

Hawaii SHIP Imua



FALL 2020 What's Inside

Project Grad 65

Medi-WHAT!?!

Benefits Enrollment
Center

MarketPlace

Virtual Resources

Social Isolation
& Loneliness

Fraud Guide

Volunteers Spotlight

FREE, LOCAL, ONE-on-ONE Help for Medicare Beneficiaries!

Medicare Open Enrollment Period (OEP) is from October 15 through December 7 each year. This is the time to make changes to your existing Medicare coverage, which will take effect on January 1 of the following year.

Health plans promote heavily during OEP, making the decision to keep or change plans overwhelming. Fortunately, reliable resources are available to you.

- **Books** - Medicare & You handbooks are updated annually with premiums, benefits and copays for the Medicare Advantage and Part D prescription drug plans in Hawaii. Call Hawaii SHIP for your free copy.
- **Website** - [Medicare.gov](https://www.medicare.gov) has a Medicare Plan Finder tool that helps you compare available plans to find the most cost-effective choice that best meets your health care needs.
- **Phone** - Hawaii SHIP Help Line is a free, statewide service connecting you to a certified Medicare counselor in your community. The one-on-one assistance is free and unbiased. Leave a message with your contact information and questions. Counselors will call you to review your information and help find the right plan for you.

 **808.586.7299** **1.888.875.9229**  hawaiihip.org

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Hawaii SHIP offers free counseling to seniors, their families, caregivers and soon-to-be retirees to better understand Medicare's benefits and costs.

Hawaii SHIP is a federal program under the Hawaii State Department of Health and provides objective and unbiased assistance that is not affiliated with any insurance company.

If you have questions about Medicare, call Hawaii SHIP today. Certified counselors will compare plans to find the one that best fits your needs, saving money on your future healthcare costs.



Hawaii State Department of Health
Executive Office on Aging
250 South Hotel Street, Suite 406
Honolulu, HI 96813-2831



Project Grad 65

Turning 65 is a big milestone. Congratulations! You are eligible for Medicare! Hawaii SHIP created Project Grad 65 just for you. Our Medicare-certified counselors will walk you through your Initial Enrollment Period. They will explain Parts A through D, the difference between Original Medicare and Medicare Advantage and how to avoid late enrollment penalties.

You may also discover that you qualify for financial assistance to pay prescription drug costs, premiums, deductibles, co-payments and coinsurances.

Best of all, the service is free, unbiased and confidential. Contact Hawaii SHIP to make turning 65 a lot easier.

Virtual Project Grad 65 presentations on Medicare Basics are available to high school alumni foundations and employers' human resource departments

586.7299 - 888.875-9229 - hawaiiiship.org

Medi-WHAT!?!?

Enrollment Periods

Knowing Medicare's enrollment periods will prevent you from incurring LIFETIME LATE ENROLLMENT PENALTIES.

Learn what is allowed and when these periods are in effect.

Initial Enrollment Period

WHAT'S ALLOWED:

- Sign up for Part A and/or Part B (if not automatically enrolled)

WHEN:

- 3 months before you turn 65
- Month you turn 65
- 3 months after you turn 65

APPLY: <https://www.ssa.gov/>

Open Enrollment Period (OEP)

WHAT'S ALLOWED:

- Change health or drug coverage
- Return to Original Medicare
- Join a Medicare Advantage plan

WHEN:

- Oct 15 – Dec 7 each year

Medicare Advantage OEP

WHAT'S ALLOWED:

- Change your MA plan
- Switch back to Original Medicare and join a Part D Drug Plan

WHEN:

- Jan 1 – Mar 31 each year

Special Enrollment Period due to COVID-19

WHAT'S ALLOWED:

- Apply for Part B if lost employer health coverage or stopped working

APPLY: ssa.gov/medicare-partb-sep

DOWNLOAD ENROLLMENT FORMS

CMS-40B & CMS-L564:

ssa.gov/benefits/medicare/

More Enrollment Options!

Marketplace Health Insurance

Ineligible for Medicare? Marketplace Health Insurance, also known as the Affordable Care Act, could provide the coverage you need. HMSA and Kaiser Permanente offer four plans, ranging in premium costs and benefits. All plans must cover ten essential health benefits, such as emergency services and prescription drugs.

Eligibility includes:

- Live in the United States
- U.S. citizen or national or be lawfully present
- Can't be incarcerated



The Open Enrollment Period is from November 1 through December 15. Special Enrollment Periods are offered for changes in marital status or additions to the family.

Cost Sharing Reductions help pay for deductibles, coinsurances and co-payments for people who qualify.

Hawaii uses the Federal Marketplace website: [HealthCare.gov](https://www.healthcare.gov). To learn more, visit the website or call the Marketplace Call Center at **1.800.318.2596**.



CATHOLIC CHARITIES
HAWAII

Catholic Charities Hawaii is a **Benefits Enrollment Center**. They help Medicare-eligible seniors and persons with disabilities who have limited incomes or financial resources apply for benefits that offset the high cost of living in Hawaii. For more information call **808.527.4777**.

EXTRA HELP/LOW INCOME SUBSIDY (LIS)

Helps with Medicare Part D premiums, deductibles and prescription copayments

MEDICARE SAVINGS PROGRAM (MSP)

Helps with Medicare A or B costs, such as co-pays, deductibles and premiums

MEDICAID SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) also known as FOOD STAMPS

Helps pay for food expenses

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

Helps pay home energy costs

The Benefits Enrollment Center is made possible through funding from the National Council on Aging. Funds for this grant come from the U.S. Department of Health and Human Services Administration for Community Living.

Wellness

Social Isolation & Loneliness



More than 8 million adults, ages 50 and older, are affected by social isolation. Causes include transportation issues, life transitions and lack of access and inequality. The health risks of prolonged isolation are equivalent to smoking 15 cigarettes a day. Loneliness is defined as feeling sad due to lack of social engagement. It can be the starting point for more severe mental health conditions. Research has linked social isolation and loneliness to heart disease, weakened immune system, cognitive decline and death.

Fortunately, research has also shown that older adults who use video applications are less likely to show depressive symptoms than those who don't. Different apps include Facetime, Skype, Google Hangout and Zoom. For individuals who lack access to technology, traditional methods of staying in touch include writing a letter and making a phone call.

Organizations have created programs that connect isolated, homebound older adults with trained volunteers by phone. Oahu residents can register with Catholic Charities' Phone-A-Friend program to receive regularly scheduled calls. Kupuna statewide can contact AARP Friendly Voice to prevent loneliness and make a new friend.

Phone-A-Friend: 527.4777;
[catholiccharitieshawaii.org/
programs-services/seniors/phone-a-friend/](https://catholiccharitieshawaii.org/programs-services/seniors/phone-a-friend/)

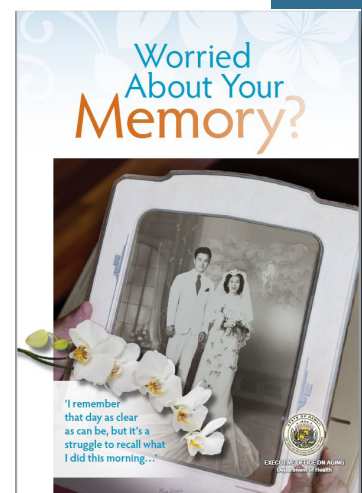
Friendly Voice: 1.888.281.0145;
[aarpcommunityconnections.org/
friendly-voices/](https://aarpcommunityconnections.org/friendly-voices/)

The AARP Foundation started Connect2Affect to seek solutions for isolation and loneliness by creating a network of resources that helps build the social connections older adults need to thrive. A **free isolation assessment** is available at connect2affect.org/assessment/self/

Free Dementia Booklet from EOA

The Executive Office on Aging has published, **Worried about your Memory?**, a guide for people who are concerned about their memory or the memory of a loved one. This comprehensive booklet explains the various forms of dementia and lists agencies and websites that offer support. It is available in 7 languages. To download a virtual copy of the booklet, visit hawaiiadrc.org/Portals/_AgencySite/Booklet-2.pdf.

Contact EOA at **586.0100** to receive a hard copy.



PARTNER + SHIP

Virtual Resources for Medicare Beneficiaries

COVID-19 has changed everyone's lives, limiting our access to our favorite in-person activities. The positive side of this new normal is that many of us have become akamai in using online meeting platforms. We've learned how to stay in touch and informed at home through our electronic devices. Here are a few of our partners who have opened their virtual doors.

AARP Hawaii: Lecture series and trivia nights and book clubs, Oh my! AARP Hawaii invites you to join in on the fun. Visit their website: states.aarp.org/hawaii/ and look for *Hawaii Upcoming Events* to register.

American Diabetes Association: The Diabetes Adult Virtual Support Group meets 9:00 AM – 10:30 AM on the third Wednesday of each month thru December 2020. Call **808.947.5979, ext. 7042** for the registration link info. Topics include *Nutrition* and *Cooking for the Holidays*.

Hawaii State Public Library System: Did you know you can still borrow books at your local library? While the buildings are closed during the pandemic, staff continue to work and make books available through their **Library Take Out** program.

How to place and pick up a library hold:

- 1 Go to Library Catalog or call the library branch to place a hold on the item(s) you would like to borrow.
- 2 After receiving a notice that your item(s) are ready for pick up, schedule a *Library Take Out* appointment online with the library branch on the hold notice.

The library also offers online classes at no cost to library card holders in good standing. Learn a new language using the Mango language app or enroll in a Gale Course. Gale Courses offer a range of interactive courses. Classes run for six weeks with new sessions beginning every month. Visit librarieshawaii.org/ to apply for a library card and start reading and learning today!

Lanakila Multi-Purpose Senior Center:

The pandemic hasn't stopped the center from offering their members free, online courses. Classes include ukulele, tai chi and American Sign Language. Virtual workshops and presentations are also available. If you are 60 years and over, register to become a member by calling Iris Hiramoto, Membership Specialist, at **847.1322**.

Medicare's What's Covered app:

Learn what Medicare covers and doesn't cover from your smartphone. Medicare offers a free application that lists costs, coverage and eligibility information on Parts A and B, including Preventive Services. Download the app from the **App Store** or **Google Play**.



Advocacy - Education - Outreach

The AEO Section, in the Executive Office on Aging, includes Hawaii SHIP, SMP Hawaii and the Long-term Care Ombudsman Volunteer Program. These programs provide services to ensure Medicare beneficiaries and residents of long-term care homes have access to resources and assistance to navigate health care plan options, detect Medicare fraud and remedy elder justice issues. They also promote safety, public awareness of services and supports and community service volunteerism.

PREVENT MEDICARE FRAUD & ABUSE WITH NEW GUIDE

Senior Medicare Patrol (SMP) Hawaii, in partnership with the Department of the Attorney General and the Department of Commerce and Consumer Affairs, are proud to present *Hawaii's Fraud Prevention and Resource Guide*, 3rd edition.

This tool provides information, safeguard tips and resources to take charge against Medicare fraud and abuse, as well as other types of scams plaguing older adults, their families and caregivers. Access your virtual guide at ag.hawaii.gov/cpja/files/2020/07/HI_Fraud_Guide_v3_interactive.pdf.

To receive a free copy or learn more about volunteering, email norma.kop@doh.hawaii.gov or call **808.586.7281** or toll free: **1.800.296.9422**. Provide your full name, contact information, organization and a brief message. Staff are currently working remotely but will do its utmost to assist you.



Visit Hawaii SHIP's website to access resources on Medicare, to learn the difference between Medicare and Medicaid, and to request free, unbiased counseling assistance. hawaiiiship.org

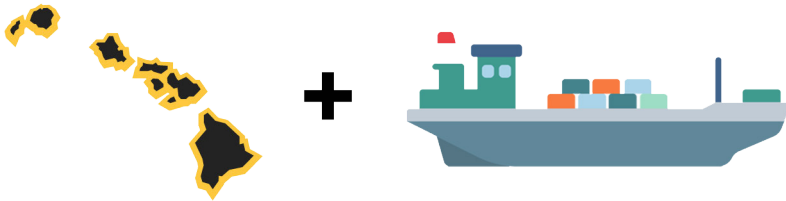


LONG-TERM CARE OMBUDSMAN VOLUNTEER PROGRAM

We need people like you who care about our kupuna. The program's success is due to the commitment and efforts of volunteers who are trained to advocate for residents in licensed nursing homes and other long-term care settings. During the pandemic, volunteers are needed more than ever to work on plans for safe re-entry to facilities. Call **808.223.0468** or email hawaii.ltcovp@gmail.com. Staff are working remotely, however your inquiry is important to us. Please contact us today!

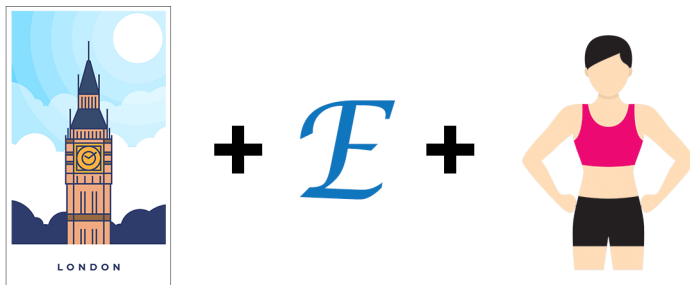
Medicare Fun

Match the picture on the left with the word on the right



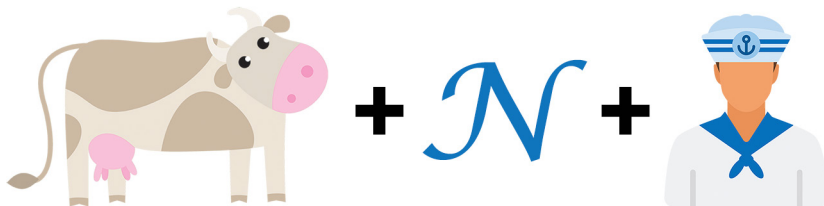
COUNSELOR

[Hawaiian Vectors by Vecteezy](https://www.vecteezy.com/free-vector/hawaiian)
[Boat Vectors by Vecteezy](https://www.vecteezy.com/free-vector/boat)



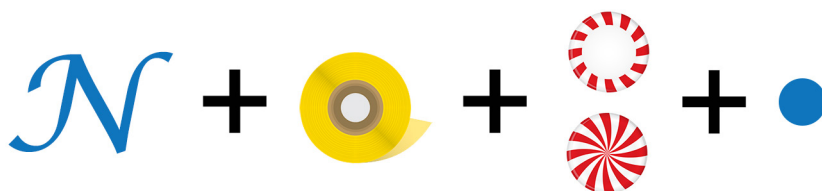
HEALTH
INSURANCE

[London Vectors by Vecteezy](https://www.vecteezy.com/free-vector/london)
[Woman Vectors by Vecteezy](https://www.vecteezy.com/free-vector/woman)



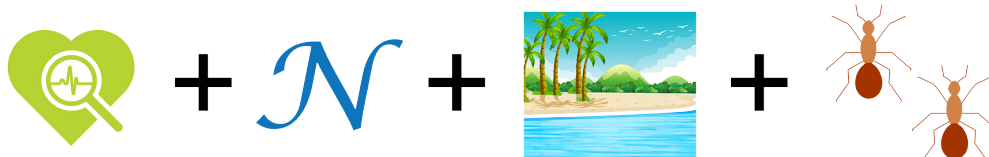
ENROLLMENT
PERIOD

[Chicken Vectors by Vecteezy](https://www.vecteezy.com/free-vector/chicken)
[Sailor Vectors by Vecteezy](https://www.vecteezy.com/free-vector/sailor)



HAWAII SHIP

[Bunch Vectors by Vecteezy](https://www.vecteezy.com/free-vector/bunch)
[Peppermint Vectors by Vecteezy](https://www.vecteezy.com/free-vector/peppermint)



BENEFIT

[Health Icon Vectors by Vecteezy](https://www.vecteezy.com/free-vector/health-icon)
[Shore Vectors by Vecteezy](https://www.vecteezy.com/free-vector/shore)
[Pesticide Vectors by Vecteezy](https://www.vecteezy.com/free-vector/pesticide)

WHO YOU GONNA CALL? by SHIPMate Mae

Who you gonna call?

When you don't know what to do

When you can't find the answers in the Medicare maze

Would you rather stay in bed remaining in a daze

Arise and get a head start on A-B-C-and-D

With our jolly crew in blue, for absolutely free

You will navigate the maze before you can choose

With ever-careful SHIPMates to ensure you won't lose

Who you gonna call? SHIPMates! Always at your service

Calm, collected counselors will never make you nervous

In-patient, out-patient, drugs prescribed for you

Plans, costs and services to carefully review

Best informed decisions to set your mind at ease

Choices in enrollment will transpire like a breeze

Our stalwart SHIPMates will welcome you aboard

A journey with the crew will hardly leave you bored

Don't let the maze contribute to your downfall

Show you care and make that call!

Spotlight on Our Volunteers

Hawaii SHIPMates

continue to serve during the Coronavirus pandemic. Counseling assistance and Medicare training are provided remotely for everyone's safety. Join our dedicated team and help your fellow community members. Call us at **808.586.7299** or visit **hawaiiiship.org** to volunteer.

Mae's Note: Being a "Ghostbusters" fan, gave me the inspiration to compose this for Open Enrollment Period which will be challenging during this continuing pandemic with an increase in Helpline calls, so let's hope our crew is prepared & ready! The point of view is directed to eligible beneficiaries or the early bird baby boomers. May I acknowledge Wanda, Candace, & Jaz for their continued support & guidance.

