

Your Advocate's Advice

Conversations with Chris

A sampling of current news for seniors!

For the week of May 3-7 – Fake Social Security Calls

If You Need Information from Social Security --- Be Sure It's Official!

The Social Security Administration has asked Iowa SMP to remind people that you can be lured into thinking you are receiving official information about Social Security benefits from businesses or persons who are selling products or services for retirement planning, health insurance and life or burial insurance. The ONLY official sources of Social Security information and advice about benefits are your local Social Security office, the Social Security toll-free information number (1-800-772-1213), or their website at www.SocialSecurity.gov. *There are website addresses that look very similar to this that are sponsored by private businesses.*

Iowa SMP was also given another recent reminder about this topic. SMP received a sample of mail received by a concerned citizen. Inside the envelope was a statement about funeral expense benefits from the "federal government." It also stated that these benefits are not adequate to pay for average funeral expenses today. The card offered to help you apply for a "new" benefit. Although in very small print, it stated this mailing was not affiliated with or endorsed by any government agency, it would be very easy to misread this mail. If you return the card by completing some information, you will certainly hear from a person selling some type of funeral expense insurance. If you do not want such a visitor, DON'T respond to such mailings.

If the federal government wants to tell senior citizens about new government benefits, it will come to you in mail clearly marked to be from the agency that pays your benefits to you, such as Social Security or Railroad Retirement, or the VA. Medicare information comes from "CMS" – the Center for Medicare and Medicaid Services.

For the week of May 3-7 – Paid Research Opportunity

Research is being conducted in the African American, Latina, and Asian communities about the impact of a mother's death on her adult boomer (born between 1946 and 1964) daughter who was at least age 21 at the time of her mother's death.

Each eligible participant who meets with the interviewer and completes the study will be paid \$25.

- Participant needs to be born between January 1, 1946 and December 31, 1964
- Participant was at least 21 years old when her mother died
- Interviews are conducted face to face and tape recorded
- Will only come to your home, your office, or meet at a library to conduct the interview
- Interviews generally take about 90 minutes
- Confidentiality is strictly maintained.

If interested, please contact Carol at carolgosselink@missouristate.edu or call 417-380-2804.

Mission: Enabling Older Iowans to live with maximum possible dignity, well-being and independence.

> Serving Seniors in Cherokee, Ida, Monona, Plymouth and Woodbury Counties.

> A newsletter from the Advocacy Coordinator, Chris Kuchta.

> Contact info:

> 712-279-6900

> 800.798-6916

chrisk@siouxlandaging.org

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For the week of May 10-14 – Five things to know about Safe Deposit Boxes, Home Safes and Valuables

The FDIC brings us this information:

1. Think about what should or should not be kept in a bank's safe deposit box. Good candidates include originals of key documents, such as birth certificates, property deeds, car titles, and U.S. Savings Bonds that haven't been converted into electronic securities. Other possibilities include family keepsakes, valuable collections, pictures or videos of your home's contents for insurance purposes, and negatives for irreplaceable photos. (Another option may be to store digital images of important documents and photos on a secure Web site that you can access from anywhere over the Internet.)

You probably wouldn't want to use your bank safe deposit box to store anything you might need to access quickly, perhaps on a night, weekend or holiday. That could include passports and originals of your "powers of attorney" that authorize others to transact business or make decisions about medical care on your behalf. For guidance on where to store your original will, check with an attorney or The Legal Hotline for Older Iowans at 1-800-992-8161 about what is required or recommended based on state law.

2. You're better off stashing your cash in a bank deposit account, like a savings account or certificate of deposit, than in a home safe or a safe deposit box. "Unlike money in a savings account, money in a home safe or safe deposit box cannot earn interest, so the purchasing power of your cash will decrease," said Luke W. Reynolds, Chief of the FDIC's Community Outreach Section. "Plus, cash that's not in a deposit account isn't protected by FDIC insurance." (See #5 for more about the potential risks.)

3. A home safe isn't a true replacement for a bank's safe deposit box. A home safe may be good for replaceable items you may need immediate access to – such as a passport – but home safes are not as secure as safe deposit boxes. "A burglar could more easily break into your home, force you to open the safe or haul off the entire safe and access the contents than get inside your safe deposit box," said Reynolds.

4. If the bank fails, you'll still have quick access to your safe deposit box. In general, the full contents of your box should be available the first business day after the bank closes.

5. No safe deposit box or home safe is completely protected from theft, fire, flood or other loss or damage. Consider taking precautions, such as protecting against water damage by placing items in plastic containers or zip-lock bags. And, don't keep identifying information on or near your safe deposit box key, such as the box number and the bank's name, in case of loss or theft. Remember that, by law, FDIC insurance covers only deposit accounts. Also, don't expect the bank to reimburse you for theft of or damage to the contents of your safe deposit box. If you want protection for the valuables in your safe deposit box or home safe, talk to your insurance agent.

For the Week of May 10-14— Know What Your Medicare Advantage Plan Covers

This message is for any of the 61,000 Iowans who have enrolled in a Medicare "Advantage" plan instead of original Medicare. Iowa SMP is assisting someone who asked for our help after receiving a very large hospital bill showing her Medicare Advantage plan covered **NONE** of her charges. Her bills state that the hospital does not participate in the Advantage plan in which she is enrolled. However, the doctor who admitted her to the hospital **IS** covered by her Advantage plan. She thought since her doctor's bills were always paid by her plan, that any hospitalization he ordered would be covered, but this isn't so.

If you are enrolled in a Medicare Advantage plan, you are responsible for reading all the plan materials and asking your insurance agent to be certain you know what doctors, hospitals and other medical providers are covered by the plan. Remember to ask any potential new medical provider whether they participate in your plan.

SMP is working with this individual's insurance agent and the provider regarding her bill. If you need help deciding whether to enroll in original Medicare or an Advantage plan, please consider asking for helpful information from Iowa's Senior Health Insurance Information program, SHIIP at 1-800-351-4664.

For the Week of May 17-21– “In the News” Health Reform Scams

Health and Human Services Secretary Kathleen Sebelius has announced the government is concerned about recent reports of scam artists developing new fraud schemes connected with this spring’s health care reform legislation. She announced to the media, “... scam artists have been moving quickly. We’ve already heard reports crooks are trying to capitalize on this new law by setting up 1-800 numbers and going door to door trying to sell fraudulent insurance policies.” The Senior Medicare Patrol has heard from older citizens that scammers are visiting door-to-door to sell “Obamacare” health policies in the Midwest.

One of the early results of the new legislation will be a \$250 rebate for Medicare beneficiaries in Part D Prescription Drug Plans who reach the “donut hole” gap in coverage. As of the writing of this newsletter, we do not know when this money will become available. You should watch your newspaper, radio and television for news, but be certain to rely **only** on information you receive directly from the Centers for Medicare and Medicaid Services in the mail. The envelopes they send have their name shown as “CMS.” You may also receive letters from your Prescription Drug Plan.

Medicare will have to

- work with all the Prescription Drug Plans across the country to identify persons who have entered the donut hole
- develop a plan for notifying people who are eligible
- figure out a plan for making the rebate payments.

Tips to Remember:

- **Only people who reach the donut hole gap in coverage during 2010, will be potentially eligible for a rebate payment.**
- **Medicare will not call you to verify your Medicare ID number.**
- **Medicare will not call you to verify your bank account or credit card information.**

If you need help understanding the “donut hole” gap in Prescription Drug Plan coverage, you should call a trusted source of information. That means you can call Medicare at 1-800-633-4227 or read your “Medicare and You 2010” handbook OR call your own Prescription Drug Plan at the customer service phone number in the papers sent to you when you enrolled OR contact the Senior Health Insurance Information Program at 1-800-351-4664 to find a SHIIP counselor near you.

For the Week of May 17-21– Cleaning for a Reason

If you know of any woman currently undergoing chemo, please pass the word to her that there is a cleaning service that provides FREE housecleaning - 1 time per month for 4 months while she is in treatment. All she has to do is sign up and have her doctor fax a note confirming the treatment. 'Cleaning for a Reason' will have a participating maid service in her zip code area arrange the service. Please pass this information on to people who know of any women going through any type of cancer treatment. This organization serves the entire USA and currently has 547 partners to help these women. Pass the word and let them know that there are people out there who care.

The process opens at 12noon **Central Time** Monday through Thursday and accepts a maximum of 50 applications each day Monday through Thursday. **The demand is such that we accept approximately 8 applications a minute once activated. Therefore, the application process is open for approximately 6 minutes on each day, Monday-Thursday. Apply at: <http://www.cleaningforareason.org>.**

For the Week of May 24-28— Serve with a Purpose

Siouxland Aging Services always welcomes volunteers and is willing to work with your talents, abilities, interests and time constraints.

Our largest group of volunteers helps with meals—either helping at each of the meal sites to serve, clean up, read announcements, or lead fun and engaging activities or to deliver Meals on Wheels to home-bound seniors. I know I'm preaching to the choir as I note the importance of good nutrition and conversation for maintaining physical and mental health. You do make a difference—Thanks!

Were you aware that you can also volunteer in other ways for Siouxland Aging Services?

- Volunteers are needed for the SMP (Senior Medicare Patrol) where you can read current updates at the meal sites (including this letter) or help your peers prevent, detect and report healthcare and other forms of fraud. Congratulations to Mary Ann Arens, Marlo and Janice June, and Connie Malloy who recently completed SMP training.
- A new SHIP program is beginning at Siouxland Aging Services where volunteers will be trained and then assist peers with questions concerning Medicare. Be one of the first to sign up!
- Our Advisory Council and Board of Directors are composed of volunteers, who have a finger on the "heartbeat" of senior needs in their communities and county. Call and let us know you are interested.
- Sun and Fun is fast approaching. Volunteer to help with a game, driving a golf cart, serving treats, or in another role for an hour or so on August 10.

For the week of May 24-28—Cell Phones & Do Not Call List

I was a speaker at a recent program for retired employees. Listening in on their business meeting, I overheard the president relay information about registering cell phones on a different "Do-Not Call" registry than would be used for home phones that he had received in a "frightening" e-mail. I was thankful to be there to give the group the correct information...and to be able to highlight the SMP program at Siouxland Aging Services. Here's the correct info from the Federal Trade Commission.

You can still register your home or cell phones on-line at www.donotcall.gov or 1-888-382-1222. There is no charge to use this service.

You may place your personal cell phone number for the National Do Not Call Registry the same as your home phones. The registry has accepted cell phones since 2003. There is no deadline to register a home or cell phone number on the Registry. Disregard any emails telling you that your cell phone is about to be assaulted by telemarketing call as a result of a new cell

phone database. The truth is the Federal Communications Commission regulations prohibits telemarketers from using automated dialers to call cell phone numbers. Remember, this service take a few weeks to kick in, and will only prevent telemarketing (sales) calls. It will NOT stop calls for political, fund-raising, or survey purposes.

If you continue to receive telemarketing calls or robo-calls, do take down all the relevant information such as the company name, phone number, date and time of call(s). Then report the offending company to the Federal Trade Commission.

A Laugh for You!

Steven Spielberg was busy discussing his new action adventure film about famous classical composers with Bruce Willis, Sylvester Stallone and Arnold Scharzenegger. "Who do you want to play?" Spielberg asked each of the three.

"I've always been a fan of Chopin," said Bruce.

"Mozart's the one for me," was Sylvester's reply.

"What about you?" Spielberg asked Arnold.

He answered, "I'll be Bach!"

Late Breaking News

The Sioux City Journal called us as I am completing this newsletter to inform us that someone is making calls to customers who have placed ads in the newspaper. This scam has the caller saying that there has been a problem with their credit card payment for placing the ad...and THEY NEED TO VERIFY THE CREDIT CARD INFORMATION. Unfortunately, it is a scam and they are just trying to get your credit card information. NEVER give out credit card information unless you have initiated the call...never verify information for someone who calls you. Take down the relevant information, then call them back on their regular business number from the phone book during regular business hours.