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VOLUME 21, ISSUE 6
NOVEMBER/DECEMBER 2013
Ruth E. Jones, Executive Director

THE COMMUNICATOR
A Wyandotte/Leavenworth Area Agency on Aging Publication

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- NEW WAY TO GET RID OF YARD WASTE
- RIBBON CUTTING CEREMONY FOR NEW TRANSIT CENTER
- THE MARKETPLACE
- MEDICARE/SAVINGS PROGRAM
- VOLUNTEER RECOGNITION
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MEDICARE, KANCARE, MARKETPLACE
Unravel The Confusion

IF you have Medicare, Medicare benefits are not changing. You are NOT required to enroll in the new Affordable Care Act MarketPlace otherwise known as ObamaCare.

IF you have KanCare, the state assisted medical program, you are exempt from applying for the Affordable Care Act (unless you lose your coverage because you don’t qualify or have not re-applied to continue benefits). At that time you must shop the MarketPlace immediately to avoid penalties when filing your federal taxes.

IF you are employed with health benefits or you have current health benefits, there is no need to shop the MarketPlace. You may choose to shop for a cheaper premium, keep in mind that cheaper premiums do not always mean better coverage.

Please take note of our new address:
849 North 47th Street
Kansas City, Kansas
66102
913-573-8531

Shop and compare costs...this is your chance to save yourself some money!
See pages 4 & 5 for more information!
Flu seasons are unpredictable in a number of ways. Although flu epidemics happen every year, the timing, severity and length of the season vary from year to year. Flu viruses are constantly changing so it’s not unusual for flu virus strains to appear each year.

Who should get the flu shot? Infants older than 6 months; any adult who would like to decrease their risk of getting the flu; anyone living with or caring for children younger than 5 years; healthcare workers; anyone living in a long term care facility; anyone with chronic health conditions such as asthma, diabetes or blood disorders; anyone who has a weak immune system; and women who are or will be pregnant during the flu season.

Flu vaccines are offered in many locations, including doctor’s offices, clinics, the health department, pharmacies and college health centers. Many employers provide the vaccinations at no charge, even some schools.

Multiple studies conducted over different seasons and across vaccine types and influenza virus subtypes have shown that the body’s immunity to influenza viruses declines over time. The decline in antibodies is influenced by several factors, including the age of the person being vaccinated and the person’s general health (for example, certain chronic health conditions may have an impact on immunity).

As a general rule, getting vaccinated each year provides the best protection against influenza throughout flu season. It is important to get a flu vaccine every year, even if you were vaccinated the season before. The viruses in the vaccine have not changed for the current season.

The Centers for Disease Control & Prevention (CDC) does not recommend one flu vaccine over the other. The important thing is to get the flu vaccine every year.
A ribbon cutting ceremony was held on Friday, September 27, 2013. The event was held at the new Midtown KCK Metro Transit Center located at 849 North 47th Street, KCK 66102. Dick Jarrold of the Kansas City Area Transportation Authority emceed the event of speakers, Mayor Mark Holland, former KCK Mayor Joe Reardon, Mokhtee Ahmad of the Federal Transit Administration, Kansas City Kansas Police Chief Rick Armstrong and Ruth Jones, Director of the Area Agency on Aging.

A Flash Mob led by the Area Agency on Aging & Disability Resource Center staff, with help from the Sunflower Adult Day Center; Bonner Springs Senior Center; and Mz. Gee Gee’s Exercise/Line Dance Class performed to “Shout” by Otis Day & Knights. A tour of the building followed the event along with fresh grilled hamburgers and hotdogs for all those in attendance.

Photos provided by the Unified Government Public Relations Department

KANCARE OPEN ENROLLMENT

If you were one of the initial 200,000 plus persons auto enrolled into KanCare at the end of December 2012; you should begin receiving your “open enrollment” packet sometime in December 2013.

During your enrollment period, you have 90 days to make any changes to your plan. If you’re happy with your current coverage, you don’t have to do anything.

If you enrolled in KanCare after December 2012, your open enrollment packet will come approximately 30 days from the one year anniversary of your approval letter. You will then have 60 days to make changes, if necessary.

If you have any questions regarding KanCare enrollment, please contact the KanCare Consumer Assistance Line at 1-866-305-5147 or visit the website at www.kancare.ks.gov.

Does email work for you?

Help us save postage costs by joining our email club...get information before everyone else!

If interested, send an email to: 60Plus@wycokck.org with your request.
The Affordable Care Act (ACA) sometimes referred to as “Obamacare” or “health care reform” was passed into law on March 23, 2010. The Affordable Care Act requires that nearly everyone purchase a minimum amount of health insurance coverage beginning January 1, 2014, or pay a tax penalty for not having health insurance coverage.

Open enrollment for the Affordable Care Act is October 1, 2013 through March 31, 2014. Individuals who are not enrolled in a health care plan through their employer or not covered under someone’s health insurance (i.e. parent, spouse, etc.) can shop and enroll in an affordable health care plan through the “Health Insurance Marketplace.” The Marketplace is a resource tool that describes all of the health plans available to you. It is designed to help you find health insurance that fits your budget. Every health insurance plan in the Marketplace will offer “essential health benefits,” which include doctor visits, preventive care, hospitalization, prescriptions, and more. Insurance plans in the Marketplace are offered by private insurance companies and they cover the same core set of essential health benefits. Health insurance companies through the Marketplace can’t deny you coverage or charge you more just because you have a pre-existing condition, and they can’t charge men and women different premiums.

To shop and enroll in an affordable health care plan go to www.healthcare.gov.
MEDICARE & YOU

Each year Medicare beneficiaries have the opportunity to make changes to their existing Medicare health plan and/or drop, change their prescription drug coverage. Changes made during this time will be effective January 2014.

Centers for Medicare and Medicaid services have mailed out copies of the 2014 Medicare & You handbook. You may request an e-version of the handbook through the MyMedicare.gov account or by Contacting Medicare at 1-800-MEDICARE (1-800-633-4227).

Beginning Tuesday, October 15, 2013, the Wyandotte/Leavenworth Area Agency on Aging SHICK (Senior Health Insurance Counseling for Kansas) counselors will be available by appointment only on Tuesdays and Thursdays to assist in making these changes. To schedule an appointment, please contact LaMonica Upton at 913-573-8545.

Open enrollment for the Medicare is October 15, 2013 through December 7, 2013.

How does the Marketplace affect Medicare?
The Marketplace does not affect Medicare. Medicare benefits are not changing. Medicare beneficiaries should not be using the Marketplace to find coverage options. In fact, it is against the law for someone to sell a Marketplace plan to a Medicare beneficiary. One of the biggest possible points of confusion for Medicare beneficiaries is that the marketplace Open Enrollment period (October 1, 2013 to March 21, 2014) is happening at the same time as the Medicare Open Enrollment period (October 15 - December 7, 2013). Therefore, Medicare beneficiaries should be very careful when reviewing their Medicare options for 2014 to ensure they are reviewing Medicare plans and not Marketplace options.

To shop and enroll for Medicare Plans go to the www.Medicare.gov website

Medicare Savings Program

Medicare Savings Programs and Extra Help are savings programs that help pay for Medicare costs, such as co-pays and premiums. They may also lower deductibles, co-insurance and prescription drug costs.

<table>
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<td>$1313</td>
<td>PART A, PART B, AND PART D CO-PAYMENTS, DEDUCTIBLES AND COINSURANCE</td>
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<td>LOW INCOME MEDICARE BENEFICIARY (LMB)</td>
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If you have limited income and resources, you may qualify for Extra Help and one or more of the Medicare Savings Programs. To apply, call your local Area Agency on Aging at 1-866-457-2364 for assistance.
Appreciation is extended to the following who have contributed toward the cost of this newsletter.

Ida Pryor

If you would like to contribute to the cost of the newsletter, please make checks payable to:
Wyandotte/Leavenworth AAA,
849 North 47th Street,
KCK, 66102
HAPPY HOLIDAYS!

Find and circle all the words hidden in the grid.

- CANDY CANE  - CHRISTMAS  - CHRISTMAS TREE
- CORN  - CORNUCOPIA  - FAMILY
- FEAST  - HAM  - HANUKKA
- HARVEST  - ICE  - JINGLE BELLS
- JOLLY  - Kwanza  - LIGHTS
- MAYFLOWER  - MISTLETOE  - NEW YEAR
- ORNAMENTS  - PIES  - PILGRIMS
- PRESENTS  - PUMPKINS  - QUAKERS
- REINDEER  - RUDOLPH  - SANTA CLAUS
- SLED  - SNOW  - STUFFING
- SWEET POTATOES  - THANKSGIVING  - TINSEL
- TRADITION  - TURKEY  - TINSEL
The Communicator is published bi-monthly by the Wyandotte/Leavenworth Area Agency on Aging. It is funded by the Kansas Department for Aging and Disability Services through the Older Americans’ Act. We assume no responsibility for the care and return of unsolicited material. Donations are suggested.

The Wyandotte/Leavenworth Area Agency on Aging does not discriminate on the basis of race, color, religion, age national origin, sex, or handicap.

If you feel you have been discriminated against, you may file a complaint with the Kansas Department for Aging & Disability Services at 1-800-432-3535.

Linda Ramírez, Editor
Emma Fonseca, Contributing Editor
LaMonica Upton, Contributing Editor

**calendar >>>**

- **Daylight Savings Time Ends**
  - November 3, 2013

- **Election Day**
  - November 5, 2013

- **Veterans’ Day**
  - November 11, 2013
    - AAA Office Closed

- **Thanksgiving Day**
  - November 28, 2013
    - AAA Office Closed

- **Thanksgiving Day Observed**
  - November 29, 2013
    - AAA Office Closed

**coming soon >>>**

- **Pearl Harbor Remembrance Day**
  - December 7, 2013

- **Winter Begins**
  - December 21, 2013

- **Christmas Eve**
  - December 24, 2013

- **Christmas Day**
  - December 25, 2013
    - AAA Office Closed

- **New Year’s Eve**
  - December 31, 2013

- **AAA Office Closed**

- **Thanksgiving Day Observed**
  - November 29, 2013
    - AAA Office Closed