

WINDSOR COA NEWS

October/November 2020

Our mission is to serve older Windsor adults by providing opportunities and resources that advance the quality of life in a rural community.

The Executive Office of Elder Affairs provides financial support for this COA publication.

HAPPY FALL! It's a beautiful time to be living in Windsor! We hope you are all well and enjoying the season.

Since our 2020 EXPO in May had to be cancelled due to COVID, we will be featuring one of the vendors in each of the upcoming issues of our COA News. For this one, Sandie Zink spoke with the folks at BCAC (Berkshire Community Action Council) about the broad range of programs they offer, of which Fuel Assistance program is the most timely. Please read on....

FUEL ASSISTANCE

Across Massachusetts both homeowners and renters can apply for financial help with heating a home. Locally, the Berkshire Community Action Council (BCAC) administers this program. Eligibility is based on household size and the gross annual income of every household member, 18 years old or older.

This program provides assistance through a fixed benefit amount for the cost of the primary source of heat, such as oil, electricity, natural gas, propane, kerosene, wood, coal or pellets. Payments are made directly to the heating vendor for primary energy needs from November 1st to April 30th.

Household income cannot exceed 60% of the estimated state median income: for example, a household of 1=\$39,105; 2=\$51,137.

You must apply yearly. FOR THOSE WHO WERE ON THE PROGRAM LAST WINTER, AN APPLICATION WILL AUTOMATICALLY BE MAILED TO YOU. To learn more and for help with completing the paperwork or seeing if you qualify for the first time, please contact our Windsor Outreach Counselor, Jessica Buoymaster at 413-329-4364. She has a list of the required documents you will need to file with your application, and can help you through the process. (She also has information and applications for Brown Bag and Food Stamps).

FLU SHOT CLINIC, OCTOBER 14 from 4-6 PM

Please mark your calendars for this year's clinic on Wednesday, October 14th from 4-6 PM. You need to bring your insurance card (or a copy of the front would be wonderful!). Please wear short sleeves, as there will not be time or the privacy for long sleeve shirts, and remember to wear your mask and to social distance. Everyone will enter through the main door to the Town Hall, and exit from the kitchen door (unless a disability prevents your using the stairs).

The clinic is made available through our partnership with the Berkshire Regional Planning Commission's Public Health Office.

This year more than ever a flu shot is recommended by health professionals. Keep yourself safe from a double-whammy of COVID 19 and seasonal flu. Take advantage of this convenient Windsor program.

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**Introducing....** Windsor has a new SHINE (health insurance) Counselor! Cathy Hall has recently completed the state's mandatory 10 week training, and is being paired with Cathy Spinney, a long time counselor in Hinsdale to gain experience before going out on her own.

Cathy Hall wrote to us the following:

"I am in the shadowing process right now. If anyone would like to contact me with questions about enrolling in Medicare parts A or B, or about Medigap or Medicare Advantage, or changing plans, they can reach me at **413-212-9991** and leave a message with your name and phone number. I will contact you for some basic information and then go over that information with Cathy Spinney and get back to you with answers, or to set up an appointment to meet with you and the SHINE Counselor. The Open Enrollment Period to join or change Part C Medicare Advantage or Part D drug plans is October 15 to December 7 for coverage starting January 1<sup>st</sup>."

Here is some more information on the Open Enrollment period:

**OPEN ENROLLMENT**

October 15 – December 7 is a critical time to evaluate your present Medicare Drug coverage. Every drug plan must send its members an Annual Notice of Change sometime in September advising policyholders of any changes to be made to their coverage. The plan you have now may change its monthly premium, adjust drug tiers and co-pays, and add or discontinue medications. It is imperative that you:

1. Read your Annual Notice of Change carefully.
2. Decide if you want to keep your present plan, or go to [www.medicare.gov](http://www.medicare.gov) check what other plans are being offered and compare them to your own.
3. Or contact our local SHINE Counselor (see above) for assistance in understanding your options and what may be the most appropriate coverage for you.

Depending on your income and assets, you may also be eligible for programs which could help reduce the cost of your premiums and co-pays (which may also include your monthly Medicare Part B premium).

Remember, you have a short window in which to make any changes. Don't miss out on the possibility of improved prescription coverage.