

THE SERVICE NETWORK

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Advocacy. Action. Answers on Aging

The Service Network

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The Affordable Care Act: No Repeal without Replacement Contact Members of Congress

The Affordable Care Act is Important to Older Adults and Caregivers. Many national advocacy organizations and grassroots efforts are focused on protecting the Affordable Care Act (ACA) and ensuring that lawmakers fully consider and demonstrate how they will preserve critical protections for older adults before taking steps to repeal the law.

As reported in many publications, many seniors are unaware of the consequences of ACA repeal and may not be aware of the repercussions for Medicare. This includes free wellness visits and preventative screenings for cancer, diabetes, heart disease, and a host of other medical conditions, with no out of pocket costs, in addition to closing the prescription drug 'donut hole', will all disappear if the ACA is repealed.

Medicaid is Critical to the Health and Well-Being of Many Older Adults! Lawmakers are starting to consider proposals to restructure Medicaid in ways that could significantly change how the federal government supports states in providing Medicaid services, putting both vulnerable older adults and state budgets at risk. These proposals could have major implications for Medicaid long-term care, including home and community-based services.

Protect Funding for Older Americans Act; Reject Cuts to Non-Defense Discretionary Programs, including OAA! Lawmakers will soon begin debating the federal budget and funding for FY 2018. Some in Congress have proposed major cuts to non-defense discretionary funding, which could include the Older Americans Act and other aging programs whose mission is to help millions of seniors age with health, independence, and dignity.

The Aging Network encourages seniors and their caregivers to contact Members of Congress to explain why it is critical to protect vital aging and health care services for seniors and to protect and increase federal investments in important OAA programs.

The telephone number for the U.S. Capitol Switchboard is 202 224 3121. To find your representative contact information go to www.house.gov and www.senate.gov. The Division on Aging also has legislator DC and District contact information.

Did You Know?

More than 50 million Americans are enrolled in the Medicare program, 42 million of those aged 65 or older. Despite both its popularity and reach, the Medicare program is complex and a source of confusion for many people. In fact, a recent survey found that most current beneficiaries could not correctly identify the health care expenses covered by Medicare Parts A, B, C and D.

If you have questions about Medicare/Medicare Advantage/Supplements/Drug Coverage call the Senior Health Insurance Assistance Program (SHIP) at 908 273 6999.



Aging Services Kiosk March Schedule



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

<p><u>Wednesday, March 8</u> Linden Public Library 31 E. Henry Street Linden, 07036 10:00—12:00</p>	<p><u>Monday, March 10</u> Mountainside Municipal Bldg 1385 Route 22, East Mountainside, 07092 11:30—1:30</p>	<p><u>Monday, March 13</u> Clark Public Library 303 Westfield Avenue Clark, 07066 10:00—12:00</p>	<p><u>Thursday, March 16</u> Westfield Community Center 558 W. Broad Street Westfield, 07090 11:30—1:30</p>
<p><u>Tuesday, March 21</u> Union Public Library 1980 Morris Avenue Union, 07083 12:00—2:00</p>	<p><u>Wednesday, March 22</u> Fanwood Public Library 5 Forest Drive Fanwood, 07023 10:00—12:00</p>	<p><u>Thursday, March 23</u> Berkeley Heights Public Library 290 Plainfield Avenue Berkeley Heights, 07922 10:00—12:00</p>	

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

New Jersey Personal Assistance Services Program (PASP)



The New Jersey Personal Assistance Services Program is a statewide program that helps adults aged 18 through 70 with permanent physical disabilities who need supportive services to live independently while employed, enrolled in post-secondary training, or involved in an active volunteer opportunity with a minimum of 20 hours per month.

Participants in PASP use the program to engage personal assistants who help with the many essential tasks of daily living including bathing; meals; light housekeeping; laundry; shopping; and transportation. PASP also covers assistance with bill paying and other correspondence.

Eligibility is not based on income or assets; however, consumers may be required to contribute to the cost of their services based on their income and family size. To be eligible, an individual must reside in the community and be capable of self-direction for needed services.

For more information about the Union County Personal Assistance Services Program and other services for people with disabilities, contact the Union County Department of Human Services, Division of Planning, Office for the Disabled at 908 527 4840. Information is also available on the County website at www.ucnj.org

Income Tax Assistance

For income tax assistance locations in your area:

Volunteer Income Tax Assistance (VITA)

1 800 906 9887

AARP

1 888 227 7669

211

www.nj211.org

Forward Thinking



At least once or twice a week, a call is received from a senior citizen who is about to become homeless. They are desperate and have never been in a situation of needing assistance in their life. The reasons for becoming homeless, or facing homelessness, vary from call to call, person to person: “We were doing well until my spouse died and I lost his/her income;” “We had great insurance when my spouse was alive and now it’s costing me so much;” “I was doing okay until my landlord raised my rent and my Social Security did not keep pace with that increase;” “My property taxes have gone so high that I cannot afford to pay them;” “I was in the hospital, the bills piled up, and I don’t have enough money to pay everyone;” “My mortgage payment became too hard to keep up;” “I couldn’t afford to make payments so I just stopped paying;” “I don’t want to ask my kids for help; they have their own problems;” “My son died and my daughter-in-law doesn’t want me in the house;” “I can’t afford my house anymore; I want to move into senior housing;” “I had a fight with my family and they want me out.”

When these calls are received, staff at the Division on Aging try very hard to help the person find a solution. What is often times discovered during the call is that the individual has already received an ‘*order to vacate*’ which can possibly be postponed but cannot be undone.

Reverse mortgages are available and can be very helpful to seniors. There are fees when applying and all applicants are required to go for ‘reverse mortgage counseling’. It is strongly suggested that applicants bring their adult children with them for counseling so that all parties understand the terms and conditions. The agency in Union County that provides reverse mortgage counseling is the Urban League, that can be reached at 908 351 7200.

Staff may suggest that callers sell their home, which is generally met with extreme angst and sorrow. Many have lived in their homes for over fifty years and cannot imagine living, or dying, anyplace else. In many cases, their home is all they have to leave their kids so they will struggle to keep the house and their kids are unaware that their parents are not paying their utility bills or there is not enough food on the table.

As far as affordable senior housing goes in Union County, the waiting list is approximately two to five years. There are 55+ facilities in Union County that may have a shorter waiting list and the housing authorities in Elizabeth, Linden, Plainfield, and Summit open their waiting list occasionally; the Rahway housing authority will send an application on request. Many people mistakenly think that as soon as they decide that going into senior housing is for them that they will just get an apartment; unfortunately, this is not the case. As for younger seniors, unless current rules are revised, they will not qualify for senior housing based on the maximum allowable income to qualify; many younger seniors have Social Security, pensions, and 401K’s.

So, what is the answer? How do we address this? The first thing seniors must do is ***forward think***.

Being a senior in today’s world requires planning and goal setting for the future. We can no longer anticipate a forever pension from a deceased spouse’s former company or expect that health insurance will remain free or affordable. Will the nostalgia you have for a home provide comfort when the taxes cannot be met or a spouse dies? Get on a waiting list for housing; talk to aging parents about their plans for the future.

Communities themselves may forward think through legislating ‘***Livable Communities***’ into their town planning. A livable community is one that has affordable and appropriate housing; adequate transportation and mobility options; accessible health and human services; and workforce, volunteer, and community engagement opportunities that enable citizens to thrive across their lifespan. These amenities help to maximize individual independence and quality of life while enhancing the economic, civic, and social vitality of the community (n4a).

The time is now, whether you are 50, 60, or 80 and above, to begin planning for the future.

The Division on Aging is available to answer any questions you may have. We can be reached at 908 527 4858 or toll free at 888 280 8226

Alternative Food Sources



The Union County Division on Aging sponsors the **Senior Café**, congregate dining sites throughout the county for people aged 60+. In addition to tasty meals designed by a registered dietitian, educational and social programs add fun to your dining experience. All lunches include juice or soup; meat, fish, or poultry; potato, pasta, or rice; vegetables; choice of hot or cold beverage; and dessert. There is a suggested voluntary donation of \$1.75 for the meal, however, no one is ever denied a meal because of their inability to pay. The program has twenty three sites throughout the county that include two Kosher sites (Scotch Plains & Union).

For lunch reservations, call the Division on Aging at 908 527 4870 for the local Café. It is suggested that a reservation be made at least two days in advance.



The **Jolin Food Box Program** @ Plainfield Action Services is open to all ages and there are no income guidelines to participate. The program is designed to provide families with nationally branded food products at wholesale prices for up to a 50% saving in your pocket. There are new menus monthly; to view the current menu go to www.shop.jolinfoodbox.com.

Distribution day is listed online or call **908 753 3519** for information. Food must be picked up on distribution day, which is generally on Friday, between 1:00— 4:00. Any food left unclaimed will be donated due to lack of refrigeration.

Pick up location: Plainfield Action Services, 510 Watchung Avenue, Plainfield, 07060.



Food Pantries and Kitchens are also located throughout the County of Union in Cranford; Elizabeth; Fanwood; Hillside; Kenilworth; Linden; New Providence; Plainfield; Rahway; Roselle; Roselle Park; Scotch Plains; Summit; Union; and Westfield. Emergency food bags are available at select sites.

Call the Division on Aging for more information that includes location, service provided, and any 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 or Plainfield at 908 791 7000.

As always, the Division on Aging is happy to speak with anyone who would like to speak to us. We can be reached at 908 527 4870 or toll free at 1 888 280 8226.



Union County 2017 Senior Citizen Art Exhibit

Wednesday, May 17—Deadline for Applications

Available online at www.ucnj.org

Wednesday, May 24—Drop off artwork at Liberty Hall

1085 Morris Avenue

Union

May 30—June 10 Exhibit Open to Public

Wednesday, June 7—Award Reception at Liberty Hall Center

5:30 pm—7:00 pm



Supported in part by a grant from the New Jersey State Council on the Arts, Department of State, a partner agency of the National Endowment for the Arts

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