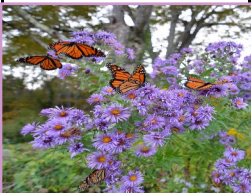


# THE SERVICE NETWORK

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advocacy | action | answers on aging



## The Service Network

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Executive Director  
Division on Aging  
&  
Disability Resource  
Connection



## Medicare Open Enrollment

The 2019 Medicare Open Enrollment begins on October 15, 2019 and ends on December 7, 2019 for a January 1, 2020 effective date.

The Division on Aging/ADRC encourages all Medicare beneficiaries to take this opportunity to review their Medicare plan and coverage by contacting the **Senior Health Insurance Assistance Program (SHIP)** for a professional consultation regarding other plans that may be beneficial to them.

**SHIP** is a free counseling service for seniors and pre-retirees and is part of a federal network of State Health Insurance Assistance programs located in every state. SHIP counselors answer questions about Medicare, Medicare Supplement Insurance, Medicare Advantage and Medicaid along with prescription coverage and low-income assistance.

The Union County SHIP office is located at SAGE Eldercare, 290 Broad Street, Summit and can be reached by calling **908 273 6999**. Please leave a message and a counselor will return your call in the order it was received.



## New Medicare Card

### New Jersey Department of Human Services, Division of Aging Services

Starting January 1, 2020, doctors **MUST** submit claims to Medicare using the number on your new card called the **Medicare Beneficiary Identifier**, referred to as your **MBI**, no matter what date the service was performed. Medicare is currently in a transition period that goes through December 31, 2019, where beneficiaries can use either the old Medicare number or the new one.

The Medicare Beneficiary Identifier (MBI) uses numbers 0-9 and all uppercase letters except S, L, O, I, B, and Z. Medicare excludes these letters to avoid confusion when differentiating some letters and numbers (e.g., between 0 and O).

Protect your identity and use the MBI now!

## FYI: Medicare Commercials

Many times a day, staff at the Division on Aging receive calls regarding commercials seen while watching TV that advertise many services that they are not receiving under Medicare.

Many of the commercials are for New York residents and many of the commercials are for people who are deemed dual eligible, meaning they have both Medicare and Medicaid.

Still other commercials advertise for caregivers who want to be paid for caring for family members. In New Jersey, that program is called the Personal Preference Program; the care recipient must be on Medicaid to qualify and the application process is quite extensive. The care recipient must also meet clinical criteria.

Seniors will be inundated with commercials during Medicare's Open Enrollment by insurance companies tempting people to change plans.

The Division on Aging/ADRC advises seniors to not sign anything at health fairs they might attend during Open Enrollment before speaking with a SHIP counselor to change plans.

Call SHIP at 908 273 6999.



## Union County 2019 Senior Farmers' Market

The Union County Division on Aging/ADRC encourages anyone who received the 2019 Farmers' Market vouchers to spend them as soon as possible.



Every year the Division receives calls the last week in November from seniors looking for a place to spend the vouchers. **Please note** that the vouchers expire in November but the locations that late in the season are few. Don't wait; spend the vouchers while New Jersey produce is abundant and delicious!!

### Save the Date

#### Union County Minority Task Force on Aging 25th Annual Health Fair

**Friday, September 6, 2019**

**11:00—2:00**

**Rahway Senior Center  
1306 Esterbrook Avenue  
Rahway, 07065**

**For Details Contact:  
Deborah Mathis  
973 801 3110**

**Elaine Haith  
732 428 4800**

### Save the Date

#### Alzheimer's New Jersey Annual Caregiver Conference

**Saturday, November 2, 2019**

**8:30—1:00**

**Union County College  
1033 Springfield Avenue  
Cranford, 07016**

**Adult Day Services will be provided by Gateway  
WISE ADC**

**For additional information contact the Division  
on Aging at 908 527 4873**



**Mental Health  
Association  
in New Jersey, Inc.**

### Spotlight On:

#### Psychiatric Advance Directive (PAD)

The New Jersey Department of Human Services' Division of Mental Health and Addiction Services (DMHAS) has recently launched a secure online registry for individuals to register their Psychiatric Advance Directive on a voluntary basis.

A Psychiatric Advance Directive (PAD) is a plan that allows a person to specify important information for caregivers in the event of a mental health crisis. The PAD can also provide valuable information for providers to reference and follow during a crisis. Considered by many as a tool as important as a medical Advance Directive, a PAD is valued by persons living with mental health conditions.

A PAD is documentation of personal preferences when an individual is feeling well, communicating to providers which treatments and medications are preferred and which to avoid; a PAD provides the option to appoint a representative to make decisions on behalf of the individual during a time of crisis; and preparing a PAD presents the opportunity to seek input about treatment from other trusted individuals.

Federal and state laws ensure that people with mental illnesses, like all health care consumers, have the right to indicate their health care choices in situations where their illness might prevent them from directly expressing their preferences. Individuals have the option to choose whether to participate in the secure online registry and all information is treated as confidential protected health information.

**For more information call NJ MentalHealthCares, toll-free at 1 866 202 4357**

**New Jersey  
MentalHealthCares**  
1-866-202-HELP (4357)  
Who cares? We do. Call or click for help.

## Aging Services Kiosk September Schedule

Division on Aging staff will be available at **Aging Services Kiosks (ASK)** on the following dates in September:

### Monday, September 9

Elizabeth Library—LaCorte  
418 Palmer Street  
Elizabeth, 07202  
10:00—12:00

### Monday, September 16

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

### Wednesday, September 11

Cranford Public Library  
224 Walnut Avenue  
Cranford, 07016  
10:00—12:00

### Thursday, September 19

Garwood Public Library  
411 Third Avenue  
Garwood, 07027  
10:00—12:00

### Thursday, September 12

Rahway Senior Center  
1306 Esterbrook Avenue  
Rahway, 07065  
10:00—12:00

### Friday, September 20

Mountainside Public Library  
Constitution Plaza  
Mountainside, 07092  
10:00—12:00

### Friday, September 13

Plainfield Public Library  
800 Park Avenue  
Plainfield, 07060  
10:00—12:00

### Monday, September 23

Summit Public Library  
75 Maple Street  
Summit, 07901  
10:30—12:30



### Tuesday, September 24

Union Public Library  
1980 Morris Avenue  
Union, 07083  
11:30—1:30

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

## PSE&G: Keeping You Connected....Stay Informed During Storms

PSE&G's online Outage Center offers a number of ways to stay in touch and informed before, during, and after a storm. Visit [pseg.com/outagecenter](http://pseg.com/outagecenter) to report an outage and check your outage status; view the company's "outage map", updated every 15 minutes, which displays the location and status of power outages in the service territory; and gives access to important information to help keep you safe.

PSE&G customers can also sign up for **MyAlerts** to report outages and get updates, through your preferred contact method, about the status of your outage. To learn more visit [pseg.com/myalerts](http://pseg.com/myalerts).



If you or a member of your household rely on electricity to operate life-sustaining equipment, notify PSE&G. For more information visit [pseg.com/life](http://pseg.com/life) or call **1 800 436 7734**.

Also, consider signing up for the state's Register Ready program, New Jersey's special needs registry for disasters. To register call 2-1-1 or visit [registerready.nj.gov](http://registerready.nj.gov). In Union County, call the Office of Health Management at 908 518 5620 to request an application.

## Senior Housing....or lack thereof

The staff at the Division on Aging/ADRC receives calls on a daily basis from seniors seeking affordable, senior housing. Sadly, what most people don't know is that the waiting lists for affordable senior housing throughout the county, and indeed the state, are quite long and that many facilities do not send applications because the waiting list is too long.

Housing is one of the things that seniors don't think about until a crisis hits or their situation changes suddenly; we must think about housing for the future. Think about rising property taxes and your ability to continue paying them; if one spouse dies and income is halved, will you still be able to comfortably pay them?

Think about continuously rising rent; if your income is \$1500 monthly and rent is \$1200, how much longer will you be able to keep up with increases. Then there are increasing utility bills, rising costs for health insurance and co-pays, prescription costs, home maintenance costs, car insurance, homeowners insurance, and a myriad of other costs associated with homeownership and/or renting in one of the most expensive areas in the country to live.

Call each housing facilities to find out when they will be opening their waiting list. If you've completed an application in the past, call the facility where you applied to find out where your name is on the waiting list. Begin going through your 'stuff' and get rid of what you know you don't want....believe me, your kids don't want it either.

Call the Division on Aging/ADRC for a list of housing facilities at 908 527 4870 or toll free at 1 888 280 8226. While your situation may not warrant a move at this time, it is definitely something for all of us to think about.

## New Jersey's Medical Aid in Dying for the Terminally Ill Act

New Jersey's Aid in Dying for the Terminally Ill Act went into effect on August 1, 2019. With the signing of this bill to legalize aid in dying, terminally ill adults living in New Jersey who are deemed mentally capable will be able to request, and then use a prescription for lethal medication. Two physicians will be required to attest that the person has less than six months to live and the patient will have to make two oral requests and one written request for the medication over a period of at least 15 days. During this time, doctors must discuss alternative treatment opportunities, such as palliative and hospice care, and offer patients a chance to rescind their request. There are additional safeguards that patients, physicians, and other health care professionals must follow before a qualifying patient may legally obtain the medicine and patients who do choose to take the medicine must administer it to themselves to end their lives peacefully and humanely.



Some hospitals and health care systems, especially those that are religiously affiliated, may choose not to participate in the new policy, as is permitted under the law. Others may leave the decision up to individual doctors and create an internal process to help refer interested patients to supportive providers.

This makes New Jersey the ninth state to allow physician assisted aid in dying. The others are California, Colorado, Oregon, Vermont, Washington, Hawaii, Montana, and the District of Columbia.

### Union County Division on Aging/ADRC

10 Elizabethtown Plaza

Elizabeth, NJ 07207

908 527 4870/4772

1 888 280 8226

## CAREGIVERS... Plan now for your in-patient reservations through the Statewide Respite Care Program

### The Statewide Respite Care Program

For those caring for a loved one, the demands can be physically and emotionally overwhelming. Many caregivers are also working and raising children. So when either planned or unexpected events arise, quickly coordinating outside services to make sure your spouse or parent is safe and cared for at home can become very stressful. The Statewide Respite Care program offers **Inpatient Respite** which provides short-term, temporary placement for up to three weeks that does not have to be taken consecutively.

Applying and planning for **Inpatient Respite** is a great way to ensure your loved one is adequately cared for while you are away, giving you that much needed peace of mind. Planning ahead also ensures that the dates you are requesting can be met by the facility.

The Statewide Respite Care Program has income/asset guidelines which are as follows: a single *care recipient's* monthly income cannot exceed \$2,313.00 and a married couple's income can be no more than \$4,626.00. Assets for a single person cannot exceed \$40,000.00/\$60,000.00 for a married couple and does *not* include the home as an asset. Only the income and assets of the individual receiving the care will be discussed and counted.

If you would like more information about this program, or to apply, please call the Division on Aging at 908-527-4872 or 1 888-280-8226.



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