



September 2024

Medicare Savings Program

More Mainers Can Get Help Paying for Medicare

The Medicare Savings Program (MSP) helps pay monthly Medicare premiums and out-of-pocket costs. People who are eligible for Medicare Part A may qualify for MSP.

There are two levels of MSP coverage. Eligibility depends on monthly income.

Depending on household income, MSP can help pay:

- Medicare Part B (physician and other medical care) and Medicare Part D (prescription drugs) monthly premiums;
 - Medicare Part A (hospital), Part B, and Part D deductibles;
 - Part B co-pays;
 - Medicare Part A and B co-insurance;
 - Part D Donut Hole
- A person who qualifies for this

coverage is referred to as a Qualified Medicare Beneficiary (QMB).

Some people with higher income may qualify for more limited help paying for Medicare Part B and Part D premiums, and the Part D donut hole and deductible. People who qualify for this level of help are referred to as Qualified Individuals (QI).

The monthly income limits for the Medicare Savings Program (QMB and QI) are below. Some income can be reduced when applying for MSP (for example \$75 for a single person or \$100 for a married couple can be deducted).

There is no asset test or estate recovery requirements for the Medicare Savings Program.

Married couples with income greater than the amounts listed

below may still be eligible. \$472 may be deducted from the income of the spouse who has lower medical costs to reduce the couples income.

MSP waives Medicare lifetime penalties (higher premiums due to late enrollment in Medicare may be reduced).

People enrolled in MSP will have small co-pays for their prescription drugs but may be eligible for more help paying for prescription drugs:

- Extra Help (also called the Low-income Subsidy Program) provides extra help with Part D (prescription drug) costs.
- Drugs for the Elderly (DEL) helps with medication costs for older Mainers (age 62 and over) and Mainers who have a disability

(age 19 and older).

Apply for MSP online at My Maine Connection (mymaineconnection.gov).

Mainers can also download and print a MaineCare application (maine.gov/dhhs/ofi/applications-forms) from the Maine DHHS Application and Forms webpage.

Once completed, the application can be mailed, emailed or faxed to the Maine Department of Health and Human Services.

Mail: Office of Family Independence

State of Maine DHHS
114 Corn Shop Lane
Farmington, Maine 04938
Farmington.dhhs@maine.gov
Fax: 1-207-778-8429

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	Current Monthly Income Limits		*Monthly Income Limits effective July 1, 2024	
	QMB	QI	QMB	QI
Single	\$1,883	\$2,322	\$2,322	\$3,138
Couple	\$2,555	\$3,152	\$3,152	\$4,259

Medicare Savings Program (MSP) Coverage Levels (*Effective July 1, 2024)		
X indicates Medicare cost covered by MSP at QMB or QI level	QMB	QI
Medicare Part A Premium	X	
Medicare Part A Deductible	X	
Medicare Part A Co-Insurance	X	
Medicare Part B Premium	X	X
Medicare Part B Deductible	X	
Medicare Part B Co-Pay	X	
Medicare Part B Co-Insurance	X	
Medicare Part D Premium	X	X
Medicare Part D Deductible	X	X
Medicare Part D Donut Hole	X	X
Medicare Part D Co-Pay	X	X
Maine RX	X	X
DEL (Low-Cost Drugs for the Elderly and Disabled Program)	X	X
Extra Help (Medicare Part D Assistance)	X	X

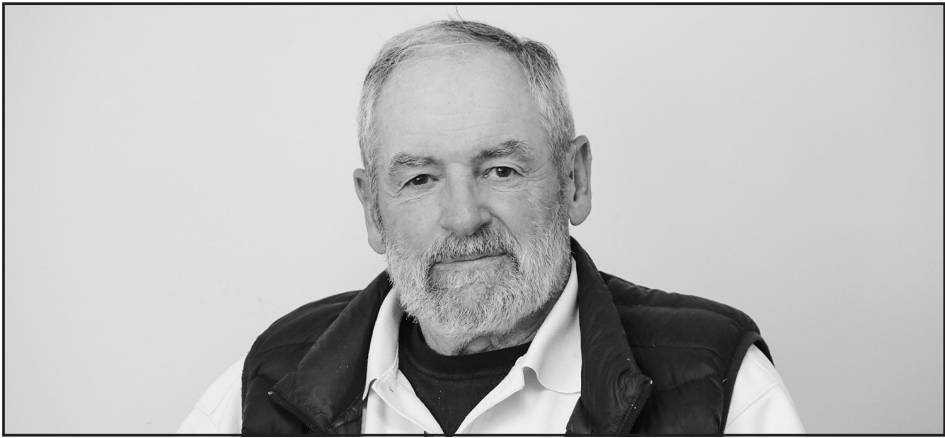
From the Director

I am very pleased to report that the new team has settled in nicely.

On the transportation side, Dana implemented a few changes that seem to make the ride coordination process a little easier for everybody, coordinator, volunteer, and rider. First, we are now sending an email to all volunteer drivers listing all the pending transportation requests for the week to come. Drivers can volunteer for rides that suit their schedule by self-assigning in Assisted Rides, our transportation management program, sending an email, or calling Dana directly. This approach frees Dana to concentrate on fulfilling the more demanding trips leading to a greater fulfillment rate. Dana is also providing the status of each ride request to the requesting client at least two days before the date of the ride. This enables the client time to adjust their schedule or seek an alternative means of transportation. This also has the effect of reducing the number of calls requesting status, again freeing Dana to work on fulfilling the more difficult requests.

We are also undertaking a major effort to better support the outlying areas of the County. The principal focus is the availability of drivers. As one of the first steps, Friends in Action is working with Healthy Island Project to recruit drivers and coordinate with clients in the Deer Isle/Stonington area. The approach is based on the theory that people are more willing to provide assistance to their neighbors and requestors are more comfortable requesting help from people in their own community. Thus, Healthy Island Project will work on recruiting drivers and making the community aware of the support available. Friends in action will perform the administrative support including maintenance of client and volunteer records, management in the Assisted Rides program of the status of requests, and driver training.

Nicole has jumped into her senior center coordination duties



with gusto. She has reworked the Senior Center Activities calendar, is the principal greeter of visitors to the FIA office, and has tackled FIA outreach and use of the various media i.e. Facebook, and web site update our web page as well as issuing press releases and coordinating broadcast media coverage. As I hope everyone is aware, our annual golf tournament is fast approaching. Nicole has become a key participant in the preparations for that event, developing promotional materials, coordinating our communication approach, maintaining records of participants and sponsors and ensuring we thank all supporters.

Nicole's next big project will be reinvigoration of our Friends Forever Society. That program will focus on "planned giving." For those who are not familiar, it is a set of mechanisms through which supporters can provide significant future financial support without impacting current finances and, in some cases, can also provide some tax advantages beyond the regular charitable gift deduction. There will be much more to come in the months ahead.

-John

Yoga Instructor Patricia Jones

Patricia Jones began practicing Yoga and Pilates in her home country of Malaysia as a young girl. She continued to develop her commitment to the practice after emigrating to the US nearly 40 years ago. In 2019 she decided to share her love of Yoga and help others improve physical and mental well being. She obtained her certification and started teaching professionally.

After moving to Hancock County with her husband in 2022, she heard about Friends in Action from a neighbor and decided to check it out. She found the center full of friendly, welcoming members, volunteers, and staff. Soon thereafter, she started teaching at the Senior Center. Class participants appreciate the way Patricia expertly leads the class through the poses to improve balance, flexibility, and core strength. She is attentive to each student seeing to it that the poses and movements are done safely and effectively. She is aware of the many ability levels and expertly instructs in a way that helps everyone benefit. Every movement is demonstrated by Patricia as she offers individualized suggestions and encouragement.

Patricia is certified by FiTOUR® to instruct both individuals and groups in Yoga and pilates. The FiTOUR® Advanced Yoga Certification program ensures that she understands how to teach Pranayama/Breath Control, Yoga Flow through Asanas/Yoga Poses and Relaxation/Meditation Techniques.

Her schedule of class offerings is on the back of Connections. You will find several class choices to meet your interests and fitness level.

Come join her.



THE TELE-FRIEND INITIATIVE

ARE YOU:

- 60 or older?
- Interested in meeting new people?
- Open to connecting with a college student for a mutual learning experience?

IF SO, YOU MIGHT BE EXCITED TO LEARN ABOUT A NEW PROGRAM RUN THROUGH NORTHEASTERN UNIVERSITY!

WHAT IS THE PURPOSE OF THE PROGRAM?

To strengthen intergenerational relationships through weekly phone or video calls that foster meaningful conversations about rural life, computer safety, or anything you'd like!

↳ Socializing can also help decrease feelings of loneliness!

MORE INFORMATION

- » This program is completely free of charge
- » This program is completely voluntary

FOR MORE INFORMATION OR TO SIGN UP

- ↳ Email Ruralhealthinitatives@gmail.com
- ↳ Call the Healthy Peninsula office at (207)-374-3257

Our number: 207-664-6016

Volunteer of the Month

Bet You Didn't Know, Your Phone is a Metal Detector

You can hear joyous singing coming from the Friends in Action Cafe most Thursdays from 10to11am. Carl Karush will be leading the sing-along and playing the accompanying guitar. It's a fun-filled, relaxed experience and everyone is invited to join in. (Even an inexperienced instrumentalist is welcome to stop in and play along.) You don't have to know the words to the songs because Carl supplies all participants with a notebook containing the lyrics. Songs are added to the collection by request from the Coffee Hour attendees. He encourages suggestions. Carl is a cheerful, enthusiastic leader who claims this is his favorite hour of the week!

Carl came to Friends in

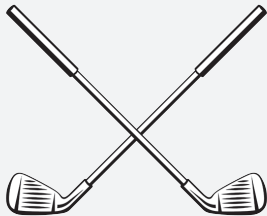
Action when he retired. He was looking for service work and a way to give back to the community. He came with years of experience. He and his ex-wife moved from Vermont to Maine nearly 50 years ago when they packed up into a '46, three quarter ton Chevy with a pig, 6 chickens and belongings. He played guitar in a folk music band during the 60's. Later, at age 50, Carl learned to play the mandolin, became a professional musician, and spent 20 years with the Sheep Island Rovers, who were regulars at Hammond Hall.

Come join his weekly sing-along. You'll see why Friends in Action is fortunate to have this talented volunteer.

You're unlikely to uncover a buried treasure. But you can visit the App Store or Google Play to fetch any number of metal detector apps, some that play sounds or vibrate when your phone approaches needles, pins or other metal objects you may have

inadvertently dropped, including precious rings or earrings. The apps leverage the magnetometer built into most modern smartphones. While many are free, they also typically have ads. In our tests, quality and usability were mixed.

ATTENTION GOLFERS
FRIENDS IN ACTION 14TH ANNUAL TOURNAMENT SEPTEMBER 10TH
Check
<https://friendsinactionellsworth.org>
There may be room for one or two more.





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MENU

September 2024

Tuesday, September 3rd Chicken Caesar Salad, Roll, Veggies and Fruit	Tuesday, September 10th Sloppy Joes, Tater Tots, Veggies and Fruit	Tuesday, September 17th Chicken Fettuccini, Moz- zarella Stuffed Bread, Veggies and Fruit	Tuesday, September 24th Beef Tips and Noodles, Roll, Veggies and Fruit
Thursday, September 5th Pulled Pork Sliders, Slaw, Veggies and Fruit	Thursday, September 12th Country Fried Chicken W/ Gravy, Roll, Veggies and Roll	Thursday, September 19th Chicken Cordon Bleu, Roll, Veggies and Fruit	Thursday, September 26th Potato Soup, Roll, Veggies and Fruit

Desserts To Be Announced Daily! Subject To Change
Please call 664-6016 before 4:30 on Monday & Wednesday to reserve lunch for Tuesday & Thursday.

