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JILL D. NEVIN COMMISSIONER

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DEBBIE PUGLIESE DEPUTY COMMISSIONER

Medicare Savings Program Eligibility Expansion Now in Effect

—Beneficiaries may save an estimated \$7,000 a year in health care costs—

Starting January 1, 2023, eligibility for the **Medicare Savings Program (MSP)** in New York expanded to individuals with Medicare who have an income* up to \$2,280 per month and couples with a monthly income up to \$3,077. There are no asset limits for the MSP in New York.



The MSP helps older adults and people with disabilities living on low incomes by <u>paying their</u> <u>Medicare Part B premiums</u> (\$164.90 each month) and enrolling them in <u>Extra Help</u>, the

federal prescription drug subsidy program that Social Security estimates may be worth <u>\$5,300 per</u> <u>year</u>. This financial assistance can be a lifeline, allowing enrollees to maintain their Medicare coverage, access needed care, and afford other necessities, like food and rent.

2023 *Programs and Qualifications:* Qualifying Individual (QI)

- Pays your Part B premium
- May receive up to three months retroactive reimbursement for Part B premiums
- You cannot have both QI and Medicaid
- Income Limits*: Individuals \$2,280 and Couples \$3,077

Qualified Medicare Beneficiary (QMB)

- Pays for Medicare premiums
- Providers are prohibited from charging you for Medicare cost-sharing (deductibles, coinsurance, and copayments). This means you should not be billed for any Medicare-covered services you

receive from Original Medicare providers or providers in your Medicare Advantage Plan's network

- You can have both QMB and Medicaid
- Income Limits*: Individuals \$1,697 and Couples \$2,288

For assistance call **HIICAP at (516) 485-3754. You may also download an application online via:** www.health.ny.gov/health_care/medicaid/program/ update/savingsprogram/

* These estimates are based on the 2023 federal poverty level (FPL) and include a standard \$20 disregard. You may qualify even if your income is slightly higher. Ask a HIICAP counselor about whether you can subtract certain expenses from your income.

County Executive Bruce Blakeman cuts the ribbon at the new Point Lookout Senior Community Service Center, funded by Nassau County and NYS Office for the Aging and operated by EAC Network, Inc.



To join Office for the Aging's email distribution list please email <u>seniors@hhsnassaucountyny.us</u>

Food vs. Supplements

Which nutrients are we missing?

A healthy eating routine is important for every stage of life. Incorporating a variety of fruits, grains, vegetables and proteins in meals can result in positive physical and mental health benefits. As we continue to age, eating a healthy balanced diet should be emphasized to reduce the risk of developing chronic diseases or conditions such as high blood pressure, Diabetes, heart disease, malnutrition, and changes in bone and muscle mass.

Adopting a healthy lifestyle can help support the quality of life for older adults. Choosing healthy food and beverage options is important. Additionally, it is



never too late to follow a healthy dietary pattern. Overall low intakes of nutrient-dense foods have resulted in most individuals not meeting recommended nutrient needs. The 2020-2025 Dietary Guidelines for Americans highlights four nutrients of concern to encourage increased intakes of Calcium, Vitamin D, Potassium, and Dietary Fiber.

Did you know that most nutrients can be found and absorbed from foods? Dietary supplements can be added to a diet to make up for nutritional deficiencies but are <u>not</u> meant to replace a healthy, diet. Always consult a physician and/or dietitian before adding supplements to your diet.

Where can we find these nutrients from food?

<u>Calcium</u>: milk, yogurt, cheese, canned fish with bones, leafy greens, fortified products such as cereal and juices

Vitamin D: fatty fish (trout, salmon, tuna, mackerel), fish liver oil, beef liver, egg yolks, cheese, mushrooms, fortified products (milk, plant-based milks, cereal, juices, yogurt)

<u>Potassium</u>: fruits, vegetables (potatoes, tomatoes), meats, poultry, fish, yogurt

Dietary Fiber: whole grains, beans, lentils, seeds, whole fruits and vegetables

Should I Use Supplements?

Dietary supplements are vitamins, minerals, herbs, amino acids, enzymes and other substances that can be additions to a diet in order to help meet nutritional needs. They can be found in the form of pills, capsules, powders, drinks or energy bars.

Approximately, 40% of adults in the U.S use some form of vitamin and mineral supplement.

It's important to remember the following before choosing to include them with your diet:

Is there a need? Individuals that have dietary restrictions or who are at a particular life stage may consider supplements to avoid nutritional risk. It's important to consult with your physician and/or registered dietitian before adding a supplement to your diet.

Is it safe? It can be dangerous to combine supplements and medications. For example, drugs for heart disease, depression, and organ transplant treatment are all less effective when taken with St. John's Wort. The combination of warfarin, ginkgo biloba and vitamin E can also be dangerous since all these treatments thin the blood and therefore, increase risk of internal bleeding and stroke. If you are on a medication regimen, it's important to notify your healthcare providers.

Does it work? Supplement manufacturers must ensure that their products are safe for consumption and accurately labeled. However, the FDA does <u>not</u> review supplements for effectiveness before these products enter the market. Generic supplements are often comparable to name brand supplements. When choosing to purchase a supplement, look for the following labels that ensure safety and accuracy of supplement ingredients:

- NSF International
- USP (US Pharmacopeia)
- Underwriters Laboratory
- Consumer
 Lab Seal





Cornell University Cooperative Extension Nassau County

Medicare Preventative Services: Colorectal Cancer Screenings

March is known as Colorectal Cancer Awareness Month. Colorectal cancer originates in the colon or rectum. Screenings can detect colorectal cancer at an early stage when treatment is most effective.

You may be considered at high risk for colorectal cancer if you:

- Have a family history of the disease
- Have had colorectal cancer or colorectal polyps
- Or have had inflammatory bowel disease

Medicare Part B covers different screenings, each with their own eligibility requirements and cost coverage.

No Cost Services for Original Medicare and Medicare Advantage Plans (when using in-network provider) when receiving services from a Medicare Participating Provider that accepts assignment:

Flexible sigmoidoscopy: once every four years, age 50+ and at high risk, or once every 10 years after a colonoscopy, ages 50+ and not at high risk

Colonoscopy: once every two years if you are at high risk, or once every 10 years if you are not at high risk (but not within 48 months of a flexible sigmoidoscopy). You do not need to be over 50+to be eligible

Fecal occult blood test*: once a year, age 50+

Multi-target stool DNA tests*: once every three years, ages 50-85, showing no symptoms of colorectal disease, and are not at high risk for developing colorectal cancer

Blood-based biomarker tests*: once every three years, age 50-85, showing no symptoms of colorectal disease, and are not at high risk for developing colorectal cancer

*You pay nothing when receiving a written referral from your Medicare Participating Provider

Partial Cost Service:

Barium enema once every two years, ages 50+ and at high risk, or once every four years, ages 50+ and not at high risk. **Original Medicare:** Covered at 80% of the Medicare-approved amount; you pay a 20% coinsurance. In a hospital outpatient setting, you also pay the hospital a copayment. **Medicare Advantage Plan:** contact your plan for cost and coverage information.

You can learn more about Medicare's preventive services by visiting <u>Medicare.gov</u> or calling HIICAP at 516-485-3754.

Social Worker Appreciation Month

"Social workers have been an integral part of our nation for decades. They played key roles in the Civil Rights and Women's Rights movements and pushed for social programs, including the minimum wage, a 40-hour work week, Social Security and Medicare" (National Association of Social Workers, 2022).

The Office for the Aging dedicates their time and resources to serving the ever-growing senior population in Nassau County. Office for the Aging has licensed social workers and partners with various nonprofit organizations to continue the care and much needed services to Older Adults in Nassau County. Services provided by social workers include caregiver support, options counseling, and resource assistance.



Social Workers from Sid Jacobson East Hills location.





Social Workers from the Long Island Alzheimer's and Dementia Center



Nassau County Celebrates Black History Month

Bettina Heard, (2nd from left), who works at Bethel AME Church's Senior Nutrition Program was honored as an *Unsung Hero!*!





Members of the Wantagh Senior Center attend a gardening program hosted by a Master Gardener from Cornell Cooperative Extension of Nassau County



Members from the North Merrick and Hempstead Senior Centers have a lunch at 5 De Mayo Steak House



Members of the Oyster Bay Senior Center create hats to celebrate spring.

Celebrating Centenarians!

Deputy Commissioner Debbie Pugliese celebrates Anna's 100th Birthday at Popei's in Bethpage





Betty celebrated her 106th birthday from her window. She was joined by County Executive Bruce Blakeman along with her friends & family.



Veterans Spotlight

If you served at Marine Corps Base Camp Lejeune or Marine Corps Air Station (MCAS) New River in North

Carolina, you may have had contact with contaminants in the drinking water. Scientific and medical evidence has shown an association between exposure to these contaminants during military service and development of certain diseases.



If you served at Camp Lejeune or MCAS New River for at least 30 cumulative days from August 1953 through December 1987 and you have a diagnosis of one or more of the conditions listed below contact NCVSA at 516-572-6565

- Adult Leukemia
- Aplastic Anemia and other Myelodysplastic Syndromes
- Bladder, Kidney, or Liver Cancer.
- Multiple Myeloma,
- Non-Hodgkin's Lymphoma,
- Parkinson's Disease