

The Senior Leader

A quarterly newsletter from Alameda County's leading nonprofit provider of legal services for seniors, Medicare counseling and senior community education.

Fall 2018



Fiesta de Octubre Brings Together A Community of Support

LAS held its annual fall fest fundraiser on October 11 at Woods Bar and Brewery in uptown Oakland raising over \$43,400 for legal services, health insurance counseling, and community education programs! The lively fiesta was well attended by notable law, fiduciary, and financial firms, as well as other businesses and human service agencies. Thank you to our sponsors and Board of Directors for the support, Woods Bar & Brewery for the great space and brews, and to Nuevo Mundo for keeping the evening moving to their smooth Latin sounds!

[Click Here for Event Photos.](#)



Apply to Present at LAS' 14th Annual Conference on Elder Abuse, Applications Now Available Here

LAS is seeking presenters for its statewide conference on elder abuse Tuesday May 21, 2019 at UC Hastings College of the Law in San Francisco. This statewide conference covers a broad range of interconnected elder abuse issues and presentations are given by experts in their field, including judges, doctors, law enforcement, and banking experts. LAS encourages professionals from a broad range of practices to apply to present at the 2019 conference. There are three main tracks for which we encourage submission of presentations: legal, social services and medical.

To submit a presenter's application and for more details, please click [Request for Presentations](#).



LAS on KPFA FM

On November 12, HICAP Assistant Manager Caitlin Chan was the special guest on KPFA FM's "About Health" talk show, hosted by Dr. Michael Lenoir and Rona Renner, RN. Caitlin was interviewed by Dr. Lenoir about the Medicare Annual Election Period that we're in right now, including what changes beneficiaries can make during this enrollment period, what the deadline is, and how HICAP can help. Caitlin took calls from listeners and explained various aspects of Medicare. To listen to this highly educational show click this archived link: <https://kpfa.org/episode/about-health-november-12-2018/>



Welcome New Team Members

LAS has been expanding programs, which has brought about the need for increased staffing. We are thrilled to welcome our newest team members! From left to right: Administrative Assistant Revonia Thompson, Legal Advocate Katie Burba, Accounting Associate Kenisha Bradley, Staff Attorney John Fricke, and Office Manager Tammy Spencer.



Sharing the Spirit

LAS is pleased to announce it has received a \$5,000 grant from Share the Spirit East Bay, a program of the Bay Area News Group – East Bay Times administered by the Contra Costa Crisis Center. Share the Spirit awards annual grants through a competitive process, and each year several awardees are featured in stories in the East Bay Times. This is an important grant as it allows LAS to highlight an example of the incredible life changing value our services provide to our clients. With a Share the Spirit featured news story during the holiday season, we are able to inspire other sources of support. Grant funds will support LAS' legal services and community education programs.

Thanks to @EastBayTimes readers for supporting Share the Spirit!





Go Ask HICAP:

A Medicare Minute with Janet Van Deusen

Q. Can a person have a different provider for their different Medicare parts? I.e. Healthnet for part A, a different provider for part B, etc.

A. When a person has Part A and or Part B that is original Medicare. They are also required to have drug coverage through a Part D plan or some other creditable coverage, but that's another story. Part D is not required, rather it's an option.

If a person chooses to enroll in a Medicare Advantage Plan (Part C) they are allowing the managed plan to take over the management of their Part A and Part B. In order to join a Part C plan the beneficiary must have both Part A and Part B. In most cases their Part A is free based on their 40 quarters of work history (or that of a spouse). They continue to pay a Part B premium of \$134. Most people have this taken from their Social Security check before they receive their monthly payment. When the person enrolls in a Part C Plan, Social Security gives that \$134 to the MA Plan to manage the beneficiary's care. That's not the way it actually works. Medicare pays the MA plan a capitated rate, more like \$900/month on average to manage that member's health care needs. And this rate varies by age, region, and health status. The person is also paying the MA Plan a monthly premium. For example Healthnet Ruby Select is \$69/month so that beneficiary is spending \$203/month on their health care (\$134 + \$69). That plan also includes their drug coverage so they are not paying any additional premium for that.

It is not possible to be in more than 1 MA Plan at a time. The beneficiary cannot, for

example, have Kaiser manage their Part A and Healthnet manage their Part B. When you join a Part C plan it's a package deal. In Alameda County for 2018, 6/7 MA Plans include drug coverage so all of their Medicare is rolled into 1 package. HOWEVER – If the beneficiary is not in an MA Plan then there could be 2 insurance companies involved, but not for separate management of Part A and Part B. One option people choose when they have Part A and Part B is a Medigap plan. This gives them the freedom to see any doctor who takes Medicare regardless of any MA Plan affiliation. Medigaps are offered by private insurance companies to fill in the “gaps” of things like deductibles and copays. A person could buy a Medigap from one company, which will help them with their Part A and Part B coverage. This person would still need drug coverage so they can buy a Part D plan from a different private insurance company if they want to.

For more information about Medicare enrollment rules, coverage, and supplemental options, you may wish to visit the California Health Advocates website: <https://cahealthadvocates.org> or call HICAP for an in-person counseling appointment: 1-800-434-0222.



Have You Received Your New Medicare Card?

The New Medicare Card mailing has been completed in California. People who have not received their new card should log on to their mymedicare.gov account (if they have one). If your card has been mailed, you'll be able to see your new Medicare number or print an official copy of your card. If that doesn't work, [call the Medicare hotline at 800-633-4227](https://www.medicare.gov/800-633-4227). Officials there can tell you whether there might be a problem, such as a wrong mailing address. In the meantime, you can continue to use your old Medicare card until 2020.

Community Education Calendar

Does navigating Medicare, public benefits, and low-income assistance programs feel like a maze to nowhere? Is trustworthy community education on elder abuse, housing rights, citizenship, guardianship and consumer fraud of interest to you and your family? Your calendar for free education on these topics and more is always one click away when you subscribe to The Senior Leader. Click <https://www.lashicap.org/calendar/> for LAS' community education calendar.

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