

Prescription Assistance Income Levels Increasing

The Pharmaceutical Assistance to the Aged and Disabled (PAAD) program is a state-funded program that helps eligible seniors and individuals with disabilities save money on their prescription drug costs. You may be eligible for PAAD if you meet the following requirements:

- You are a New Jersey resident;
- You are age 65 or older or between ages 18 and 64 and receiving Social Security Title II Disability benefits; and
- Your income for 2022 is less than \$38,769 if single or less than \$45,270 if married.

Medicare-eligible PAAD beneficiaries are also required to enroll in a Medicare Part D Prescription Drug Plan. PAAD will pay the monthly premium for certain standard basic Part D plans with a monthly premium at or below the regional benchmark. These plans will cover medically necessary prescription medications under Medicare Part D.

If a beneficiary self-enrolls in an enhanced plan at or below the regional benchmark premium amount, PAAD will pay the premium as long as the plan agrees to follow all the billing requirements. Medicare Advantage participants must add a prescription benefit to their coverage, and PAAD will contribute up to the regional benchmark amount towards the prescription portion of their total premium.

Caregiver Information Packet

Nearly half of the caregivers who responded to the recent Division of Senior Services survey said that "connecting to agencies to get services" would be very helpful to them in their caregiving role. To help caregivers get connected, the Division of Senior Services has created a free "Caregiver Information Packet."

In the packet, you'll find brochures and fact sheets for publicly funded programs like Medicaid MLTSS, JACC, Statewide Respite Program, In-Home Caregiver Education & Support Program, and much more! If you are a caregiver providing care to a senior in Bergen County, then you can request to have a Caregiver Info Packet mailed to you by calling the Senior HelpLine at 201-336-7400. Give us a call to receive yours today!

New Program! Benefits Enrollment Center

The Bergen County Division of Senior Services is now part of the National Council on Aging's (NCOA) Benefits Enrollment Center network, dedicated to helping seniors access benefits to improve their financial stability. Through a new grant from the NCOA's Center for Benefits Access, the Division helps seniors living on a fixed income who are struggling to pay for their living expenses.

The screeners check eligibility for benefits such as Medicare Savings Programs, Medicaid, prescription assistance through PAAD or Senior Gold, Supplemental Nutrition Assistance Program (SNAP, or food stamps), Low-Income Home Energy Assistance Program (LIHEAP), and many more. The Division of Senior Services has calculated that Bergen County seniors could be missing out on \$20 million each year in benefits.

Benefits screeners and DSS staff will help you enroll in these benefits, including assessing eligibility and completing the applications. As an added incentive, participants in the benefits screenings will receive a free grocery store gift card. It's easy to get started on boosting your budget. Just call the Bergen County Senior HelpLine at (201) 336-7400.

The Upside to Downsizing

The Bergen County Division of Senior Services is a HUD-Approved Housing Counseling Agency focusing on housing issues for seniors. Read on for information from the DSS Housing Counselor Ron Romano.

Recently we've been seeing that it's not only empty nesters who are taking advantage of the downsizing trend, but also older couples with adult children still in the home who are looking for ways to simplify their lives, free up their time, and perhaps save some money in the process. For those couples, or surviving spouses whose children might have already left home, the maintenance and expenses of a larger home may not be worth it anymore, and they look to move to a smaller space, whether owned or rented. The "American Dream" of a big house, big yard, and picket fence may be quickly dissolving into a big hassle.

For our purposes, as HUD housing and reverse mortgage counselors, we are more focused on financial benefits and sustainability for those electing to age-in-place, whether that place is the current family home or the new one-bedroom, one-bathroom condo a mile away.

Although reverse mortgages may be the answer for those insistent on remaining where they are, the counseling process includes financial assessment to evaluate the reality of doing so AND everything else that goes along with the decision. Questions regarding maintenance of and accessibility within the home are addressed. Yes, we may have conquered the financial aspect of living in the current home, but what if you can't get around within your living space due to some physical limitations?

In the coming issues we will peel back the layers of downsizing. For now, let's just say it's often uncomfortable to tell people it may be better to relocate, because they immediately assume that means they are in a bad place financially. Instead, downsizing can often mean an upgrade in the lives of seniors.

In a recent survey by the Division of Senior Services, approximately 20% of seniors said they were interested in downsizing. Could downsizing be right for you? Learn more by contacting DSS HUD Housing Counselor Ron Romano at 201-336-7431, or raromano@co.bergen.nj.us.

Statewide Respite Care Program

Provides respite care services to relieve caregivers of stress from providing daily care. This respite may be provided for a short time, or once in a while. Services can include adult day care, home care, companion services, campership, or a short stay in a facility.

For more information
Statewide Respite Care Program
Bergen County Division of Disability Services
201-336-6511



COVID Vaccine Information

From New Jersey COVID-19 Information Hub

Everyone over 18 should get a booster shot at any vaccine location. COVID-19 vaccines are working well to prevent severe illness, hospitalization, and death, even against the widely circulating variants. However, studies show that vaccination may become less effective over time, especially in preventing infection or milder illness, and in people over 65 years old. Booster doses provide necessary additional protection against waning immunity. All eligible individuals are encouraged to get booster shots.

Information on vaccine sites can be found at covid19.nj.gov/finder. Individuals aged 65 and older can call a special senior hotline at 856-249-7007 from 8 a.m. to 8 p.m. for vaccination scheduling support. Dedicated appointment slots are reserved for those aged 65 and older. Appointment availability and scheduling varies by location.

Income Limits Increased for Utility Assistance Programs

Recent increases in the income limits for utility assistance programs will help many utility customers avoid the risk of shut-off. If you have arrears that have built up, or are facing hardships in making your current electric, gas, or water payments, applying for the new and improved assistance programs soon can make a big difference.

See the income limit chart for the Low-Income Home Energy Assistance Program (LIHEAP) and the Universal Service Fund (USF). Seniors who would like more information about these programs should call the Bergen County Senior HelpLine at 201-336-7400.

Utility Assistance Programs Monthly Income Limits		
Household Size	USF Program	LIHEAP Program
1	\$4,293	\$3,348
2	\$5,807	\$4,379
3	\$7,320	\$5,409
4	\$8,833	\$6,439

Source: NJ DCA 9/28/21

Do you have questions about services for seniors?

Contact the Senior HelpLine!

Phone: 201-336-7400

Email: seniors@co.bergen.nj.us

Fax: 201-336-7436

Facebook: www.facebook.com/BCSENIORSERVICES



Bergen County Division of Senior Services

Winter Newsletter 2022



Ideas for New Year's Resolutions from the Division of Senior Services

Happy New Year, Bergen County! Let's get this year started off right with some New Year's Resolutions that anyone can do!

- 1. Stay Connected!** It's more important than ever to stay connected to friends and family near and far. If you can't be there in-person, then try a virtual visit! If you don't have a device, check out the iPad Lending Library at the JCC of the Palisades. Call 201-569-7900 ext. 123 for information.
- 2. See if you're eligible for senior benefits!** Many seniors aren't aware that they are qualified to receive assistance paying for expenses such as health care costs, prescriptions, utilities, food, and more. The DSS Benefits Enrollment Center provides free screenings to see if you're eligible for these valuable benefits. Call the Senior HelpLine at 201-336-7400 for your free benefits screening.
- 3. Get fit with a virtual exercise class from the YWCA of Northern New Jersey!** The YWCA offers a wide range of free online classes for Bergen County seniors. For information and to sign up, visit the YWCA online at www.ywcannj.org/seniors/
- 4. Get your legal affairs in order.** Northeast New Jersey Legal Services offers seniors free legal assistance with civil law matters such as Powers of Attorney, Advance Directives, and Wills. Call 201-487-2166.

We hope this list gets you started on a healthy and happy 2022. If you have questions about programs and services for seniors, just give us a call on the Senior HelpLine at 201-336-7400.

Bergen County • Department of Human Services
Division of Senior Services • Aging and Disability Resource Connection (ADRC)
One Bergen County Plaza, 2nd Floor • Hackensack, NJ 07601
201-336-7400 • seniors@co.bergen.nj.us • www.co.bergen.nj.us



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Bergen County Executive

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