



# Flathead County Agency on Aging NEWSLETTER

Winter 2020

tel. 406-758-5730

web: [www.flathead.mt.gov/aging](http://www.flathead.mt.gov/aging)

## WHAT'S NEW IN 2020?

MEDICARE



HEALTH INSURANCE

### Point #1

The standard Part B premium is \$144.60 for most beneficiaries and the Part B deductible is now \$198.

### Point #2

The national average for a Part D prescription drug premium is \$32.74 per month. The maximum allowable deductible for standard Part D plans is \$435.

### Point #3

Know your opportunities to change coverage in 2020: If you are enrolled in a **Medicare Advantage Plan**, you can switch to another Medicare Advantage Plan or return to Original Medicare from January 1-March 31. (You can also join a Medicare Prescription Drug Plan with the return to Original Medicare.)

If you have **Extra Help**, you can join, switch, or drop Medicare prescription drug coverage once per calendar quarter for the first three quarters of the year.

Beneficiaries who experience a significant increase in prescription costs than what was estimated by the Medicare Plan Finder may request an Exceptional Circumstance Special Enrollment Period by calling 1-800-MEDICARE.

Contact a SHIP (State Health Insurance Assistant Program) counselor at (406) 758-5730 for assistance.

### Medicare 101 Classes. 1-3 p.m.

January 28  
March 24

February 25  
April 28

Our resource specialists will guide you through the Medicare basics so that you can make the right decision for your health insurance needs.

For more information call 406-758-5730 \$10 fee



### Montanans Affected By Medicare Scams

Multiple accounts of scam calls have been reported to Montana's Senior Medicare Patrol (SMP). Many of those calls included "your Medicare number is invalid" and "Medicare is replacing cards with one that has a chip read," and in all cases they asked to confirm the current numbers.

Medicare will never call and ask for personal information over the phone. If a beneficiary initiates a call, Medicare will need your number and birthdate in order to help you. However, they will not initiate calls and ask for personal information.

If you receive a call asking for personal information, always err on the side of caution. According to Montana SMP, if something is urgent it probably isn't legitimate. Gather more information and hang up. Never call the number back that was given. If you suspect **Medicare fraud**, call 1-800-551-3191 or 406-758-5730.



### Be Smart, Slow Down & Write 2020!

It's extremely important that you write the year **2020** in full or you could put your documents at risk. Leaving the date in its shortened version could open yourself up to fraudsters, who can easily change it to other years.



## Winter Driving Safety Tips!

- “Winterize” your car before the bad weather hits! This means having the antifreeze, tires, and windshield wipers checked and changed if necessary.
- Remember your cell phone when you drive in bad weather, and always let someone know where you are going and when you should be expected back.
- Avoid driving on icy roads, and be especially careful driving on overpasses or bridges. Consider alternate routes, even if it means driving a longer distance, if the more direct route is less safe. Often bigger roads are cleared of snow better than smaller roads.
- Stock your car with basic emergency supplies such as:
 

*First aid kit	*Blankets	*Extra warm clothes	*Booster cables	*Windshield scraper
*Shovel	*Rock salt or a bag of sand or cat litter (in case your wheels get stuck)			
*Water and dried food or canned food (with can opener!)	*Flashlight	*Map (if traveling)		

People who are interested in getting some extra money in their pockets should contact Agency on Aging to find out if they could be eligible for programs and benefits like:

- **Medicare Savings Programs and Extra Help**  
Assistance with health care premiums and prescription costs
- **Low Income Energy Assistance Program (LIEAP)** helps pay for heat assistance

Call 758-5730 to schedule an appointment



## GET YOUR TAXES DONE FOR FREE

**February 1—April 15, 2020**

**KALISPELL-GATEWAY COMMUNITY CTR**

*Appointment is Required*

Call 406-407-8355

AARP Foundation Tax-Aide

(you do not have to be a member of AARP)

## Eagle Transit



### Come Ride With Us!

Eagle Transit operates Mon-Fri  
Hours of service vary by route  
All vehicles are ADA accessible  
Most fares are \$1 one-way  
Monthly passes are available

Visit <https://flathead.mt.gov/eagle> to view schedules or call 758-5728 for information.

## VOLUNTEERS NEEDED

If you would like to become part of our volunteer team (driver or dining room server) you will receive a complimentary meal, mileage reimbursement for your meal delivery route, and smiles from the people you serve.

Call 406-758-5711 and ask for JR.

