



Caregiver News – 9/2022



When are Medicare Enrollment Periods?

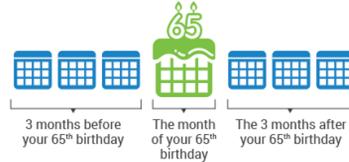
<https://www.mymedicarematters.org/enrollment/when-can-i-enroll/>

There are several times when you can enroll in Medicare, and each of those times has certain rules around applying and when your coverage will begin. Understanding when you can enroll and the best time to do so is an integral part of getting your Medicare.

Initial Enrollment Period

The Initial Enrollment Period (IEP) is the first time you can sign up for Medicare. You may join Medicare Parts A, B, C and D during this time:

- The 3 months before your 65th birthday,
- The month of your birthday, and
- The 3 months after your birthday.



Your coverage will start no sooner than your birthday month.

Example: If your birthday is in July, your Initial Enrollment Period begins April 1 and ends October 31.

If you miss this period, you will have a chance again later on. But if you wait, you may have to pay more. You also could be without health coverage. Learn about penalties for late enrollment at

<https://www.mymedicarematters.org/enrollment/penalties-and-risks/?SID=5bbe1882c13b5890>.

When does my Part B coverage begin?

The start date of your coverage will depend on which month you enrolled in Part B during the Initial Enrollment Period.

Example: John turns 65 on May 6. Therefore, his IEP is from February to August. If John signs up for Part B:

- During February, March or April, his coverage starts May 1 (his birthday month)
- During May, his coverage starts June 1
- During June, his coverage starts August 1
- During July, his coverage starts October 1
- During August, his coverage would not start until November 1

If your birthday falls on the 1st day of any month, and you enroll during the 3 months before your birthday, your coverage will begin on the 1st of the month prior to your birthday.

Example: Gail's birthday is December 1. She applies for Medicare in September, and her coverage starts November 1.

Initial Enrollment: When Part B Begins

Sign-up Date	Coverage Begins
During the 3 months before your 65 th birthday	The 1 st day of your birthday month
During your birthday month	The 1 st day of the month after your birthday
During the month after your birthday month	3 months after your birthday month
During the 2 nd month after your birthday month	5 months after your birthday month
During the 3 rd month after your birthday month	6 months after your birthday month

When does my Part D (prescription drug plan) coverage begin?

The start date of your Part D coverage again depends on when you enroll.

Example: Keeping with the example above, John turns 65 in May. His Part D IEP is the same 7-month period surrounding his 65th birthday as his Part B IEP. His IEP is from February to August. John's Part D coverage cannot start before his Part A and/or Part B begins. If John Enrolls in Part D:

- During February, March or April, his coverage starts May 1
- During May, his coverage starts June 1
- During June, his coverage starts July 1 (but not before his Part A and/or B)
- During July, his coverage starts August 1 (but not before his Part A and/or B)
- During August, his coverage starts September 1 (but not before his Part A and/or B)

Initial Enrollment: When Part D Begins

Sign-up Date	Coverage Begins
During the 3 months before your 65 th birthday	The 1 st day of your birthday month
During your birthday month	The 1 st day of the month after your birthday
During the 2 or 3 months after your birthday month	The 1 st day of the month following enrollment

Special Enrollment Period

There are Special Enrollment Periods (SEPs) that apply when you are able to delay your enrollment in Medicare Parts A, B, C & D. These SEPs are only available for certain circumstances.

When Is My Special Enrollment Period?



CONTINUED ON NEXT PAGE



Like us on Facebook

This program is supported by Senior Resources – Agency on Aging with Title III funds made available under the Older American's Act.

19 Ohio Avenue, Suite 2 • Norwich, CT 06360 • www.SeniorResourcesEC.org
Phone 860.887.3561 • 800.690.6998 • Fax 860.886.4736

Senior Resources
AGENCY ON AGING

Special Enrollment for Parts A and B

You may have waited to sign up for Medicare Part A (hospital service) and/or Part B (outpatient medical services) if you were working for an employer with more than 20 employees when you turned 65, and had healthcare coverage through your job or union, or through your spouse's job.

You can get a Special Enrollment Period to sign up for Parts A and/or B:

- Any time you are still covered by the employer or union group health plan through you or your spouse's current or active employment, OR
- During the 8 months following the month the employer or union group health coverage ends, or when the employment ends (whichever is first).

If you wait longer, you may have to pay a penalty when you join.

If you are disable and working (or you have coverage from a working family member), the Special Enrollment Period rules also apply as long as the employer has more than 100 employees.

Special Enrollment for Parts C and D

You may have waited to sign up for Medicare Part C or Part D if you were working for an employer with more than 20 employees when you turned 65, and had healthcare coverage through your job or union, or through your spouse's job. The Special Enrollment Period for Part C (Medicare Advantage Plan) and Part D (drug coverage) is 63 days after the loss of employer healthcare coverage.

You can get a Special Enrollment Period to sign up for Part C (must enroll in Parts A & B too):

- During the 63 days after the employer or union group health plan coverage ends, or when the employment ends (whichever is first).

You can get a Special Enrollment Period to sign up for Part D (must enroll in Parts A & B too):

- During the 63 days after you or your spouse's employer/union or Veteran's Administration coverage ends, or when the employment ends (whichever is first).

Certain events trigger other Special Enrollment Periods for Part D plans. For example, you can switch plans if:

- You move out of the area your current plan serves, OR
- You enter, leave or live in a nursing home, OR
- Your plan changes and no longer serves your area, OR
- You get Extra Help with your Medicare prescription drug costs.

General Enrollment Period

If you miss your Initial Enrollment Period or your Special Enrollment Period, you get another chance to enroll.

You can sign up for Medicare Parts A & B between January 1 and March 31 each year. Your Medicare coverage would begin on July 1 of the same year.

It is important to note that if you need to buy Part A, you must also enroll in Part B at this time.

When Is the General Enrollment Period?



Open Enrollment Period

The Open Enrollment Period – sometimes called the Annual Enrollment Period or Annual Coordinated Enrollment Period – runs each year from October 15 to December 7.

During this time,

- Anyone with Medicare Parts A & B can switch to a Part C plan.
- Anyone with Medicare Part C can switch back to Parts A & B.
- Anyone who has or is signing up for Medicare Parts A & B can join, drop or switch a Part D prescription drug plan.
- Anyone with Medicare Part C can switch to a new Part C plan.

Your coverage will start January 1 of the following year.

When Is the Open Enrollment Period?



Medigap Open Enrollment

It's recommended that you buy a Medigap policy during your 6-month Medigap open enrollment period, because during this time, you can buy any Medigap policy sold in your state, even if you have health problems. This period automatically starts the month you're 65 or older and enrolled in Medicare Part B.

If you apply for Medigap coverage after your open enrollment period, there's no guarantee that an insurance company will sell you a Medigap policy if you don't meet the medical underwriting requirements, unless you're eligible due to a special situation.

Want to learn more about signing up for Medigap outside of Open Enrollment? Read about your Medigap rights. If you have Parts A & B (Original Medicare) and a Medigap policy, you should weigh your decisions very carefully before switching to a Medicare Advantage plan. You may have difficulty getting a Medigap plan again in the future if you decide to switch back.

Be aware that if you did not sign up for Medicare when you were first eligible and did not have other insurance, you may face a penalty for late enrollment.

**** For any Medicare questions please contact the CHOICES department at 860-887-3561!****



OPEN ENROLLMENT

2023 Medicare Part D

Open Enrollment Events

All events have Zoom and In-Person Appointments available.

Appointments are **REQUIRED**.

November 14, 2022

Middletown Senior Center
61 Durrant Terrace
Middletown, CT 06457
860-638-4540

November 16, 2022

East Lyme Senior Center
37 Society Road
Niantic, CT 06357
860-739-5859

November 18, 2022

Colchester Senior Center
95 Norwich Avenue
Colchester, CT 06415
860-537-3911

November 19, 2022

Senior Resources
19 Ohio Avenue
Norwich, CT 06360
860-887-3561

December 2, 2022

Colchester Senior Center
95 Norwich Avenue
Colchester, CT 06415
860-537-3911

December 5, 2022

Middletown Senior Center
61 Durrant Terrace
Middletown, CT 06457
860-638-4540



**Are you 65 and living
on a fixed income?**

**Are you under 65, disabled
and living on a fixed income?**

**You may qualify for benefits to help pay your
Medicare premiums, prescription drugs, food,
heating costs and more!**



**Contact Senior Resources
Benefits Enrollment Center**

**Our Benefits Counselors will screen and provide
application assistance for various programs.**

**Call now to schedule your Benefits screening!
860-887-3561 ext. 132**

Powerful Tools for *Caregivers*

Powerful Tools for Caregivers is a six-week education program for family and friends caring for older adults with cognitive and chronic impairment. The program focuses on the self-care of family caregivers.

Classes will be held on Wednesdays from 1:30 – 3:00,
from September 21st through October 26th, 2022

Participants should plan on attending all sessions.



Classes will be held on Zoom. A link will be sent after registration.

Any questions or to register please contact:

Robin Brewer 860-887-3561 x 124, rbrewer@seniorresourcesec.org OR

Joan Marshall 860-887-3561 x 121, jmarshall@seniorresourcesec.org

Sept 21st: Class #1: Taking Care of You

Sept 28th: Class #2: Identifying and Reducing Personal Stress

Oct 5th: Class #3: Communicating Feelings, Needs and Concerns

Oct 12th: Class #4: Communicating in Challenging Situations

Oct 19th: Class #5: Learning from Our Emotions

Oct 26th: Class #6: Mastering Caregiving Decisions



AGENCY ON AGING

19 Ohio Avenue, Suite 2 • Norwich, CT 06360 • www.SeniorResourcesEC.org
Phone 860.887.3561 • 800.690.6998 • Fax 860.886.4736

Alzheimer's and Dementia Support Groups

Groton Senior Center

102 Newtown Road, Groton
Tomi Stanley (860)441-6785 or TStanley@groton-ct.gov
2nd Monday of every month, 10:00 – 11:00 a.m.
www.alz.org to learn more about caregiver programs

Alzheimer's Association – CT Chapter

2nd Thursday of the month, 1:30 – 2:30 p.m.
Quinebaug Valley Senior Center
69 South Main Street, Brooklyn
Kathy Demers (860)377-6416 kdemers48@gmail.com
Jean Ann Moore (860)208-2673 jamorre@snet.net

Hartford HealthCare Center for Healthy Aging

Virtual Dementia Caregivers Support Group
Call (860)972-6338 and enter 19623# when prompted
Mondays at 10:00 a.m.
Tuesdays at 3:00 p.m.
Wednesdays at 10:00 a.m.
Fridays at 2:00 p.m.
Questions email: Adrienne.DeVivo@hhchealth.org

Hartford Healthcare Windham Hospital

Alzheimer's Caregivers Group
3rd Wednesday of every month, 10:00 a.m.
Johnson Room, 3rd Floor, Windham Hospital
For information call: (860)456-6785

Chestelm Health and Rehabilitation Center

534 Town Street, Moodus
3rd Wednesday of the month, 4:00 p.m.
To register contact Marie Sola
(860)873-6555 or recreation@chestelm.com

Mind Matters, LLC

801 Poquonnock Road, Groton
2nd Tuesday of every month, 6:30 – 7:30 p.m.
Contact: robin@mindmatters@gmail.com

Griswold Senior Center

Dementia Caretaker Support Group
Every 2 weeks on Thursdays via Zoom
To register call: (860) 376-2604

LiveWell Dementia Specialists

Virtual Meetings 2nd & 4th Wednesday of the month: 3:30 – 5:00 p.m.
<https://livewell.org/project/virtual-care-partner-support-group/>

Caregiver Support Groups

Mansfield Senior Center

303 Maple Road, Mansfield

Yamil Figueroa (860)487-9875 figueroay@mansfieldct.org

2nd Tuesday of each month, 3:30 - 4:30 p.m.

Quinebaug Valley Senior Center

69 South Main Street, Brooklyn

Kathy (860)377-6414 or Jean Ann (860)208-2673

2nd Thursday of the month, 1:30 – 2:30 p.m.

VNA Caregiver Support Group

Madison Senior Center

For information contact Amanda: (203)245-5627

29 Bradley Road, Madison

3rd Tuesday of the month, 11:00-12:30 p.m.

Proof of vaccination required for this activity at time of registration

Zoom Support Group

Every Wednesday 2:00 – 3:00 p.m.

For information contact Molly: (203) 584-0051

Middlesex Health

2nd Wednesday of the month, 1:00 – 2:30 p.m.

Please contact Joan Perkins, LCSW

(860)358-2037 or joan.perkins@midhosp.org

Lawrence and Memorial Hospital

L & M Hospital, Conference Room 3

1st Tuesday of the month, 4:00 – 5:30 p.m.

Contact: Carol Vara, MSW or Mary Sweeney

(860)442-0711 x 2483 or x 2078

Grandparents Raising Grandchildren Support Groups

Senior Resources Agency on Aging

Sally Huck, Caregiver Program Coordinator
(860)887-3561 x126
Rose City Senior Center
8 Mahan Drive, Norwich
Last Tuesday of each month, 9:00 a.m.

Eastern CT Area – Mansfield

Janit Romayko (860)569-1978, Call to Register
Big Y Mansfield, 141 Storrs Road, Mansfield Center
2nd Wednesday of each month, 9:15 a.m.

United Services - Kinship Support Group

Plainfield Area
Lori Bergstrom, Prevention Services Manager
(860)412-8665 lbergstrom@usmhs.org
United Services, 303 Putnam Road, Wauregan
2nd Tuesday of each month, 5:00 – 6:30 p.m.

Bereavement Support Groups

Middlesex Hospital

Virtual/Online Session

Every 2 weeks on Tuesday, 5:30 – 7:00p.m.

Register online at <https://middlesexhealth.org/hospice-care/support-group-registration/support-group-registration>

The Estuary

Bereavement Group

Micaela Finnegan (860)388-1611 x204

Montville Senior Center

12 Maple Avenue, Uncasville

Every Friday, 3:00 – 4:00 p.m.

Sign Up at (860)848-0422

Brian's Healing Hearts

Loss of Spouse or Partner Support Group

1st and 3rd Wednesday of each month

6:30 – 8:00 p.m.

2nd and 4th Wednesday

10:00 – 11:30 a.m.

<https://brianshealinghearts.org/resources/grief-support-programs/>

or call (860)451-8354

Center for Hospice Care

Bereavement Counseling

227 Dunham Street, Norwich

(860)848-5699 Toll Free 1(877)654-4035

Day Kimball Healthcare

Evening Bereavement Group, 5:00 – 6:00 p.m.

Day Bereavement Group 12:00 – 1:00 p.m.

Registration Required

Suzon Warner (860)928-0422 x7316

Parkinson's Disease Support Groups

Windham Hospital Family Healthcare Center

5 Founder Street, Willimantic, 2nd floor conference room

2nd Wednesday of every month, 1:00 – 2:00 p.m.

1 (855) HHC-HERE to Register

A support session for patients, family, and caregivers will be followed by
30 minutes of LSVT Loud activities

CT Parkinson's Disease Working Group

Grace Evangelical Lutheran Church

1055 Randolph Road, Middletown

3rd Saturday of the month, 10:00 a.m. – 12:00 p.m.

Most meetings are virtual at this time.

Call (860)704-9519

Email: martha.jaffe@cpwg.org

Day Kimball Healthcare

Parkinson's Disease Monthly Support Group

For information contact:

Victor Gregoire (860)774-6143

Hartford Healthcare

Parkinson's Living Room Online Support Group

4th Friday of the month, 1:00 p.m.

For information call (860)870-6385

<https://hartfordhealthcare.org/file%20library/services/pdfs/cfmcdc-pd-living-room-flyer.pdf>

Lawrence and Memorial Hospital

Windham Fall Estates, Activity Room, Groton

3rd Wednesday of the month, 1:00 – 3:00 p.m.

Contact: Donna Weissman (860)536-1020

Diabetes Groups

Live Well with Diabetes

6-Week Workshop

Learn how to better manage your ongoing health condition.

To register contact Lori Rygielski

(860)887-3561 x 127 or lrygielski@seniorresourcesec.org

Hartford HealthCare Windham Hospital

Windham Hospital Diabetes Education Classroom

112 Mansfield Ave, Willimantic

1st Wednesday of every month, 1:00 p.m. or 6:00 p.m.

Call to register 1 (855) HHC-HERE

Lawrence and Memorial Hospital

Joslin Diabetes Center affiliate at L & M Hospital

For location and time contact: Joslin (860)444-3366

Substance Abuse Groups

Nar-Anon

"Steps" to Serenity" Support Group

For Information go to www.naranonctma.org

Or Contact (860)377-8309

Al-Anon

Al-Anon Face Alcoholism

For Information go to www.ctalanon.org

Or Contact 1 (888)825-2666



We earn \$5 for every \$100 in gift cards you buy!

It's as easy as...

Everyone buys groceries. Use Cash for Causes gift cards and help us raise money.

Did you know?
100 families spending just \$100 on groceries each week could raise \$26,000!

1

Senior Resources buys Cash for Causes gift cards at a **5% discount**

2

Sell the gift cards to you, your family & neighbors, civic groups & organizations, etc.

3

You get full face value and Senior Resources **keeps the profit!**

Name: _____
 Address: _____
 Telephone: _____
 Card Amount: \$50 \$100 Other: _____

If you would like to pay via credit card, please visit our website at
www.SeniorResourcesEC.org/about-us/pay-your-bill-online

Account Name: Your first and last name
 Invoice Number: Cash for Causes




Mail to: 19 Ohio Avenue, Norwich, CT 06360 - or - Contact: Erica (860) 887-3561 x 110



We hope you find this month's edition of our Caregiver of Children newsletter informative.

Senior Resources currently produces a monthly caregiver of children newsletter. We are looking for feedback on any ideas you may have for future editions.

Please contact Sally Huck with any ideas/suggestions or if you wish to be removed from our mailing list.

Sally Huck: SHuck@seniorresourcesec.org or 860 887-3561 x 126.

To read previous editions of this newsletter please visit:
www.SeniorResourcesEC.org/stay-informed/grandparent-newsletter