

THE SERVICE NETWORK

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Medicaid for Long Term Care

Why Proposed Cuts Will Hurt the Elderly & Disabled

So much is being said, written, texted, tweeted, and reported about changes to the federal Medicaid program that it is hard to keep up with what changes are being presented and exactly who the people are that will be hardest hit by proposed funding cuts.

Medicaid is a health insurance program that is funded and administered through federal/state partnerships. In New Jersey, the cost of nursing home or home based care is prohibitively expensive and neither health insurance or Medicare cover the cost of long term care in a nursing home or in the community. That leaves Medicaid.

In New Jersey, the Medicaid Managed Long Term Services and Support Program (MLTSS) pays for long term care after people have spent down their assets. A married couple must apply for benefit screening and contrary to popular belief, there is a 50% spousal impoverishment law that states that the community spouse cannot be left in poverty. Participants in the MLTSS program come almost exclusively from the aged, blind, and disabled group of eligible beneficiaries. Applicants must meet a nursing home level of clinical care, which means they must be deficient in three areas of daily living; eating, bathing, toileting, dressing, and mobility. Out of the eligible participants, most are residing in nursing homes; however, Medicaid also includes home or community-based long term support which is provided to the beneficiary in their place of residence. Once again, the clinical criteria must be met and spend down rules apply.

Even though elderly long term care beneficiaries represent 7% of the Medicaid population, they account for about 19% of all Medicaid spending. In New Jersey, 15% of eligible Medicaid recipients are aged 55—64; 20.1% are aged 65—74; 26.6% of the eligible Medicaid recipients are 75—84; and 22.1% are 85—99 years old.

The Trump Administration has released the FY 2018 Budget Proposal titled “A New Foundation for American Greatness.” The U.S. Department of Health and Human Services budget reflects a possible \$834 billion cut to discretionary funding and major reductions to programs throughout Health and Human Services. The priority concern is the overhaul of the Medicaid program to operate with a fixed federal cap, by way of either a per capita cap or a block grant by FY 2020. According to the Congressional Budget Office, the Administration’s proposed budget will reduce the Medicaid budget by \$610 billion; Supplemental Nutrition Assistance Program (SNAP/food stamps) by \$193 billion; Social Security Disability/Supplemental Security Income by \$72 billion; and Temporary Assistance for Needy Families (TANF) by \$22 billion.

The budget as proposed has major implications for people 65 and older and people with disabilities as it restructures Medicaid. It will also end the Medicaid expansion in 2020.

Six million low-income seniors and ten million people with disabilities receive services and supports through Medicaid. Its continued funding is critical to the health and well-being of those who need it.



Aging Services Kiosk July Schedule



Division on Aging staff will be available at **Aging Services Kiosks** on the following dates in July:

Wednesday, July 5

Linden Public Library
31 E. Henry Street
Linden, 07036
10:00—12:00

Monday, July 10

Clark Public Library
303 Westfield Avenue
Clark, 07066
10:00—12:00

Wednesday, July 19

Fanwood Public Library
5 Forest Road
Fanwood, 07023
10:00—12:00

Tuesday, July 25

Union Public Library
1980 Morris Avenue
Union, 07083
12:00—2:00

Wednesday, July 26

Elizabeth Public Library (main)
11 S. Broad Street
Elizabeth, 07202
10:00—12:00

Please note that the Mountainside Municipal Building and the Westfield Community Center are not scheduled as ASK locations for July and August due to summer programming. Those locations will resume in September.

Division on Aging staff are available on these dates to meet with the public regarding any questions they may have about programs and services for seniors and/or their caregivers in Union County.

The program has been highly successful in reaching County residents who might otherwise not know about help that is available through federal, state, and local programs.

Call the Division on Aging for more information at 908 527 4870 or toll free at 1 888 280 8226



2017 Senior Farmers' Market Vouchers

- Must be 60 years old; people with disabilities are not eligible for this program
- Annual income not to exceed \$22,311 for a single person; \$30,044 for a married couple
- Proof of annual income is required: Social Security statement; Medicaid card; SNAP verification; yearly pension
- Senior must be a resident of Union County; proxy must have a signed proxy form prior to distribution

Distribution Schedule

Wednesday, July 12

Ann Ferguson Towers
1601 Dill Avenue
Linden
9:00—11:00 **farmer**

Friday, July 14

Hillside Senior Center
265 Hollywood Avenue
Hillside
9:00—11:00

Monday, July 17

O'Donnell-Dempsey Senior Center
622 Salem Avenue
Elizabeth
9:00—11:00 **farmer**

Tuesday, July 18

Pinewood Hall
250 W. Second Avenue
Roselle
10:00—12:00

Wednesday, July 26

Plainfield Senior Center
400 E. Front Street
Plainfield
10:00—12:00 **farmer**

Wednesday, August 2

Casano Community Center
314 Chestnut Street
Roselle Park
1:00—3:00

Wednesday, August 9

Golden Age Towers
200-220 E. Milton Avenue
Rahway
9:00—11:00 **farmer**

Boil with a bit of sugar added to water, butter, salt, pepper....enjoy





Elder Orphans (excerpts: nextavenue: where grown-ups keep growing)



It seems that as time goes by and my tenure with the Division on Aging has turned into decades, that new words seem to pop up on a daily basis to define another cohort of the population. My most recent find is 'elder orphan'.

An elder orphan is an elderly person who has no family or whose family can't or won't care for them. An elder orphan generally has no adult children, spouse, or companion to rely on for company, assistance, and input. About 29%, or 13.3 million of non-institutionalized older people live alone; the majority of those are women (9.2 million women vs 4.1 million men).

I am an elder orphan; on my own to decide where, and how, I age.

Thriving in a place that is safe and comfortable, surrounded by cozy memories, is a natural desire of older adults. We treasure independence to the point of absurdity at times and want a place to call our own. We understand that aging bids compromise and changes bring reminders that we are no longer the same. It happens stealthily; we begin to realize that we don't move as fast, multi-task as well, or easily adapt to changes. As we age, the physical and mental challenges delivered through loss, immobility, and dreaded dependence on others are the issues that put us at higher risk and greater stress.

The effects of aging land harder on an elder orphan because the worry and concern of 'what will become of me if I can't care for myself' triples when no one is around. Elder orphans are not always homebound people; in many instances, they are out and about, go to senior centers, do mall walking, go to the theatre, out to dinner, and have friends. Many in their orbit will not know that they have this added stress of 'what will become of me'.

The main issues are the same for elder orphans as they are for everyone; legal and health care issues; affordable housing; and transportation being the top four. Many people do not have and cannot find a 'trusted friend or family member' to oversee their affairs; not having a significant other, whether it be a spouse, companion, partner, adult child, or friend to bounce things off or rely on during everyday happenings is quite taxing on physical and emotional health. This just exacerbates the stress; many orphans don't know where to turn for information and many fear becoming homeless, a situation that can happen to anyone if any number of circumstances line up.

City leaders and policymakers are needed across the county to develop solutions to improve older peoples' lives in communities. Data illustrates the need for local services and more attention from decision-makers and stakeholders. The demand for age-friendly communities has far surpassed current solutions.

For more information on this and other topics please visit www.nextavenue.org

Supplemental Food Sources—*Senior Café*, congregate dining sites throughout the county for people aged 60+. This program is administered through the Union County Division on Aging; call 908 527 4870 for locations.

The seasonal ***Senior Farmers' Market*** will begin in **July** and features vouchers for New Jersey fresh fruits and vegetables to eligible seniors. Call the Division on Aging, beginning in June, for additional information at 908 527 4870.

The ***Jolin Food Box Program***, administered by Plainfield Action Services, is open to all ages and there are no income guidelines to participate. To view the current menu go to www.shop.jolinfoodbox.com or call **908 753 3519** for information. Plainfield Action Services is located at 510 Watchung Avenue, Plainfield, 07060.

Food Pantries and Kitchens are also located throughout the County of Union. Call the Division on Aging at 908 527 4870 for more information that includes location, service provided, restrictions, or referrals that that may be required.

The ***Supplemental Nutrition Assistance Program*** (SNAP) is available for qualified applicants. The income guidelines are based on household size and the total amount of household income. For more information on the SNAP Program call the Division of Social Services in Elizabeth at 908 965 2700 and Plainfield at 908 791 7000.

Sometimes I Call my Children by Other Family Members' Names

I have three kids; Christine, Joey, and Susan. I often forget, well not really forget; confuse, but not really confuse... their names.

So, I have a ChrisSue and SueChris. Joey (actually Joe because he's a man now) is easier to not confuse because he's a boy but throw on top of that my grandson Jeremy and my dog Jasper and well.....you know.

Many of us occasionally (or frequently) mix up names, particularly the names we use most often.

Neurologist Richard Isaacson explains that it's generally a matter of storage and retrieval. The brain works like a library; people close to us, like family members, are grouped together for ease of accessibility. Sometimes, we just grab the wrong name (excerpts: AARP Magazine Selene Yeager)

Age is another factor, notes neurologist Liana Apostolova. Brain cells are connected with pipelike projections. With age, the pipes clog a bit. Retrieval also slows when we are tired, stressed, sleep deprived, and/or multi-tasking.

Experts advise that a relaxed brain works better..... so relax!

Do You Have Renters' Insurance

(NJ Manufacturers Insurance Company)

An Insurance Information Institute poll last year found that while 93% of homeowners had insurance, just 41% of people who rented homes or apartments were covered in the event of a loss.

The reason? According to the study, most renters assume their possessions are covered by the building owner's insurance. However, the loss and replacement cost of personal property, such as furniture, electronics, and clothing, is the responsibility of the renter.

Renters' insurance also provides for temporary living expenses, such as lodging and meals, should the renter be displaced to a covered loss such as a fire or other catastrophe.

Equally important is the liability coverage the insurance provides. For example, it would help to protect the renter if someone was injured in their apartment or if damage to a neighbor's property occurred. Even better, the renters belongings are insured whether they are in the residence, car, or with them while traveling.

The best part of renters insurance is how affordable it is, depending on the level of personal property coverage required and any additional endorsements (earthquakes, identify theft) and the deductible amount chosen.

Non-Profit Agencies Providing Free or Low Cost Legal Assistance to Immigrants

American Friends Service Committee

89 Market St. 6th fl
Newark, 07102
973 643 1924

CEUS

4214 Kennedy Blvd.
Union City, 07087
201 617 5366

Catholic Charities

976 Broad St.
Newark, 07102
973 733 3516

PRAB

90 Jersey Ave.
New Brunswick, 08903
732 828 4510

Camden Center for Law

126 N. Broadway
Camden, 08103
856 583 2950

Casa Esperanza

PO Box 2693
Plainfield, 07060
732 748 1111

Northeast New Jersey Legal Services

152 Market St. 6th fl.
Paterson, 07505
973 523 2900 (VAWA/U VISA Cases Only)

Legal Services of New Jersey

PO Box 1357
Edison, 08818
732 572 9100

MCOHA

97 Bassett Highway
Dover, 07801
973 366 4770

Wind of Spirit

120 Speedwell Ave. 2nd fl
Morristown, 07960
973 538 2035

LALDEF

669 Chambers St. Suite B
Trenton, 08611
609 688 0881

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