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HOURS

MONDAY-FRIDAY
8:30AM-4:30PM

OUR MISSION

TO SIMPLIFY THE LIVES OF
SENIORS BY ENABLING
THEM TO MAKE INFORMED
DECISIONS REGARDING
THEIR BENEFITS

www.vas-nebraska.org
402-444-6617



— VOLUNTEERS —
ASSISTING SENIORS

WINTER 2022

Medicare Annual Open Enrollment is over, but you can review Medicare Advantage Plans through March

Medicare's 2022 Annual Open Enrollment Period ran from October 15th through December 7th. During this time, beneficiaries reviewed or changed their Medicare Advantage or Prescription Drug Plans.

Open Enrollment Impact

In 2022, VAS helped most beneficiaries by phone. Thanks to the hard work of our volunteers, VAS helped almost 3000 people save over \$830,000 by switching to a new plan.

Medicare Advantage Open Enrollment

If you are currently on a Medicare Advantage plan, you have an opportunity to change to a different Medicare Advantage plan or Prescription Drug Plan, during the Medicare Advantage Open Enrollment period (MA OE). This period runs from January 1st to March 31st.

If you would like help reviewing your Medicare Advantage plan, please contact VAS at (402)444-6617 to schedule an appointment.

VAS PROVIDES HELP FOR HOMESTEAD EXEMPTION FILERS

The Nebraska Homestead Exemption program offers eligible property owners reduced property taxes. To determine eligibility, a property owner must complete and submit the Nebraska Homestead Exemption application and Income Statement to your county's Assessor Office between February 1st to June 30th. Some categories have limits on income and home value.

Do I qualify?

You may qualify for reduced property taxes if you owned and occupied your home as of December 31st, 2022 and

qualify in one of the following categories:

- One of the individuals owning the house must be 65 or older as of Dec. 31st, 2022
- Qualified disabled individuals must be of legal age

• Qualified disabled veterans and their spouse

• There are different categories of classification for additional disabled individuals

Last year VAS helped 617 homeowners with applications for an estimated savings of over 1.5 million dollars in property tax relief, a very substantial savings for the homeowners.

VAS will be helping homeowners complete Homestead Exemption application forms again this year.

Please call VAS at 402-444-6617 after March 1st to schedule a phone appointment with one of our trained and experienced Homestead volunteers.



More info available at:

<https://revenue.nebraska.gov/PAD/homestead-exemption>

Updates to Medicare prescription drug coverage in 2023

Because of the Inflation Reduction Act:

- All Part D-covered vaccines, including the shingles vaccine, will be \$0
- All Part D-covered insulin copays will be limited to \$35 (starting January 2023)
- All Part B-covered insulin copays will be limited to \$35 (starting July 2023)

Extended immunosuppressant coverage may be available to you. You are eligible if:

- You qualified for Part B coverage of immunosuppressants prior to losing End Stage Renal Disease (ESRD) Medicare 36 months after your kidney transplant
- You do not have Medicaid or other health insurance that cover immunosuppressants



Enrollment period changes in 2023

Initial Enrollment Period (IEP): The IEP is a seven-month period including the three months before, the month of, and the three months following your 65th birthday month. Beginning in 2023, coverage begins the first of the following month (but no earlier than the month you are Medicare-eligible).

General Enrollment Period (GEP): The GEP runs from January 1 through March 31 each year. In the past, your coverage would start on July 1 if you used the GEP. Starting in 2023, if you use the GEP, your coverage will start the first day of the month after you enroll.

Special Enrollment Periods (SEPs):

SEPs are periods of time outside normal enrollment periods when you can enroll in Medicare or change your coverage. Beginning in 2023, new SEPs have been created for people who:

- Lose Medicaid
- Are in an area with a disaster or emergency
- Are released from incarceration
- Make an enrollment mistake based on misinformation from their employer
- Experience other exceptional circumstances

2023 Medicare Premiums and Costs

Medicare Premiums

Part A

- \$0/ month for those with 40 quarters or more of Medicare-covered employment
- \$278/month for those with 30-39 quarters of Medicare covered employment
- \$506/month for those with fewer than 30 quarters of Medicare-covered employment

Part B

- \$164.90/month for most
- Those with higher incomes will have higher monthly premiums or IRMAA (Income Related Monthly Adjustment Amount)

Part D

- National average premium is \$32.74/month

Medicare Costs for Services

Part A

Inpatient Hospital

- \$1600 deductible/benefit period
- \$0/ first 60 days
- \$400/day for days 61-90
- \$800/lifetime reserve day after day 90

Skilled Nursing Facility

- \$0 for first 20 days
- \$200/day for days 21-100

Part B

- \$226 deductible
- 20% coinsurance for most services

Part D

- \$505/year max deductible
- Coverage gap starts at \$4600
- Catastrophic coverage begins at \$7400

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"New" Medicare Card schemes

Do you know what isn't new this year? Your Medicare card.

Medicare beneficiaries are not receiving new cards this year, but scammers may try to convince you otherwise. For example, scammers may falsely tell you that Medicare is issuing new cards—perhaps a card that is plastic, metal, has a chip, or even a black and white COVID-19 card. The scammers may tell you that in order for them to send your new card, you will need to verify your identity, which could include your Medicare number. This is an attempt to get your personal or financial information. Here are some **red flags** to look for:

- Unsolicited calls from anyone claiming to be from Medicare
- Anyone needing your information so that they can send you an updated Medicare card
- Anyone saying your card is expiring, and they need to send you a new one or you will be charged a fine
- Anyone stating Medicare is issuing new cards and you need to verify your number

What to do if you receive a call, text or email like this:

- Hang up immediately and do not answer any subsequent calls from the number
- Do not click on links sent to you in unsolicited texts or emails
- Report Medicare fraud to SMP:
 1. toll-free: 800-234-7119
 2. SMP email: DOI.SHIP@nebraska.gov
 3. SMP website:
<https://doi.nebraska.gov/consumer/nebraska-smp-working-stop-medicare-fraud>

If you are scammed, please remember that scammers are very good at getting information from people. Do not be embarrassed, DO report the activity. The more reports that are received, the more likely the scammers can be caught.

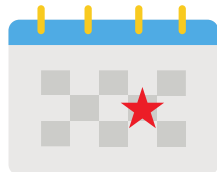


**FRAUD
ALERT**

New to Medicare Workshops

- Are you approaching Medicare age and confused about your Medicare options?
- Are you currently employed and not sure how Medicare works with your employer insurance?
- Are you a caregiver for your parents and have questions about their Medicare coverage?

Medicare can be confusing and the decisions you make at initial enrollment may be hard to change later. This workshop will explain Medicare in simple, easy to understand terms to help you to make informed decisions about your Medicare options. The workshop is free, but due to limited space, advanced registration is required. Call Volunteers Assisting Seniors at (402) 444-6617 to register.



VAS is now offering New to Medicare workshops at 3 locations. Monthly workshops are held at Calvary Christian Church in Bellevue and at New Cassel Retirement Center in Omaha while bimonthly workshops are now offered at Metro Community College's Digital Express at the North Omaha Campus. All workshops are from 6:30-8:00pm. Dates are as follows:

- Calvary Christian Church North Bldg; 10100 Cedar Island Dr, Bellevue: **March 14, April 11 and May 9**
- New Cassel Retirement Center Auditorium; 900 N90th St, Omaha: **March 15, April 19 and May 17**
- Metro Community College Digital Express; 5300 N30th St, Bldg 10, Omaha: **March 9 and May 4** (for sessions at MCC, please register with the college at 531-622-2000)

Homestead Exemption Presentation:

April 6 at 6:30 - 7:30 pm

Metro Community College Digital Express;
5300 N30th St, Bldg 10; Omaha



Interested in becoming a volunteer?

Please contact us about volunteer opportunities by
calling 402-444-6617 or sending an email to:
director@vas-nebraska.org

Toni's Tidbits

Hello!

I hope you are enjoying the 1st newsletter of 2023!

I want to start by saying a very heartfelt THANK YOU to all of the VAS Volunteers who worked so hard during OpenEnrollment last fall. In the second half of 2022, our dedicated volunteers were able to help 3,688 seniors in the Metro Omaha area save over \$830,000!

Volunteers Assisting Seniors (VAS) is the designated Senior Health Insurance Information Program (SHIP) office for Eastern Nebraska. Our service area includes Douglas, Dodge, Washington, Cass, and Sarpy counties. Unfortunately, not everyone knows that we provide free, unbiased Medicare Counseling and Homestead Exemption application assistance.

I am excited to tell you that we have recently begun an outreach program to help spread the word about VAS services to seniors in the hopes that in 2023 we will be able to help even more seniors. Part of that effort includes you. Please share this newsletter with your friends, and let them know that if they have questions about Medicare, Volunteers Assisting Seniors is the place to call.

VAS volunteers are key to providing Medicare and Homestead Exemption services. VAS volunteers receive extensive training to become certified Medicare counselors. We also provide training to help with Homestead Exemption application assistance. And, we have volunteers who visit local community organizations to provide educational presentations. In order to provide more services to more seniors, we are going to need more volunteers. If you are interested in being a VAS volunteer, please call our office to get more information: 404.444.6617.

I hope you are staying warm and healthy!

-- Toni Roberts



VAS Welcomes New Board Member

VAS is proud to welcome Susan Whitfield as our newest board member. She is facilities manager at No More Empty Pots. Welcome Susan!