets are not considered by the State for individuals applying for the Medicare Savings Program – only income is considered. (Examples of assets: savings and checking accounts, IRA's, CD's, stocks, bonds, mutual funds, real estate other than your primary residence.)

Often seniors are confused as to how the income is computed.

An applicant's *current income* is used to determine eligibility for the MSP

Unearned income, like Social Security, is counted in full.

Earned income (wages) are counted by



first subtracting \$65 from the gross earned monthly income and then dividing the remaining income by half.

Income considered includes:

- Social Security Benefits
- Pensions
- Workers' compensation
- Unemployment income
- Railroad Retirement Benefits
- Veterans Benefits
- Income from rental property

Earned income includes:

- Wages
- Tips
- Self-employment income

Income that **does not count** includes:

- Tax credits
- Food Stamps

Cash assistance income

You can **subtract monthly premiums** from your monthly income for any health insurance other than basic Medicare Part B premiums. This includes:

Medigap, dental, HMO, Part D plan (that is, the premium amount above the benchmark of \$34.96 can be deducted), Long Term Care Insurance, etc.



There are three levels for the Medicare Savings Program. Maximum income level for each group after deductions are:

QMB: \$993 (single) \$1,331 (couple)

SLMB: \$1,187 (single) \$1,593 (couple)

QI-1: \$1,333 (single) \$1,790 (couple)

You may also have Medicaid with the QMB and SLMB benefit, but not with the QI-1 benefit. Some people, who already have Medicaid, will be pushed into a Medicaid spend-down once approved for an MSP. Those who already have a spend-down will be increasing their spend-down once they are approved for a MSP.

Remember, qualifying for the MSP benefit gives you the following:

The State will pay the Part B premium of \$104.90 each month

You will receive Extra Help for your Part D Prescription Plan. This means your Part D premium will be paid for, up to \$36.94, each month and your co-pays for medications will be between \$3.60 and \$6.60. EPIC will

reduce these costs even further.

You will have a Special Enrollment Period to switch your Part D and/or Medicare Advantage Plan monthly instead of waiting for the Open Enrollment Period.

If you, or someone you know, would be interested in enrolling into the Medicare Savings Program, please contact your HIICAP office at 894-9917.

Medicare and the Marketplace

If you have a Marketplace plan, you can keep it until your Medicare coverage starts. Then you can cancel the Marketplace plan without penalty. If you opt to keep the Marketplace plan, you need to keep the following in mind:



If you are getting premium tax credits or other savings on a plan you bought through the Marketplace, these savings will end once your Medicare Part A coverage starts.

If you delay in enrolling in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare. In addition, you can enroll in Medicare Part B **only** during the Medicare general enrollment period (January 1 – March 31) each year. Coverage doesn't start until July of that year. This may create a gap in your coverage.

For those who qualify for Expanded Medicaid through the Marketplace before they became eligible for Medicare, they

may remain on this coverage, even with Medicare, until it is time to renew their policy. At that time they will no longer qualify for Medicaid through the Exchange and will be referred to their local Department of Social Services.

On March 4, 2015 there was a webinar on the White House Conference on Aging. It focused on 4 priority areas for the elderly (Retirement Security, Healthy Aging, Long-Term Services and Support, and Elder Justice). They have put together a website for the elderly to learn about each of these matters and to be able to express their concerns on them. So we are encouraging people to complete the survey by going to: www.agingny.org/WhiteHouseConferenceonAging.aspx

You have until **April 15, 2015** to submit your surveys. The results will be published in a White Paper and presented to the White House Conference Aging.



The East Herkimer Senior Citizens will meet every Wednesday at 1p.m, in the East Herkimer Fire Station. After a brief meeting, those in attendance are welcome to an afternoon of refreshments, friendship, and activities such as cards and Mah Jongg. Interested individuals or groups may simply attend a meeting. Everyone from surrounding villages are always welcome.



Herkimer County Public Health

301 N. Washington St., Herkimer N. Y. 13350

Phone (315) 867-1176 Fax (315) 867-1612

Pre-Register @ www.herkimercounty.org → Rabies Clinics

2015 Rabies Vaccination Schedule

1. **All cats, dogs and ferrets three months or older must be vaccinated even if they stay indoors**
2. Every dog and cat needs two rabies vaccinations one year apart then one every three years
3. Bring proof of the pet's vaccination history to receive a three year certificate
4. Ferrets must be vaccinated every year
5. Dogs should be on a leash, cats and ferrets should be in a carrier or pillowcase
6. **NO EXAMS WILL BE GIVEN**
7. Owners are responsible to clean up after their animals
8. **A \$5.00 donation per pet** is suggested to defray costs



***Pre-Register At: www.herkimercounty.org**

Date/Day/Time	Location
March 12 th , Thursday 5:30 – 7:00 pm	East Herkimer Fire Department 193 Main Rd. East Herkimer
April 16 th , Thursday 5:30 – 7:00 pm	Ohio Community Rec. Center 140 Nellis Rd, Town of Ohio
April 30 th , Thursday 5:30 – 7:00 pm	Dolgeville Fire Department 20 S. Helmer Ave. Dolgeville
May 14 th , Thursday 5:30 – 7:00 pm	Middleville Fire Department 41 N. Main St. Middleville
May 30 th , Saturday 10:00am – 12:00 pm	East Herkimer Fire Department 193 Main Rd. East Herkimer
June 10 th , Wednesday 5:30 – 7:00 pm	Norway Community Center 3114 Military Rd. Norway
June 17 th , Wednesday 5:30 – 7:00 pm	Ilion-Frankfort VFW Pavilion 4274 Acme Rd. Frankfort
July 16 th , Thursday 5:30 – 7:00 pm	East Herkimer Fire Department 193 Main Rd. East Herkimer
September 3 rd , Thursday 5:30 – 7:00 pm	Salisbury Fire Department 2549 St. Rt. 29 Salisbury Center
September 10 th , Thursday 5:30 – 7:00 pm	Cedarville Fire Department 960 St. Rt. 51, Cedarville
October 1 st , Thursday 5:30 – 7:00 pm	Little Falls Town Garage 478 Flint Ave. Ext. Little Falls
November 7 th , Saturday 1:00 – 3:00 pm	East Herkimer Fire Department 193 Main Rd. East Herkimer

Quick Falls Risk Self-Check

Many falls are preventable by doing these four steps.

1. Check your risks for falls
2. Know your medicines
3. Make your home safer
4. Exercise daily

Act now to reduce your risk. Daily balance exercises can maintain or improve balance.

Score	How easily can you step up onto and over a street curb?
0	Would not attempt by myself
1	Would need help to step UP and DOWN (device or person)
2	Could step UP but would need help to step DOWN
3	Could step UP and DOWN but CAUTIOUSLY
4	Could step UP and DOWN CONFIDENTLY without help

If you scored 3 or less, you are at risk for a fall.
The lower your score the higher your risk.



For more information, contact Office For
 the Aging at (315) 867-1415

Here's to Healthy Living

We are proud to support the
Herkimer County Office for the Aging and RSVP.

www.cdphp.com



A plan for life.

Capital District Physicians' Health Plan, Inc.
CDPHP Universal Benefits, Inc.



Extra Help Income and Asset Limits for 2015

The federal government just announced new income and asset guidelines for 2015 Medicare recipients for the Extra Help benefit available through the Social Security Office.

If your income is up to \$1,324 for an individual/\$1,792 for a couple, and your resources are no more than \$8,780 for an individual and \$13,930 for a couple, you qualify for Full Extra Help. Full Extra Help means that you do not have a deductible for your D plan, your premium is paid up to the benchmark of \$36.94, you never go into the donut hole, and you have a Special Enrollment Period to switch your Part D and/or your Medicare Advantage Plan as often as once a month. Your co-pays at the

pharmacy will range between \$2.65 for generic and \$6.60 for brand. Also, if you have the EPIC fee plan, the premium will be waived and EPIC will reduce the \$6.60 copay to \$3.00.

Partial Extra Help is for individuals with incomes up to \$1,471, and couples up to \$1,991, having resources of \$13,640 for an individual and \$27,250 for a couple. With partial extra help you will pay a portion of the premium and the deductible, if there is one. You will pay 15% coinsurance, or the plan copay for your drugs, whichever is cheaper. Partial Extra Help also gives you a Special Enrollment Period, allowing you to switch your plan as often as once a month.

For helping applying for Extra Help, please contact the HIICAP office at 894-9917.





From the *RSVP Program*

APRIL

MAY

JUNE

2nd	Dorothy Siedsma	1st	Shirley Poirier	1st	Lillian Gaherty
			Volney Seeley		June McCarrell
7th	James Skinner	2nd	Constance Ann Johnson	2nd	Margaret Streeter
8th	Patricia Bowker	3rd	Mary Mitchell	4th	Kathleen Smith
		5th	Evelyn Stephon		
14th	Harriet Haines	6th	Rosemary DeLuke	9th	Mary Tamburrino
	Barbara Miller	7th	Richard Petkovsek	12th	Terry Leonard
			Martha Sirois		Natalie Tickner
15th	Joanne Amato	8th	Mary Denn		
	Rose Zito	11th	Ruth Miller	13th	Arlene Metzler
18th	John O'Donnell	12th	Charles Hand	15th	Merilyn kitner
	Joseph Spadea		Gerald Hill	16th	Katherine Hampston
		14th	Margery Anderson		Etta Humphreville
19th	Betty Dow		Christine Teesdale		Janet Vedder
	RuthAnn Harrington	15th	Carol Clark		
	Patricia Peters		Mary Ratajack	19th	Doris Trevvett
		18th	Sharon Ferdula		Carol Yelle
21st	Helen Daly		Charlotte Whalen		
24th	Ellen Harris		Joy Zientara	21st	Jackie Rogers
	Linda Quesnelle	25th	Elizabeth Hurteau	22nd	Gloria Zacaroli
			Jody Janicki		
26th	Jon Hosney	30th	Patricia Sullivan	23rd	Jo Anne Deller
27th	Marie Cool			25th	Charles Yelle
28th	Sharon Daviau			26th	Paul Frezza
30th	Lydia Sexton				



Get Cookin' With OFA

Recipes compliments of Catholic Charities Staff

Fingerling Potato and Vidalia Onion Lyonnaise



This classic French side dish is an excellent offering for Easter. One tip: prep the potatoes while the onions cook. Recipe may be halved and may be frozen.

2 tbsp. unsalted butter
2 Vidalia onions, thinly sliced
2 tsp. minced garlic
2 lbs. fingerling potatoes, washed well
1 tbsp. olive oil ½ tsp. salt or to taste
½ tsp freshly ground black pepper or to taste
1 tbsp. finely chopped parsley (optional)

Preheat the oven to 400 degrees. Spray a 2-quart baking dish with vegetable cooking spray.

Melt butter in a large skillet over medium heat, then add onions. Cook and stir until onions are soft and just beginning to brown, about 10 minutes. During the last minute of cooking, stir in the garlic.

While the onions cook, slice potatoes lengthwise into ¼ inch slices. Add to a mixing bowl and toss with oil; then add salt and pepper and mix well.

Place a third of the potatoes in an even layer in the bottom of the baking dish. Top with half the onions, a second third of the potatoes, the remaining onions, then the remaining potatoes.

Bake until the potato layers are tender and the top is lightly browned, about 45 to 50 minutes. Allow to rest for five minutes before serving. If desired, garnish with parsley.

Raspberry-Ricotta Cake

1 1/2 cups all-purpose flour
1 cup sugar
2 tsp. baking powder
¾ tsp. kosher salt
3 large eggs
1 1/2 cups ricotta
½ tsp. vanilla extract
½ cup unsalted butter, melted
1 cup frozen raspberries or blackberries, divided

Preheat oven to 350 degrees. Line a 9"-diameter cake pan with parchment paper and lightly coat with nonstick spray. Whisk flour, sugar, baking powder, and salt in a large bowl. Whisk eggs, ricotta, and vanilla in a medium bowl until smooth; fold into dry ingredients just until blended. Then fold in butter, followed by ¾ cup raspberries, taking care not to crush berries. Scrape batter into prepared pan and scatter remaining ¼ cup raspberries over top. Bake cake until golden brown and a tester inserted into the center comes out clean, 50-60 minutes. Let cool at least 20 minutes before unmolding.



Hugging

Hugging is healthy: it helps our body's immune system, it keeps you healthier, it cures depression, it reduces stress, it induces sleep, it's invigorating, it's rejuvenating, it has no unpleasant side effects, and is nothing less than a miracle drug.

Hugging is all natural: it is organic, naturally sweet, no pesticides, no preservatives, no artificial ingredients, And 100% wholesome.

Hugging is practically perfect: there are no movable parts, no batteries to wear out, no periodic checkups, has low energy consumption yet high energy yield, they are inflation-proof, non-fattening, have no monthly payments, no insurance requirements, are theft-proof, non-taxable, non-polluting, and of course, fully returnable.

“A hug, the strongest pain reliever available without a subscription.”



An Easter Reflection



Christ Has No Body
by *St. Teresa of Avila*

Christ has no body but yours.

No hands, no feet on earth but yours.

Yours are the eyes with which He looks
compassion on this world.

Yours are the feet with which He walks
to do good.

Yours are the hands with which
He blesses all the world.

Yours are the hands, yours are the feet,
yours are the eyes.

You are His body.

Christ has no body now on earth but
yours.





Just For Fun!

“Mother,” said little Johnny,
 “today our teacher asked me whether or not I had any brothers or sisters and I told her I was an only child.”
 “And what did your teacher say?”
 She said, “Thank goodness!”

Three men in an insane asylum were talking. The first said, “I’m Napoleon, none are tougher than I.”
 The second said, “I’m Moses, God gave me the Ten Commandments.”
 The third one said, “I gave you what?”

Jim Vick,
 Verona, Italy

N O O M E H T N I N A M A Z T
 E C A P S D Y K R A D P H C A
 E T O M E R H P S Z H U E W X
 C B V I E W O T H G I L N U S
 A R I D H T R X N H F L I P E
 Z I A P C O I P W E P F H V K
 K G T T N A Z L R O R A S D A
 C H M A E I O O L O S R C S U
 R T U T E R N E N E B L A P Q
 E T T I R A S S S E T E L B C
 S B N B G M E P T L S A S U T
 C P G R A V I T Y O I C S I F
 E B L O L L O P A N N P D E M
 N L O F C O L D S I L E N T K
 T X W E B O L G V A S T S J D

APOLLO	CUSP	“MAN IN THE MOON”	REFLECT	VAST
ARID	DARK	MARIA	REMOTE	VIEW
ASTRO-NAUNTS	ECLIPSE	ORBIT	SATELLITE	ZONES
BALL	FULL	PHASES	SEAS	
BARREN	GLOBE	PLAINS	SHINE	
BRIGHT	GLOW	POLES	SILENT	
COLD	GRAVITY	PROBES	SPACE	
CRATERS	“GREEN CHEESE”	PULL	STONES	
CRESCENT	HORIZON	QUAKES	SUNLIGHT	
			TIDES	



Immunization Assistance Program

Program available to seniors to obtain immunizations at no charge

Your physician may recommend that you receive one or more vaccinations to maintain your health which can become very costly. The Herkimer County Office for the Aging and NY Connects in partnership with Public Health Nursing in Herkimer County will be providing immunizations free of charge to elder adults who qualify for the program.

Eligibility requirements:

Age 60 or older AND
do not have health insurance
OR cannot afford the co-pay.



Immunizations covered:

Shingles
Influenza
Pneumonia
Tetanus/Diphtheria/Pertussis
Any other per physicians' request

Call the Office for the Aging/NY Connects at 867-1124 to determine if you qualify for the assistance program. Once declared eligible, your referral will be sent to Public Health Nursing in order for them to administer the vaccines.

Please contact Herkimer County Office for the Aging or NY Connects for more information at 315-867-1415 or www.herkimercounty.org; go to departments, then Office for the Aging. Or, go to www.vaccines.gov/who_and_when/seniors/.

Sharing the Spirit
61 West St.
Ilion, NY 13357