

NARFE White Bear Chapter 1232 December 2019 Newsletter

GENERAL MEETING INFORMATION:

Regular Chapter meetings are conducted at the Pizza Ranch in Maplewood (1845 E Co. Road D E, Suite 100; Maplewood, MN 55109) on the second Tuesday of the month from March thru December; we do not meet in January & February. *The meeting will be at 1:00 P.M. beginning at noon, members should identify themselves as a NARFE member at the Pizza Ranch and choose to eat between noon and 1:00, or after the meeting* NARFE members will receive a discount, ask for the manager on duty if cashier is unaware of that. **We request that you do not eat while the meeting is being conducted so that we can get through the chapter business in a timely manner and you won't disrupt other members or the speaker if we have one.**

The Pizza Ranch provides a free private room for our meetings. Please purchase a meal if you are able. If you wish a ride to and from the meeting, please contact Scott Halstead at (651- 486-9861) or email snhalstead@gmail.com a few days prior to that meeting date.

It is now cold and flu season. We hope you enjoy good health throughout all the seasons. If you are not feeling well or exposed to others with a cold or flu, please stay home, rest, and take good care and we will see you at the next meeting.

UPCOMING MEETINGS:

Tuesday, December 10th, is our annual Holiday Party. Chapter 140 members are also invited.

The first meeting for 2020 will be on March 10th, 2020.

Open Season runs from Monday, November 11th through Monday, December 9th, 2019.

Our November chapter meeting was highlighted by Metropolitan Area Agency on Aging's Lukus Zukar's presentation about the Senior Linkage Line. The Senior LinkAge Line may be reached a 1-800-333-2433. It is a free service that can help you find answers to all sorts of questions. Trained information specialists answer your call. They work to understand your needs and goals and connect you to services that support them. The Senior Linkage Line is there to help with long-term care needs, to provide guidance so you can remain independent in your community, arrange for in-home services, get help from state agencies, fighting fraud, understanding Medicare; and pre-admission screening for Nursing Home Care. I have a few Senior LinkAge Line Brochures and will bring them to the December Holiday meeting.

In 2019, Minnesota finally passed legislation to improve the health and lives of older adults including consumer rights and protection. In the past there has been many complaints and abuses of older adults in various aging facilities. The cost of nursing home care is very high while the care was sometimes poor. There has been a trend to age in place and utilize assisted living. The problems with assisted living have kept increasing. Finally, Minnesota became the 50th State to regulate/licence

Assisted Living. In Minnesota, there are approximately 1,300 assisted living communities serving over 43,000 older adults and persons with disabilities.

Scott attended a state-wide community conversation in early November that updated interested stakeholders and prioritized factors that need to be included in an Assisted Living report card that can be utilized for selecting an Assisted Living facility that best meets the needs of an older adult or an individual that needs memory care.

The following factors are being prioritized into an Assisted Living report card; 1) resident quality of life; 2) resident/family satisfaction; 3) staffing and staff-related outcomes; 4) resident safety; 5) resident health outcomes; 6) care services and integration; 7) physical and social environment; 8) service availability; and 9) core values and philosophy.

Assisted living (AL) has many different definitions but is commonly defined as the “senior living option that combines housing, support services, and health care, as needed.” AL is meant to provide more assistance than an independent retirement community but less medical and nursing care than a nursing facility. A typical AL community offers assistance with everyday activities such as meals, medical management, or assistance bathing, dressing, and transportation. Nationally, as well as in MN, many AL communities provide care for people with dementia.

The Memory and Aging Center (now called the Alzheimer’s Research Center)

The St. Paul and White Bear NARFE Chapters have been long time financial supporters of the Aging and Memory Center here in St. Paul. Our two NARFE Chapters have donated over \$160,000 since 1990. Because we are no longer collecting money for Alzheimer’s at our monthly meetings; we encourage everyone to personally donate to the Aging and Memory Center on your own. They are doing cutting-edge research and therapies for patients with memory & cognitive disorders such as dementia and Alzheimer’s. They depend on public & private donations for the research and clinical work they do. If you wish to give a donation to the research center, here is the address:

"RHF -- Alzheimer's Research": Send Checks To:

RHF -- Alzheimer's Research
Mail Stop 11202C
640 Jackson Street
St. Paul, MN 55101

Please put on your check that you are a member of NARFE Chapter #1232, so they know we are still supporting their research.

Thank you for being a NARFE Chapter member and consider making a wise investment in NARFE-PAC to protect your earned pay and benefits! NARFE-PAC is financed through NARFE members’ direct, voluntary contributions to a separate fund.

Scott Halstead, NARFE Chapter 1232 President
 Jenny Paterson, NARFE Chapter 1232 Secretary

2020 Medicare: The standard Part B premium amount in 2020 will be \$144.60. Most people will pay the standard Part B premium amount. If you modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your yearly income in 2018 (for what you pay in 2020) was	You pay each month (in 2020)		Payment
File individual tax return	File joint tax return	File married & separate tax return	Payment
\$87,000 or less	\$174,000 or less	\$87,000 or less	\$144.60
Above \$87,000 up to \$109,000	Above \$174,000 up to \$218,000	Not applicable	\$202.40
Above \$109,000 up to \$136,000	Above \$218,000 up to \$272,000	Not applicable	\$289.20

Part A: hospital inpatient deductible and coinsurance	You pay: \$1,364 (\$1,408 in 2020) deductible for each benefit period. Days 1-60: \$0 coinsurance for each benefit period. Days 61-90: \$341 (\$352 in 2020) coinsurance per day of each benefit period. Days 91 and beyond: \$682 (\$704 in 2020) coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime). Beyond lifetime reserve days: all costs.
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The annual deductible for all Medicare Part B beneficiaries is \$198 in 2020, an increase of \$13 from the annual deductible of \$185 in 2019.