A Message from the WPPP Board
The Board of the Westchester Public/Private Partnership Membership Fund for Aging Services wishes you a safe and enjoyable holiday season.

A Message from the Fund Administrator
The Westchester Public/Private Partnership Membership Fund for Aging Services in partnership with the Westchester County Department of Senior Programs and Services are delighted to recognize those organizations that supported older adults in the county throughout the year as our “Community Champions”. Please see inside for more details.

We invite all of you to attend the virtual 40th Annual Senior Hall of Fame, please see the back page of this issue for details.

November is “National Family Caregiver Month” so we want to thank the over 55,000 family caregivers in Westchester caring for their older adult loved ones. More information about the many programs we offer for family caregivers are included in this issue.

Wishing all of you a safe and enjoyable holiday season.

Mae Carpenter
Fund Administrator, WPPP Commissioner Dept. of Senior Programs and Services.

A Message from the County Executive
Dear Friends,

Thank you for reading this latest edition of “Living the Later Years” a Westchester County newsletter designed to provide valuable information to assist you in your daily life. Please use this newsletter as a helpful resource to keep you connected and informed about the wonderful programs that are available to you throughout our County. With the holidays fast approaching, we are looking forward to getting together and spending time with family and friends. But, we want to do that with safety in mind. If you have not done so already, please help us reduce the spread of COVID-19 and flu by getting your vaccines. This is one way we can ensure we will celebrate the holiday season in good health.

Earlier this month, we successfully passed a suspension of sales tax on home energy costs from December 1, 2022 through February 28, 2023. We want to ensure that our residents are not left out in the cold this winter, and when it comes to saving money, every little bit helps. Please read more about this important program further on in the newsletter.

Stay well!

George Latimer
County Executive

November 2022
National Caregiver Action Network (CAN)

As part of National Family Caregivers Month, CAN created the #Caregiving Happens campaign to raise awareness of family caregivers. One of the images from the campaign appears above. This organization also has a Caregiver Help Desk which offers free support to family caregivers across the country. The Help Desk is staffed by caregiving experts who can help with information you need to navigate your caregiving challenges, and support you on your caregiving journey. With the Caregiver Help Desk you can:

- Have confidential conversations with caregiving experts about your caregiving questions
- Reach out by phone, email and live chat—whatever is most convenient for you
- Access these experts Monday through Friday, from 8 a.m. – 7 p.m. Eastern time at 855-227-3640 or caregiveraction.org

Caregiver Action Network Help Desk provides information for general educational purposes only and is not a substitute for medical, legal, investment, tax, or other professional advice.

Feeling Caregiver Burden?

Family caregivers can experience stress, relationship and objective (when caregiving duties take priority over other life events) burdens. This is normal and expected that a caregiver will experience at least one, if not all, of these burdens during their caregiver journey. Every caregivers journey is different and these burdens are experienced in different ways. The “T Cares” survey measures the different types of burden that a family caregiver experiences throughout caregiving. DSPS is licensed to offer this survey to family caregivers in Westchester. Please call Colette Phipps at 914 813-6441 or email at cap2@westchestergov.com if you would like to learn more about the T Cares survey.

FAMILY CAREGIVING SURVEY

Please complete the following if you are a family caregiver:

1. How near does the person you are caring for live from you?
   - Lives in the same household
   - Thirty minutes away
   - One hour away
   - Farther than one hour away

2. What type of care is being provided? (check all that apply)
   - Meal prep
   - Household tasks (cleaning, laundry, shopping)
   - Personal care
   - Bill paying
   - Medical appointments
   - Other (please specify)

3. How many years has care been provided?
   - Less than a year
   - One to three years
   - More than three years

4. Currently how many hours a week are spent on caregiving?
   - Five hours or less
   - Six to 15 hours
   - 15 hours or more

5. If employed, how many hours of work were missed last month in order to provide caregiving assistance? Hours____

6. Are you now or will you be financially responsible for someone you care for?
   - Yes
   - No

7. Which of the following services would improve caregiving? (check all that apply)
   - Caregiver training
   - Learning more about the health condition
   - Learning how to assist with at home medical devices/equipment/procedures
   - Support group
   - Someone to talk to
   - Financial help
   - Help with caregiving tasks
   - Some free time
   - Personal emergency response system

8. How do caregiving responsibilities affect your life? (check all that apply)
   - Increased financial burden
   - Have to take time away from work
   - Time with other family members is decreased
   - My health is impacted
   - Experiencing stress or sleep loss
   - Not able to maintain my quality of life
   - Other (please specify)___________________________________

If you wish to be contacted to find out more about caregiving programs that may be available to you, please provide your name and your phone number:

# Name: ________________________________
# Phone #:____________________

Please send completed forms to Colette Phipps, Dept of Senior Programs and Services, 9 S First Ave 10th Fl, Mt. Vernon NY 10550

One-on-One Help for Caregivers

Are you a caregiver in need of one-on-one support? The Livable Communities Caregiver Coaching Program (L3C) trains volunteers to help family caregivers better care for an older adult or a person with disabilities. The one-on-one support that coaches provide enables caregivers to make informed decisions to meet the many challenges and responsibilities they face. For more information or to be matched with a coach, contact Colette Phipps at cap2@westchestergov.com or call (914) 813-6441.
Medicare Open Enrollment Begins
Oct. 15, 2022 through Dec. 7, 2022

This is the time of year when you can make certain changes to your Medicare coverage that will take effect January 1, 2023. Please be sure to take action during Open Enrollment to make sure your coverage meets your needs for next year.

- Medicare Advantage and Part D (prescription drugs) plans change each year.
- If you have Original Medicare, read the 2023 Medicare and You handbook to learn about changes (available in several languages)
- If you have a Medicare Advantage Plan or a Part D plan, read your plans Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) to learn of changes.

NY State expands Medicaid coverage and the Medicare Savings Plan effective Jan. 1, 2023

Medicaid Income and Asset Limits have been raised for 2023:

<table>
<thead>
<tr>
<th></th>
<th>Income/Month</th>
<th>Asset Limit</th>
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</thead>
<tbody>
<tr>
<td>Single</td>
<td>$1563</td>
<td>$28,134</td>
</tr>
<tr>
<td>Couple</td>
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<td>$37,908</td>
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</table>

Medicare Savings Program (MSP)

MSP can help pay for Part B premiums and if you enroll you will automatically get Extra Help, the federal program that helps pay for Medicare prescription drug costs (Part D). MSP eligible income limits have been raised in 2023 to $2107 per month for a single person and $2839 per couple, there are no asset limit requirements.

There are several types of MSP, the Qualified Medicare Beneficiary Program (QMB) can pay for Medicare Part A and Part B premiums and participants do not have any cost sharing, so no deductibles, co-insurance or other co-payments. In 2023, QMB income limits are the same as Medicaid, $1563 for a single person and $2106 per couple.

Need more information or help in understanding your Medicare Open Enrollment choices?

You can speak with a trained certified counselor as part of the Health Insurance Information Counseling and Assistance Program (HIICAP) by calling the HIICAP unit of the Department of Senior Programs and Services at (914) 813-6100 Monday through Friday from 8:30 a.m. to 4:30 p.m.

Senior Benefits Individual Counseling (SBIC) is also available:

Call and leave your name, phone number, the city/town/village you reside in and the best time to reach you. A counselor will be in touch to schedule a phone conversation or online meeting or in person session at a local library.

SBIC for Northern Westchester Residents: Dial (347) 441-0566
SBIC for Southern Westchester Residents: Dial (914) 417-9102

There will also be in person Medicare 101 sessions at the County Office Building, Eighth Floor Conference Room 9 South First Avenue Mount Vernon, NY 10550 on Nov. 15, 2022 and Dec. 1, 2022 from 10 a.m. to noon.

The Health for Life Program (HeLP)

Diabetes Self-Management Workshop

Start the New Year off right! This free virtual workshop HeLPs you take charge of your Type 2 diabetes. The Health for Life Program (HeLP) workshop meets once a week for six weeks on Tuesdays, starting January 3, 2023 from 10 am until 12:30 pm. We learn how to deal with stress, monitoring diabetes and blood sugar, preventing complications, healthy eating and physical activity. The workshops are open to Westchester residents age fifty five and older. There is no charge to participate but pre-registration is required. All materials will be provided but you will need: an email address, an internet or wifi connection, laptop, tablet or desktop device with a camera and microphone.

Please contact Marikay Capasso at (914) 813-6427 or email at mqcq@westchestergov.com for more information or to request an application form.
Home Energy Assistance Program (HEAP)
This program opened on November 1, 2022 to help income-eligible individuals pay for heating their home. Eligibility and benefits are based on:
- income,
- household size,
- the primary heating source, and
- the presence of a household member who is under age six, age 60 or older or permanently disabled.

Your household may be eligible for a HEAP benefit if:
- A member of your household is a United States Citizen or qualified alien; or
- Your household’s gross monthly income is at or below the current income guidelines for your household size as posted in the table below; or
- You receive Supplemental Nutrition Assistance Program (SNAP) benefits; or
- You receive Temporary Assistance; or
- You receive Code A Supplemental Security Income (SSI Living Alone)

2022-2023 HEAP Benefit Gross Monthly Income Guidelines

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Gross Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2,852</td>
</tr>
<tr>
<td>2</td>
<td>$3,730</td>
</tr>
<tr>
<td>3</td>
<td>$4,608</td>
</tr>
<tr>
<td>4</td>
<td>$5,485</td>
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</tbody>
</table>

You may apply online at myBenefits.ny.gov or in person with Westchester County Department of Social Services White Plains Office at 112 East Post Road, 5th Floor White Plains, NY 10601
Phone: (914) 995-3333 9 a.m. to 5 p.m., Mon. - Fri. General Email address for HEAP Clients: jqmv@westchestergov.com.

Suspension of Westchester County Sales Tax on Home Energy Costs

County Executive George Latimer has suspended the 4% sales tax on home energy costs from Dec. 1, 2022 through February 28, 2023. The sales tax suspension covers home heating oil, propane, natural gas, electric, coal and wood for residential heating purposes and covers homeowners as well as rental units. The County portion of the sales tax will automatically be removed from your bill. Residents of Mount Vernon, New Rochelle, White Plains and Yonkers will see a reduction of 1.5% as these cities have their own sales tax.

The Senior Law Day Collaborative is closing out 2022 on a strong note. Our next online programs:

Understanding the Courts in Westchester County, NY: Webinar on What to Do When Someone Dies or Becomes Incapacitated
Wednesday, November 30th, 10 AM via webinar Speaker: Joseph C. Accetta, Westchester Court System. Go to: https://bit.ly/WestCourts or call (914) 231-3227.

Private Consultations via Zoom with a Senior Law Attorney
Thursday, December 8th, 10 AM - Noon
Get your legal or related question answered!
Go to www.seniorday.info anytime on December 7th to sign up or call (914) 980-4703.

December 14, 2022, 10 AM TBA
Visit www.seniorday.info for details on our final event of the year and to review recordings of previous webinars on relevant legal, financial, and health-related topics.
Community Champions

Throughout the year, there are a number of community groups, neighborhood associations and other organizations that provide extraordinary services to support older adults in Westchester County. We asked members of the Council for Seniors and other community members to recommend organizations to be recognized. We applaud all of these organizations and all the others not mentioned here that stepped up to assist seniors this year.

Croton Caring Committee: These individuals and volunteers delivered food baskets to seniors who were unable to shop for groceries, and home delivered a holiday gift bag to 126 Croton seniors. Phone check ins, letter writing and assistance with Zoom were also available. They also organized the “Innovation Challenge” where local students and senior citizens met virtually to brainstorm volunteer opportunities, particularly those bridging generations. Croton Caring also partnered with local restaurants to host small groups for meals in a safe, socially distanced manner.

New Rochelle Office for the Aging and Hugh Doyle Senior Center partnered with a local pharmacy to provide flu and COVID-19 vaccines at the Center. They also introduced many new health and wellness programs like Qi Gong, Tai Chi and Yoga to their members. The Center also partnered with Mercy and Iona’s Occupational/Physical Therapy programs so 50 interns could learn more about the needs of older adults.

RideConnect of Family Services of Westchester Despite the challenges of the pandemic, RideConnect managed to provide almost 18,000 seniors with rides and referrals to medical appointments, faith services and social events as well as dialysis and shopper buses to assist older adults remain in their homes.

SPRYE (Staying Put in Rye) Their doors remained open during the pandemic and shared valuable vaccine information and appointments to its members and the community.

TRA(formerly WestFair Rides) TRA provided medical rides to older adults age 60 and above. Drivers included carefully vetted volunteers as well as use of five Westchester livery services. TRA was also able to purchase two vehicles to assist in providing rides.

Westchester Jewish Community Services (WJCS:) This past year WJCS continued to help seniors throughout the County. Geriatric Care Management/Case Management staff assisted clients and their families with information by phone, email and home visits to connect them with services and programs they are eligible for and, when needed, provided mental health counseling. The respite program consultants from Project Time-Out continued to provide needed respite to caregivers and provided socialization to the seniors. Caregivers could also participate in the Alzheimer’s program which provided counseling, support and services. Their Kosher home delivered meals program was expanded to reach more homebound Jewish clients. In partnership with the Yonkers NORC and the Health and Healing Department, ongoing programming was available to isolated seniors to engage in social activities, telephone reassurance calls and support groups.

Yonkers Office for the Aging (YOFA:) In addition to providing meals, groceries and coordinating in home vaccinations for homebound seniors in Yonkers, YOFA also assisted with emergency housing placements as a result of evictions, condemnations and natural disasters as well as mediating landlord/tenant issues. They also assisted seniors in applying for affordable housing (where demand greatly exceeds supply), rental assistance and rent stabilized apartment recertification. They received a grant designed to address hoarding, helping clients clean out, avoid eviction and provide mental health support. Silver Bills provided a grant to assist seniors in getting bills paid on time, a service offered to them at no charge.
The Senior Hall of Fame is a tribute to older adults who have generously given their time and energy to improve the quality of life in their communities or the County at large. Their contributions can be through their professional lives, volunteer work or both.

Please join us on Friday December 2, 2022 at 11:30 am for this virtual event. Log onto Westchesterpartnership.org.

DONATE: If you would like to support our work, please send a donation to: Westchester Public/Private Membership Fund for Aging Services, 9 South First Avenue 10th Floor, Mt. Vernon, NY 10550