



CITY OF OAKLAND MAYOR'S COMMISSION ON AGING

Wednesday, October 7, 2020

10:00 a.m. – 12:00 p.m.

Teleconference

Please see the agenda to participate in the
meeting

CITY OF OAKLAND MAYOR'S COMMISSION ON AGING

Teleconference
Wednesday, October 7, 2020
10:00 a.m. – 12:00 p.m.

Pursuant to the Governor's Executive Order N-29-20, all members of the Commission on Aging and City Staff will join the meeting via phone/video conference and no teleconference locations are required.

PUBLIC PARTICIPATION

The public may observe and/or participate in this meeting many ways.

OBSERVE:

To observe the meeting by video conference, please click on this link: <https://zoom.us/j/91748228130> at the noticed meeting time.

Instructions on how to join a meeting by video conference is available at: <https://support.zoom.us/hc/en-us/articles/201362193-joining-a-Meeting>

To listen to the meeting by phone, please call the numbers below at the noticed meeting time:

Or iPhone one-tap:

US: +16699009128,,91748228130# or +12532158782,,91748228130#

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 669 900 9128 or +1 253 215 8782 or +1 346 248 7799 or +1 301 715 8592 or +1 312 626 6799 or +1 646 558 8656

Webinar ID: 917 4822 8130

International numbers available: <https://zoom.us/u/adFXXadmZt>

Instructions on how to join a meeting by phone are available at:

<https://support.zoom.us/hc/en-us/articles/201362663-Joining-a-meeting-by-phone>

COMMENT:

To comment by Zoom video conference, click the “Raise Your Hand” button to request to speak when Public Comment is being taken on the eligible Agenda item. You will then be unmuted, during your turn, and allowed to make public comments. After the allotted time, you will then be re-muted.

Instructions on how to “Raise Your Hand” is available at:

<https://support.zoom.us/hc/en-us/articles/205566129-Raising-your-hand-in-a-webinar>

To comment by phone, please call on one of the above listed phone numbers. You will be prompted to “Raise Your Hand” by pressing “*9” to request to speak when Public Comment is being taken on the eligible Agenda Item. You will then be unmuted, during your turn, and allowed to make public comments. After the allotted time, you will then be re-muted.

Instructions of how to raise your hand by phone are available at:

<https://support.zoom.us/hc/en-us/articles/201362663-Joining-a-meeting-by-phone>

If you have any questions, please email Hayde Mazariego at Hmazariego@oaklandca.gov.



City of Oakland Mayor's Commission on Aging

Wednesday, October 7, 2020

10:00 a.m. - 12:00 p.m.

Teleconference

Issues that the public wishes to address that **are not** published on the agenda will be heard during the Public Forum section. Raise your hand if you are viewing by video or dial *9 if you are joining by phone. You will have 2-minutes to speak on the item.

AGENDA

- 1. Call to Order**
- 2. Roll Call**
- 3. Adoption of Agenda**
- 4. Approval of Minutes: September 2, 2020**
- 5. Public Forum** (Limit to 2 minutes)
- 6. Voting by Mail for November 3 Election**
Presented by Elaine Ginnold, League of Women Voters
- 7. Age-Friendly Oakland**
- 8. Commission Annual Report**
- 9. COVID-19 & Aging Services Update**
- 10. Human Services Department Report**
Scott Means, Aging and Adult Services Manager
- 11. Announcements**
- 12. Closing Remarks & Adjourn**

NOTE: THE COMMISSION MAY TAKE ACTION ON ANY ITEM ON THE AGENDA

Commission on Aging agendas are provided to subscribers at no charge. Meeting minutes are available to the public for review and copying at the Human Services Department, 150 Frank H. Ogawa Plaza, Suite 4340, Oakland, CA 94612.



This meeting location is wheelchair accessible. To request disability-related accommodations or to request an ASL, Cantonese, Mandarin or Spanish interpreter, please email smeans@oaklandnet.com or call (510) 238-6137 or TDD/TTY (510) 238-3254 at least five working days before the meeting. Please refrain from wearing scented products to this meeting as a courtesy to attendees with chemical sensitivities.



Mayor's Commission on Aging

City of Oakland – Human Services Department

Lionel J. Wilson Building

150 Frank H. Ogawa Plaza, Suite 4340

Oakland, CA 94612

Tel: (510) 238-3121 • Fax: (510) 238-7207 • TTY: (510) 238-3254

Wednesday, September 2, 2020

Held via Teleconference

MINUTES

1. Call to Order

Chair Bryan Ricks called the meeting to order at 10:07 a.m. The meeting was held via teleconference.

2. Roll Call and Determination of Quorum

Present: Bryan Ricks, Martha Scott, Michael Coleman, Diana Garrett, Toni Gomez, Tomye Neal Madison, Shannon McDonnell, Jennifer Seibert

Absent: Asha Benne-Clarke, Cheryl Moore, Jaqueline Phillips

A quorum was established.

Staff: Scott Means, Aging & Adult Services Manager and Hayde Mazariago, Acting COA Clerk

Guests: Geri Berkvam, Clinical Nursing Instructor, California State University East Bay, and nursing students.

3. Agenda Modification and Approval

The agenda was approved.

4. Approval of Minutes:

The August 5, 2020 minutes were approved with one correction:

- Roll call was amended to reflect commissioner Toni Gomez's Excused Absence

5. Public Forum

The Mayor's Commission on Aging meeting was held in honor of the Center for Elders' Independence Chief Executive Officer, Linda Trowbridge for her exceptional contributions to the Livable Oakland Initiative and the senior community. She passed away on August 28, 2020.

6. City of Oakland Community Housing Service – Talia Rubin, HSD Program Analyst III

Chairperson Bryan Ricks stated that housing is a key element and primary focus of the Livable Oakland initiative. Talia Rubin stated that there has been increased collaboration between multiple City of Oakland departments and organizations during the pandemic. The City of Oakland Community Housing Services unit manages 6 tuff shed shelters, 3 RV safe parking sites, and 2 shelters in Oakland (West Oakland, Saint Vincent de Paul and East Oakland-75th & International). The Community Housing Services' mission is to end unsheltered homelessness. Their focus is transitional housing and permanent supportive housing.

COVID-19 Response: Talia stated that in partnership with Alameda County, CHS brought vulnerable people experiencing homelessness to hotel rooms. CHS doubled the Porta Potty sites and wash stations in the City of Oakland on March 9th. Talia noted that incidences of COVID-19 positivity and outbreaks has been significantly low in the sheltered community. Total number of sheltered and unsheltered individuals that have tested positive in Alameda County is 300. This includes individuals that are unsheltered, living in shelters, and double-up in housing that needed isolation and are eligible for COVID quarantine hotel housing.

Commissioner Diana Garrett asked about the City's involvement in Alameda County's 100-Day Challenge. Talia stated that the City is enfolded with the county to assist with permanently housing residents through Project Roomkey. Vice Chairperson Martha Scott asked about what plans were in place to keep resources flowing after COVID-19. Talia stated that the County is committed to having hotels available for the most vulnerable, at risk populations through the end of the year.

7. Age-Friendly Oakland

Chairperson Bryan Ricks stated that the Livable Oakland Committee continues to meet weekly via Zoom and highlighted that Age Friendly Oakland would be the focus of the Commission.

8. Commission Annual Report

Chair Ricks stated that the annual report would be submitted to the council and mayor as an informational report.

9. COVID-19 & Aging Services: *Where are we now and where are we going?*

Aging & Adult Services Manager Scott Means stated that all Senior Centers remain closed during this time due to COVID-19. Senior Center Directors are diligently working on the reopening safety standards for operation. The senior center team continues to explore virtual activities to address social isolation by promoting Senior Centers Without Walls which will extend amenities to a broader elder community. The Humans Services Department postponed the reopening of the Head Start Program from August 24th to September 14th. In addition, the City is closely monitoring the air quality index and may open shelters.

10. Human Services Department Report - *Scott Means, Aging and Adult Services Manager*

SENIOR CENTERS

Capital improvement projects are underway:

- Downtown Oakland Senior Center: basement level bathrooms and offices.
- East Oakland Senior Center: bathrooms and kitchen areas with increase ADA accessibility.
- West Oakland Senior Center: replacing roof and installing a sliding front door for enhanced ADA accessibility.

SUGAR SWEETENED BEVERAGE FUND

The Sugar Sweetened Beverage fund has been reduced to \$428,000. A portion of the funds were used to purchase new flooring and furniture in member areas at the senior centers.

HUMAN SERVICES DEPARTMENT WEBPAGE

The Senior Center webpage has been updated with information regarding COVID-19, food distribution, Information & Assistance for seniors, and online courses that are open to the public. In addition, Aging Services staff are being trained to add regular content to the city website. Members are encouraged to contact center directors about upcoming online members only classes. Aging has also hired a yoga instructor that will hold classes via KTOP and Zoom.

SENIOR CENTER MEMBERSHIP

Scott Means stated that senior center membership is similar to an organization like AARP, where members receive full amenities such as: information, virtual entertainment, congregate meals and supplies and equipment for classes. HSD is also considering the purchase of My Senior Center software to be used for senior center database and tracking purposes.

ASSETS SENIOR EMPLOYMENT PROGRAM

The program is reinstating four (4) program participants. The training curriculum is changing to encompass Zoom and Microsoft Teams.

AGING & ADULT SERVICES MOVE TO OAKLAND PARKS AND RECREATION

No report.

WEST OAKLAND SENIOR CENTER DIRECTOR UPDATE

The senior center director minimum qualifications (MQ) are being revised to include senior center work experience. The position will open as Exempt Limited Duration Employee (ELDE). The director position is a classification within the Local 21 bargaining unit.

11. Announcements

- Chairperson Ricks announced that former commissioner Blake Spears is diligently working to educate the senior community on voting by mail for the upcoming November 3rd election. Scott Means suggested inviting the League of Women Voters to the next meeting to discuss absentee voting.
- Vice Chair Scott drafted a resolution to be given to the family of Linda Trowbridge recognizing her contributions to the Center of Elders Independence (CEI) and partnership with the Commission on Aging (COA) and the City of Oakland at large. The COA approved the resolution. *M/S/Carried: Bryan Ricks/Tomye Neal Madison/ Motion Carried unanimously.*
- Commissioner Shannon McDonnell announced that Stagebridge is offering two free Zoom technology workshops for seniors over the course of two days. She will provide the link.
- Commissioner Jennifer Seibert requested information and a presentation on the City's Sugar Sweetened Beverage Tax funding allocations to support the community. Scott Means stated he will follow-up with HSD Director Sara Bedford.

12. Adjournment

There being no further business, the meeting was adjourned at 11:38 a.m.

Date and Time of Next Meeting

The next meeting will be held on Wednesday, October 7, 2020 at 10:00 a.m. via teleconference.



CITY OF OAKLAND

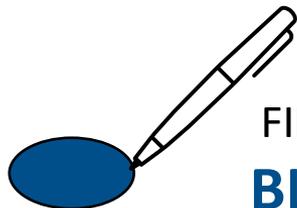
Commission
On Aging



VOTE EARLY



HOW TO MARK YOUR BALLOT



FILL OVAL COMPLETELY

BLUE OR **BLACK** - BALLPOINT PEN ONLY

DIRECTORS OF ENTERTAINMENT

(Vote for TWO)

- CAROLE LOMBARD
- GEORGE E. JESSEL
- BILLY ROSE
- KATE SMITH
- ISADORA DUNCAN
- EDWARD ELLINGTON
- John Doe*

Vote for... How many?

For most races, your choice is **ONE**, but for others, you may be able to vote for two or more Candidates.

VERIFY "VOTE for" number

Completely fill in the oval.

Write-In Candidates

- Only *Qualified* Write-In Candidates are allowed.
- To see a list, visit ACVOTE.ORG or call (510) 272-6933
- Write the name of the Candidate in the space given and completely fill in the oval.



CITY OF OAKLAND

**Commission
On Aging**

3

SIGN THE ENVELOPE

Voter's Declaration

I declare, under penalty of perjury:

- I reside within the voting precinct.
- I am the person whose name appears on this envelope.
- I have not applied nor intend to apply for a Vote by Mail Ballot from any other jurisdictions for the same election.

VOTING TWICE CONSTITUTES A FELONY

Declaración del Votante

Declaro bajo pena de perjurio:

- Resido dentro del recinto electoral.
- Soy la persona cuyo nombre aparece en este sobre.
- No he solicitado ni tengo la intención de solicitar una Boleta de Voto por Correo de otras jurisdicciones para la misma elección.

VOTAR DOS VECES CONSTITUYE UN DELITO GRAVE

4 MAIL EARLY

- Mail your ballot (postage is free).
- **Must be postmarked no later than Election Day.**
- *Or, starting October 31,* drop off your ballot in person at the Alameda County election office, any ballot drop box, or at any Vote Center in Alameda County by 8:00 p.m. on Election Night.
- Find a Vote Center or ballot drop box near you at www.acvote.org

Signature of voter (Power of Attorney not acceptable)
Firma del votante (Poder Notarial no es aceptable)

YOUR SIGNATURE

Residence address as registered in Alameda County
Dirección de residencia registrada en el Condado de Alameda

YOUR ADDRESS

Date / fecha
DATE

SIGNATURE AND ADDRESS INFORMATION IS **REQUIRED** FOR VERIFICATION PURPOSES
SU FIRMA Y DIRECCIÓN SON **REQUERIDAS** PARA PROPÓSITOS DE VERIFICACIÓN

PR 6
Election Day March 3, 2020



Your Name

YOUR NAME
123 YOUR STREET



41698



ON THE BACK OF THE RETURN ENVELOPE

- SIGN
- WRITE YOUR ADDRESS
- WRITE THE DATE

BLUE OR **BLACK** - *BALLPOINT PEN ONLY*

QUESTIONS

<https://www.acvote.org/>



ATTENTION ALAMEDA COUNTY VOTERS: PLAN TO VOTE BY MAIL IN THE NOVEMBER 3 ELECTION

The Alameda County Registrar of Voters will mail ballots to all registered voters in the County in early October. There will be no neighborhood polling places. Instead there will be 100 vote centers and 66 ballot drop boxes in all of Alameda County. The Vote Centers will have accessible voting machines and are mainly for voters who need assistance.

ACT NOW TO MAKE SURE YOU ARE REGISTERED TO VOTE

- Make sure you are registered to vote at your current address so you will get your ballot in the mail. **Deadline to register is October 19.**
- Register to vote, update your address, or check your registration at registertovote.ca.gov

VOTE AS SOON AS YOU GET YOUR BALLOT IN THE MAIL

- Find out what's on your ballot at votersedge.org/ca
- Make sure you sign your OWN ballot envelope

SIGN UP TO TRACK YOUR BALLOT

Confirm the Registrar has received and counted your ballot at:
wheresmyballot.sos.ca.gov

RETURN YOUR BALLOT EARLY - AT LEAST ONE WEEK BEFORE ELECTION DAY

HERE ARE THE WAYS...



BY MAIL:

Must be postmarked by November 3, no postage necessary.

Mail early so your votes will be part of the first results posted on Election Night.



IN PERSON: (by 8:00p.m. on Election Night)

REGISTRAR OF VOTERS' OFFICE: 1225 Fallon St., Oakland 94612

Starting October 5 through Election Day, November 3

BALLOT DROP BOXES: Starting October 5

VOTE CENTERS: October 31 to November 2: 9:00 a.m. to 5:00 p.m.

Election Day, November 3: 7:00 a.m. to 8:00 p.m.

Find drop box and vote center locations at acvote.org or call (510) 272-6973



ATENCIÓN VOTANTES DEL CONDADO DE ALAMEDA: HAGAN PLANES PARA VOTAR POR CORREO EN LA ELECCIÓN DEL 3 DE NOVIEMBRE

A comienzos de octubre, la oficina del Registro de Votantes del Condado de Alameda enviará por correo boletas electorales a todos los votantes registrados en el Condado de Alameda. No habrá sitios de votación en los vecindarios. En su lugar, habrá 100 centros de votación y 66 buzones de entrega para las boletas electorales (ballot drop boxes), en todo el Condado de Alameda. Los Centros de Votación tendrán máquinas de votación accesibles, principalmente para votantes que necesiten asistencia.

ACTÚE AHORA PARA TENER LA SEGURIDAD DE QUE SE HA REGISTRADO PARA VOTAR

- Asegúrese de que se ha registrado para votar en su dirección actual, para que así reciba su boleta electoral por correo. **La fecha límite para registrarse es el 19 de octubre.**
- Regístrese para votar, ponga al día su dirección, o verifique su inscripción en registertovote.ca.gov

VOTE TAN PRONTO RECIBA SU BOLETA ELECTORAL POR CORREO

- Infórmese del contenido de su boleta electoral en votersedge.org/ca
- Asegúrese de firmar el sobre que le corresponde a USTED de la boleta electoral

APÚNTESE PARA HACERLE SEGUIMIENTO A SU BOLETA ELECTORAL

Para confirmar que el Registro de Votantes ha recibido y contado la boleta electoral que usted envió, visite: wheresmyballot.sos.ca.gov

DEVUELVA SU BOLETA ELECTORAL TEMPRANO - POR LO MENOS UNA SEMANA ANTES DEL DÍA DE LA ELECCIÓN

ESTAS SON LAS MANERAS...



POR CORREO:

Tiene que llevar matasellos a más tardar el 3 de noviembre, *no necesita estampilla*. Envíe por correo con suficiente anticipación para que sus votos formen parte de los primeros resultados anunciados la Noche de la Elección.



EN PERSONA: (a más tardar para las 8:00 p.m. en la Noche de la Elección)

OFICINA DEL REGISTRO DE VOTANTES: 1225 Fallon St., Oakland 94612

A partir del 5 de octubre hasta terminar el Día de la Elección, 3 de noviembre

BUZONES DE ENTREGA PARA LAS BOLETAS ELECTORALES: a partir del 5 de octubre

CENTROS DE VOTACIÓN: 31 de octubre al 2 de noviembre: 9:00 a.m. hasta las 5:00 p.m.

Día de la Elección, 3 de noviembre: 7:00 a.m. hasta las 8:00 p.m.

Busque en acvote.org los lugares de los centros de votación y de los buzones de entrega para las boletas, o llame al (510) 272-6973

阿拉米达县选民注意： 11月3日大选将采用邮寄投票

阿拉米达县选务局将在10月初给阿拉米达县所有已登记的选民邮寄选票。届时将不会有往年的社区投票站。而是会在全县境内设立100个投票中心和66个投票箱。投票中心仍会为有需要协助的选民设立无障碍通道的投票机

请立刻行动登记注册成为选民

- 请确保您注册登记的地址是现在居住的地址。这样您就能收到邮寄给您的选票。注册成为选民的截止日为10月19日。
- 您可以在 registertovote.ca.gov 这个网站上进行选民注册登记、更新地址、或者检查您的注册登记资料。

收到邮寄选票后请及时投票

- 您可以在 votersedge.org/ca 网站上了解今次大选选票上的议题内容。
- 请确保在您自己的选票信封上签名。

上网注册追踪您的选票记录

您可以在这个网站上注册追踪选务局是否收到了您的选票以及选票是否已获计票
网址：
wheresmyballot.sos.ca.gov

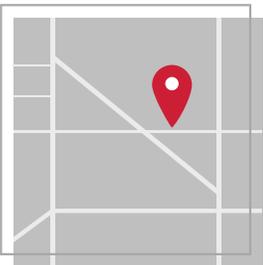
提前送回选票 – 至少在选举日前一周。

请通过以下途径投递您完成好的选票



邮寄：

邮戳日必须是在11月3日前，无需贴邮票。
请尽早寄回您的选票，以便您的选票可包括在选举夜发布的第一批选举结果中。



亲自送回选票 (选举日晚上8点前)：

选务局，地址：奥克兰法伦街1225号，邮编94612。(1225 Fallon Street, Oakland, CA 94612)
从10月5日至11月3日选举日

投票箱：从10月5日开始，可使用。

投票中心：从10月31日至11月2日。开放时间：早上9点至下午5点。
11月3号大选日，开放时间：早上7点至晚上8点。

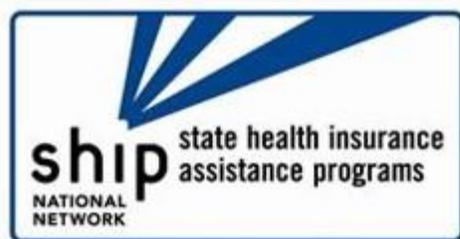
您可以点击以下网址链接acvote.org/voting找到投票箱和投票中心的地址。
或致电：(510)-272-6973

Medicare and the Annual Election Period: 2021 Changes to Parts C & D



Presented by HICAP

**The Health Insurance Counseling
and Advocacy Program
& Legal Assistance for Seniors**



LOCAL HELP FOR PEOPLE WITH MEDICARE

Legal Assistance for Seniors



- Our mission is to ensure the independence and dignity of seniors by protecting their legal rights through education, counseling and advocacy.
- Our legal, community education, and individual Medicare counseling services are all **free** of charge.
- LAS is a 501(c)(3) agency (non-profit) that has served seniors and others in Alameda county since 1976.

LAS Helps With...

- Government Benefits
(Social Security, SSI, CAPI)
- Senior Immigrant Issues
- Elder Abuse Prevention
- Kin Caregiver Issues
- Planning for the Future
- Health Care Coverage
(Medicare & Medi-Cal)
- Housing (limited case-by-case basis)



Health Insurance Counseling and Advocacy Program (HICAP)



HICAP provides assistance with Medicare and related health insurance by offering **objective** information to consumers about their benefits and options.

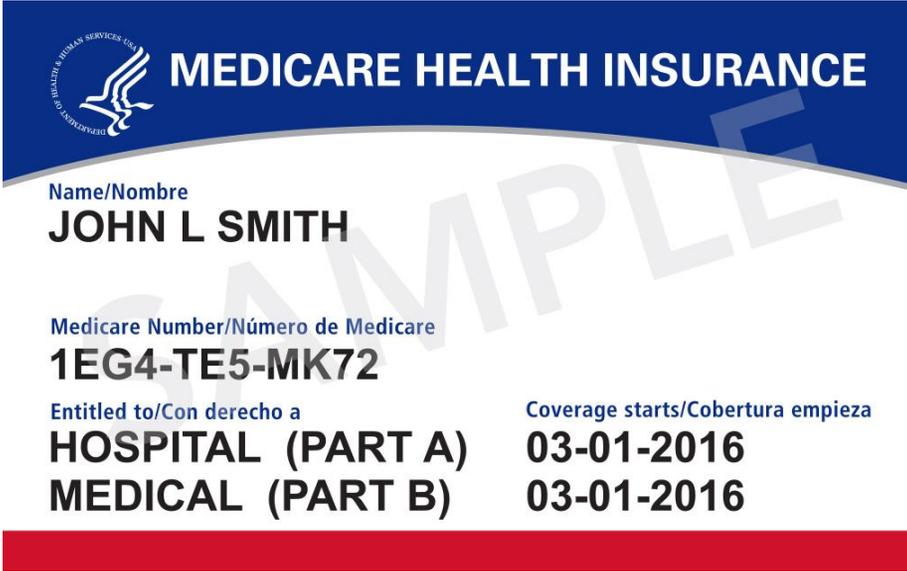
HICAP Services

- LAS receives HICAP federal and state funds through the Alameda County Area Agency on Aging
- HICAP Counselors are registered with the state of California & must fulfill continuing ed. requirements
- LAS offers HICAP appointments at 30+ locations throughout Alameda County.
- LAS/HICAP provides educational presentations throughout the county to help Medicare beneficiaries know their rights and options
- Difficult cases can be referred to the legal department
- All services are free



What is Medicare?

- Federal government insurance program
- Health insurance coverage for people 65 and older, and for people with disabilities
- No financial eligibility requirements



The image shows a sample Medicare Health Insurance card. At the top, there is a blue banner with the Medicare logo (an eagle) and the text "MEDICARE HEALTH INSURANCE". Below the banner, the cardholder's name is listed as "JOHN L SMITH". The Medicare Number is "1EG4-TE5-MK72". The card also lists the coverage for Hospital (Part A) and Medical (Part B), both starting on 03-01-2016. A large, light blue "SAMPLE" watermark is overlaid diagonally across the card.

MEDICARE HEALTH INSURANCE	
Name/Nombre JOHN L SMITH	
Medicare Number/Número de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

Medicare Coverage Components:

Part A = Hospital Insurance

Part B = Medical Insurance

Part C = Medicare Advantage Plans

Part D = Prescription Drug Plans



Medicare Part A Covers

Inpatient Hospital Care

- Deductible: \$1,408 per benefit period

Skilled Nursing

- Days 1-20: \$0 co-pay
- Days 21-100: \$176/day

Home Health Care

- Intermittent **skilled care** prescribed by doctor

Hospice

- Pain management program for terminally ill



*These are 2020 costs and may go up in 2021

Medicare Part B Costs

Part B / Premium A IEP Example

- The Initial Enrollment Period is a 7 month window. It begins 3 months before your birth month, continues through your birth month, and lasts 3 months after your birth month.
- Most Medicare beneficiaries will pay a standard premium of **\$144.60/month** in 2020.

Jan 1	Feb 2	Mar 3	Apr 65 th Birth Month	May 5	Jun 6	July 7 end of IEP	Aug XX	Sept XX	Oct XX	Nov	Dec
Application filed →			Starts Apr 1st								
			Filing month →	Starts next month							
				Filing month →		Starts 2 nd month					
					Filing month →			Starts 3 rd month			
						Filing month →			Starts 3 rd month		

- There are 2 costs associated with Part B:

Annual deductible = **\$198**

Co-insurance = **20%**

*These are 2020 costs and the premium and deductible may go up in 2021

Medicare Part B Premium Costs

Individuals with incomes over \$87,000 and couples over \$174,000 pay more:

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Total monthly premium amount per person
Greater than \$87,000 and less than or equal to \$109,000	Greater than \$174,000 and less than or equal to \$218,000	\$202.40
Greater than \$109,000 and less than or equal to \$136,000	Greater than \$218,000 and less than or equal to \$272,000	\$289.20
Greater than \$136,000 and less than or equal to \$163,000	Greater than \$272,000 and less than or equal to \$326,000	\$376.00
Greater than \$163,000 and less than \$500,000	Greater than \$326,000 and less than \$750,000	\$462.70
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$491.60

*These are 2020 costs and may go up in 2021

Medicare Part D Benefit

- Separate insurance plans to cover prescription drugs
- Offered through private insurance companies
- In California in **2021**
 - **33 stand-alone plans**
 - **7 Benchmark plans**
- Plans vary in premiums, co-insurance, and formularies (lists of covered drugs)
 - Must offer at least two choices in each drug category
 - Different pricing tiers of drugs
- Pharmacy network for each plan
- Exceptions (appeals) process for non-formulary drugs
- Can use www.Medicare.gov Plan Finder



Medicare Part D Enrollment

Annual Election Period:

- October 15th - December 7th
- Enrollment takes effect January 1
- Enroll through www.medicare.gov or directly with the company



Penalty for late enrollment unless one has *creditable coverage* (other coverage that is as good as or better than standard Part D benefit)

Penalty = 1% of national average premium (\$33.06) times the number of months eligible but not enrolled

Medicare Part D Standard Benefit 2021

Out of Pocket Costs

- \$445 annual deductible

Initial Coverage Period

- Plan Pays 75% coverage up to total annual drug cost of \$4,130
(you pay 25% = \$587.50 - \$1,032.50 depending on deductible)

Gap (donut hole):

- \$4,131 to \$10,048.39 = \$5,918.39 Drug Manufacturer now subsidizes the cost that was previously paid by the beneficiary during the gap. The pharmacy may charge a small dispensing fee.

Out of Pocket before reaching Catastrophic Coverage = \$5,517.50

Catastrophic Coverage

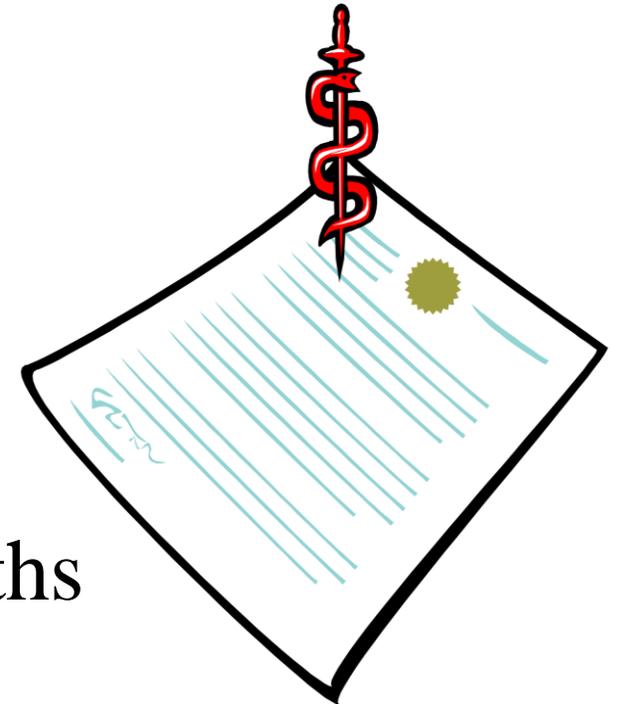
- Plan Pays 95% coverage after total annual Rx cost of \$10,048.39
(you pay \$3.70 for generic and \$9.20 for brand)

Extra Help for Part D Costs

- Also called the **Low Income Subsidy (LIS)**
- For those with limited incomes and assets:
 - Individual: **\$1,615/month income; \$14,610/assets**
 - Couple: **\$2,175/month income; \$29,160/assets**
- Pays all or part of the prescription drug plan premiums, deductibles, and co-pays
- No gap or “donut hole”
- Can change Part D plans once/quarter in the first 9 months of the year
- Apply through Social Security: www.ssa.gov

Medigap Policies and the Fee-for-Service System

- 11 “standardized” policies
- Policies pay after Medicare pays
- No network restrictions
- Policies fill Medicare “gaps,”
 - Co-insurance, deductibles
- Guarantee Issue Period for 6 months from the date Part B starts
- All companies must offer Plan A (the basic benefit package)



Part C: Medicare Advantage Plans



- Insurance companies contract with Medicare on annual basis...
 - and create networks of local medical groups & hospitals

The MA plan receives an upfront monthly payment from Medicare for each enrollee

Then the MA plan provides and coordinates the services to its members.

Plan offerings and costs vary by county

Premiums and benefits can change annually

Compare health and drug plans at:
www.medicare.gov

MA Enrollment and Eligibility

- Annual Election Period:
October 15 - December 7
- Medicare Advantage Open Enrollment Period
January 1 – March 31
- Generally, people can change plans only once a year
- Enroll through www.medicare.gov or directly with the company
- Eligibility: Must have Medicare Part A & Part B
 - Beneficiaries who have ESRD are eligible beginning 1/1/2021
 - Most MA plans include Part D drug coverage

Medicare Advantage Plans

- **Health Maintenance Organizations (HMOs)**
- **Preferred Provider Organizations (PPOs)**
- **Private Fee For Service Plans (PFFS)**
- **Medical Savings Accounts (MSAs)**
- **Special Needs Plans (SNPs)**

*Some plans may include Part D coverage



Alameda County

Medicare Advantage Plans 2021

Aetna

Medicare Plus HMO	\$0
Medicare Eagle HMO	\$0 (no RX coverage)
Medicare Elite PPO	\$0
Medicare Preferred (Medi-Medi)	\$0

Anthem Blue Cross:

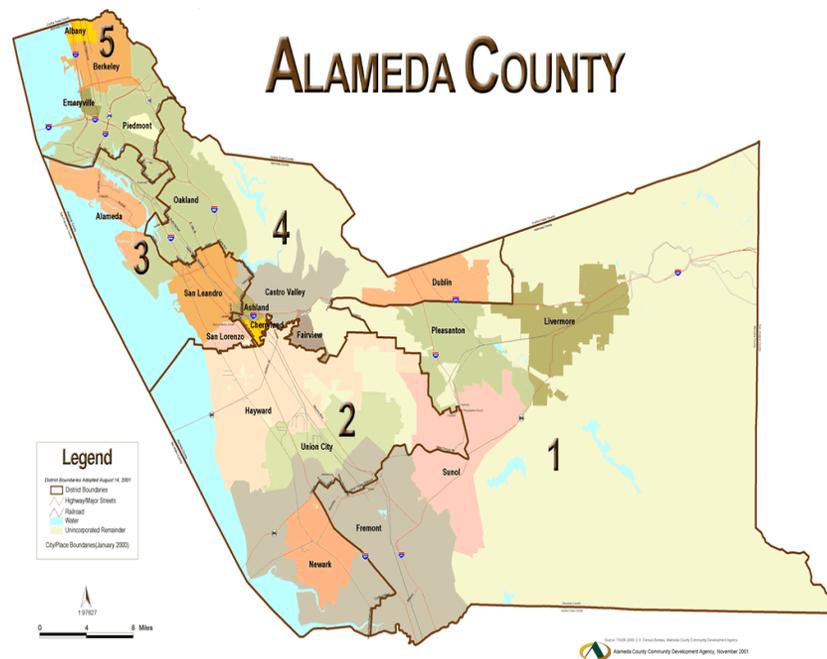
MediBlue Select HMO	\$0
MediBlue Coordination Plus HMO	\$4.20/\$0
MediBlue Plus HMO	\$49

Blue Shield of CA:

Blue Shield Inspire HMO	\$45
Blue Shield Inspire PPO	\$98

Health Net:

Green HMO	\$0 (no RX coverage)		
Ruby Select HMO	\$0	Seniority Plus Sapphire Premier HMO	\$25.40/\$0
Healthy Heart HMO	\$125	Seniority Plus Sapphire Premier II HMO	\$26.70/\$0



Alameda County

Medicare Advantage Plans 2021

Imperial Health Plan of CA:

Imperial Traditional HMO	\$0
Imperial Traditional Plus HMO	\$31.50/\$0
Imperial Senior Value C-SNP	\$0

Kaiser

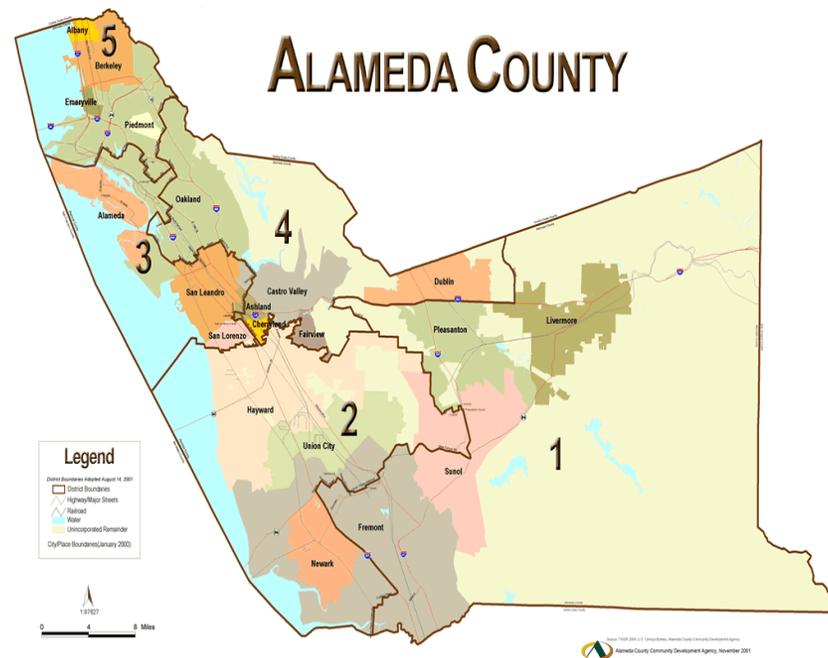
Senior Advantage Basic Alameda HMO	\$24
Senior Advantage HMO	\$84
Medicare Medi-Cal North (Medi-Medi)	\$0

Stanford Health Care Advantage:

Gold HMO	\$69
Platinum HMO	\$99

United Health Care

Medicare Advantage Assure HMO	\$26.60/\$0
Canopy Health Medicare Advantage HMO	\$69
AARP Secure Horizons Plan 1 HMO	\$110
Dual Complete (Medi-Medi)	\$0



Alameda County

MA Plans for Dual Eligibles 2021

- **C-SNPs and D-SNPs** are for those with Medicare and full Medi-Cal (duals); they have **\$0** premiums and few co-pays and they include Part D coverage with the full low-income subsidy:

Aetna Medicare Preferred

Imperial Health Plan of CA Imperial Senior Value

Kaiser Senior Advantage Medicare Medi-Cal Plan

United Health Care Dual Complete

- **“Mirror/Look Alike”** are for any beneficiary for a monthly premium. For those with Medicare and full Medi-Cal (duals); they have **\$0** premiums and few co-pays and they include Part D coverage with the full subsidy:

Anthem Blue Cross MediBlue Coordination Plus

Health Net:

Seniority Plus Sapphire Premier

Seniority Plus Sapphire Premier II

Imperial Health Plan of CA Imperial Traditional Plus

United Health Care Medicare Advantage Assure

- **PACE** plans operate like SNPs, but provide additional services and have more eligibility restrictions (age 55+, at risk of institutionalization)

- **Center for Elders Independence: \$0**
 - for those with Medicare and full Medi-Cal
 - North & Central County only
- **On Lok Lifeways: \$0**
 - for those with Medicare and full Medi-Cal
 - South County only

Medi-Cal



- California's version of Medicaid
- For those who have low incomes and limited assets
- Pays for “medically necessary” health care and treatment
- Always the payer of last resort
- Income limits for aged, blind, disabled:
— **\$1,313/individual; \$1,767/couple**
(100% of the Federal Poverty Level + \$230)
- Asset limits for Medi-Cal:
— **\$2,000/individual; \$3,000/couple**

Medicare Savings Programs

Federal programs for those who have low incomes and limited assets:



Qualified Medicare Beneficiary (QMB)

- Pays Medicare Part A & B premiums, deductibles, and co-insurances
- Income Limits: **\$1,083 (single); \$1,457 (couple)**
- Asset Limits: **\$9,360 (single); \$14,800 (couple)**

Medicare Savings Programs

Specified Low Income Beneficiary (SLMB)

- Pays Medicare Part B premium
- Income Limits: **\$1,296 (single); \$1,744 (couple)**
- Asset Limits: **\$9,360 (single); \$14,800 (couple)**

Qualified Individual 1 Program (QI-1)

- Pays Medicare Part B premium
- Income Limits: **\$1,456 (single); \$1,960 (couple)**
- Asset Limits: **\$9,360 (single); \$14,800 (couple)**

Report Medicare Fraud

HICAP: 1-800-434-0222

CA Senior Medicare Patrol:

1-855-613-7080

Medicare: 1-800-MEDICARE

Office of Inspector General:

1-800-447-8477

FTC ID Theft Hotline:

1-877-438-4338



More Resources



Medicare www.medicare.gov **1-800-MEDICARE**

Comparison and quality of care information on Medicare Advantage and Prescription Drug Plans; questions and complaints related to Medicare; help with plan comparisons and enrollment

CA Department of Insurance www.insurance.ca.gov **1-800-427-9357**

Consumer information, including marketing guidelines for the AEP; Medigap company list and sample premiums; long term care insurance info; complaints regarding insurance policies and agents; marketing advisories

California Health Advocates www.cahealthadvocates.org

Consumer information about Medicare and related health insurance topics for California beneficiaries (Fact sheets by subscription)

For an Appointment

with a HICAP Counselor in your area,
call **(510) 839-0393** or (800) 393-0363
or statewide (800) 434-0222

www.lashicap.org



Are you looking for rewarding volunteer opportunities? Call our office and ask to speak with the Volunteer Coordinator for more information about how you can become a Medicare counselor with HICAP.

If you would like us to present this information to a group or organization you know, please call our office and ask for the community education department or speak to us before you leave.



Understanding Medicare: An Overview of Coverage and Options

Wednesday Sept 23rd 10am-11am

Wednesday Dec 23rd 10am-11am

Financial Assistance: How to Get Help with Health Care Costs

Monday Dec 14th 11am-12pm



Consumer Fraud: Scams Targeting Seniors and Tips for Protection and Prevention

Wednesday Oct 7th 10am-11am

Wednesday Nov 4th 10am-11am

Wednesday Dec 2nd 10am-11am

Medicare and the Annual Election Period: Changes for 2021

Monday Oct 19th 11am-12pm

Wednesday Oct 21st 1pm-2pm

Monday Oct 26th 11am-12pm

Thursday Oct 29th 1pm-2pm

Monday Nov 2nd 11am-12pm

Monday Nov 9th 11am-12pm

Monday Nov 23rd 11am-12pm

Monday Nov 30th 11am-12pm

Monday Dec 7th 11am-12pm



How to Age in Place: Hiring and Working with a Care Giver

Thursday Oct 15th 1pm-2pm

Thursday Nov 19th 1pm-2pm

Thursday Dec 17th 1pm-2pm

To register visit www.lashicap.org

Click on Programs and then on Community Education

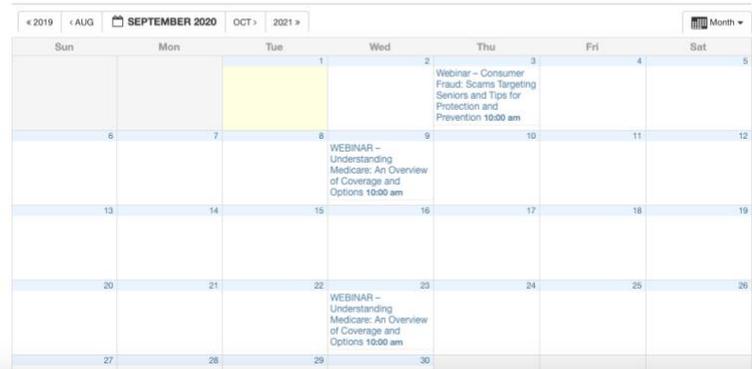


Once the page loads, scroll down to Community Education Calendar and click on the words to see the calendar



COMMUNITY EDUCATION CALENDAR

Find the event you want to register for on the calendar and click on it



Scroll down for the registration link which you can copy and paste into your browser

WHERE: GoToWebinar - Legal Assistance for Seniors & HICAP
333 Hegenberger Rd
Oakland, CA 94621
USA

CONTACT: 🗿 Katy Brady
☎ (510) 832-3040 ext. 311



📅 Add to Calendar

- Provides an overview of the Medicare program including eligibility, costs, benefits, and recent changes
- Explains various options for supplementing Medicare
 - Medicare Supplemental Plans (Medigap),
 - Medicare Advantage Plans
 - Medi-Cal
- Provides information on Medicare's prescription drug benefit
- Explains eligibility for low income assistance programs
- Reviews ways to detect and report Medicare fraud and abuse

Please register for Understanding Medicare: An Overview of Coverage and Options on Sep 23, 2020 10:00 AM PDT at:

<https://attendee.gotowebinar.com/register/6763101929352989707>

After registering, you will receive a confirmation email containing information about joining the webinar.

2021 Medicare Advantage (and PACE) Plans for Alameda County, CA

Based on preliminary data released by CMS on 9/25/20. Full plan details are available on medicare.gov as of 10/1/20.

Organization Name	Plan Name	Type of Medicare Health Plan	Monthly Premium	Annual Drug Deductible	Drug Benefit Type	In Network Annual Out of Pocket Maximum	Notes
Aetna Medicare	Aetna Medicare Plus Plan	HMO	\$0.00	\$0	Enhanced	\$4,200	All County
	Aetna Medicare Eagle Plan	HMO	\$0.00	N/A	N/A	\$4,200	Does not include Part D All County
	Aetna Medicare Elite Plan	PPO	\$0.00	\$0	Enhanced	\$7,550	All County
	Aetna Medicare Preferred Plan	D-SNP	\$0.00	\$0	Enhanced	None	Only for people with Medicare and full Medi-Cal; All County
Anthem Blue Cross	Anthem MediBlue Select	HMO	\$0.00	\$0	Enhanced	\$7,550	All County
	Anthem MediBlue Coordination Plus	HMO	\$4.20	\$445	Enhanced	\$7,550	All County
	Anthem MediBlue Plus	HMO	\$49.00	\$0	Enhanced	\$4,900	All County
Blue Shield of California	Blue Shield Inspire	HMO	\$45.00	\$0	Enhanced	\$5,000	All County
	Blue Shield Inspire	PPO	\$98.00	\$400	Enhanced	\$6,700	All County
Center for Elders Independence 510-433-1150	CEI	PACE	\$0.00	\$0	Basic	None	For people with Medicare and Medi-Cal and at risk of institutionalization; North & Central County

Organization Name	Plan Name	Type of Medicare Health Plan	Monthly Premium	Annual Drug Deductible	Drug Benefit Type	In Network Annual Out of Pocket Maximum	Notes
Health Net of California 1-800-977-6738	Health Net Sapphire Premier	HMO ("Look-Alike" D-SNP)	\$25.40	\$445	Enhanced	\$3,450	Cost-sharing waived for people with Medicare and full Medi-Cal; All County
	Health Net Sapphire Premier II	HMO ("Look-Alike" D-SNP)	\$26.70	\$445	Enhanced	\$3,450	Cost-sharing waived for people with Medicare and full Medi-Cal; All County
	Health Net Green	HMO	\$0.00	N/A	N/A	\$3,400	Does not include Part D All County
	Health Net Ruby Select	HMO	\$0.00	\$0	Enhanced	\$6,700	All County
	Health Net Healthy Heart	HMO	\$125.00	\$250	Enhanced	\$3,400	All County
Imperial Health Plan of California, Inc.	Imperial Traditional	HMO	\$0.00	\$0	Enhanced	\$2,999	All County
	Imperial Traditional Plus	HMO	\$31.50	\$445	Enhanced	\$2,999	All County
	Imperial Senior Value	C-SNP	\$0.00	\$0	Enhanced	None	For people with certain chronic or disabling conditions; All County
Kaiser Permanente Senior Advantage 1-800-777-1238	Kaiser Permanente Senior Advantage Basic Alameda	HMO	\$24.00	\$0	Enhanced	\$6,700	All County
	Kaiser Permanente Senior Advantage	HMO	\$84.00	\$0	Enhanced	\$4,900	All County
	Senior Advantage Medicare Medi-Cal Plan North	D-SNP	\$0.00	\$0	Basic	None	Only for people with Medicare and full Medi-Cal; All County
On Lok 1-888-886-6565	On Lok Lifeways	PACE	\$0.00	\$0	Basic	None	For people with Medicare and Medi-Cal and at risk of institutionalization; South County

Organization Name	Plan Name	Type of Medicare Health Plan	Monthly Premium	Annual Drug Deductible	Drug Benefit Type	In Network Annual Out of Pocket Maximum	Notes
Stanford Healthcare Advantage 1-844-205-8422	Stanford Health Care Advantage Gold	HMO	\$69.00	\$250	Enhanced	\$6,500	All County
	Stanford Health Care Advantage Platinum	HMO	\$99.00	\$0	Enhanced	\$5,250	All County
United Health Care 1-877-555-5757	United Health Care Medicare Advantage Assure	HMO	\$26.60	\$445	Basic	\$7,550	All County
	United Health Care Canopy Health Medicare Advantage	HMO	\$69.00	\$0	Enhanced	\$4,900	All County
	AARP Medicare Advantage SecureHorizons Plan 1	HMO	\$110.00	\$350	Enhanced	\$6,700	All County
	United Health Care Dual Complete	D-SNP	\$0.00	\$0	Basic	None	Only for people with Medicare and full Medi-Cal; All County

HMO: Health Maintenance Organization

PACE: Program for All Inclusive Care for the Elderly

D-SNP: Special Needs Plan for Duals - people with Medicare and full Medi-Cal

"Look-Alike" D-SNP: HMO where premiums and cost-sharing are waived for people with Medicare and Full Medi-Cal

For individual counseling in Alameda County, contact HICAP at Legal Assistance for Seniors: 510-839-0393

Rev 09/29/2020



LOCAL HELP FOR PEOPLE WITH MEDICARE

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2021 California Medicare Part D Benchmark Plans

- The 7 Medicare Part D plans listed below have basic benefits with monthly premiums below the CA benchmark of \$31.45.
- If you have Medicare and full Medi-Cal (with no Share of Cost), or you qualify for full Extra Help (aka the Low-Income Subsidy):
 - You don't have to pay a premium or deductible if you enroll in one of these plans. You may have a copayment for each prescription, up to \$3.70 for generic drugs and up to \$9.20 for brand name drugs.
 - You may change plans once during the first three (3) quarters of the year, and the effective date of the change will be the first of the following month. In addition, one change can be made in the last quarter of the year, and the effective date will be January 1. Enrollees who have been identified as "at risk" for opioid abuse, may be further restricted from changing plans.
 - You may enroll in a Part D plan not listed below, but may have to pay a premium and/or deductible.
- If your income is low but you don't qualify for full Medi-Cal, you may qualify for Extra Help which helps pay for your Medicare Part D plan, or the Medicare Savings Program which helps pay your Medicare medical costs (Parts A & B), and also gives you a level of "Extra Help."

Company	Plan Name and ID	To Enroll	Customer Service	TTY/TDD
Cigna cigna.com/medicare/part-d/	Cigna HealthSpring Rx Secure S5617-158	1-800-735-1459	1-800-222-6700	711
Clear Spring Health clearspringhealthcare.com/	Clear Spring Health Value Rx S6946-027	1-877-317-6082	1-877-317-6082	711
Elixir Insurance envisionrxplus.com	Elixir Rx Secure S7694-032	1-888-377-1439	1-866-250-2005	711
Humana Insurance Co. humana.com/medicare/	Humana Basic Rx S5884-114	1-800-706-0872	1-800-281-6918	711
Aetna aetnamedicare.com	SilverScript Choice S5601-064	1-833-526-2445	1-866-235-5660	711
UnitedHealthCare uhcmedicareolutions.com	AARP MedicareRx Saver Plus S5921-376	1-888-867-5564	1-866-460-8854	711
WellCare wellcare.com	WellCare Classic S4802-094	1-888-293-5151	1-888-550-5252	711

Note: All phone numbers have been confirmed, and all website URLs were chosen for the most direct route to plan info. Some URLs may differ than what is posted on Medicare's Plan Finder.

2021 Part D Standard Plan Cost-Sharing*

Part D Benefit Cost Periods	Costs and Who Pays	Beneficiary Pays (TrOOP)	Plan Pays	Total Amount Spent on Plan-Covered Drugs
Initial Deductible	Beneficiary pays 100%	Up to \$445	\$0	\$445 (Amount spent on deductible, before ICP begins)
Initial Coverage Period (ICP)	Costs of covered drugs are shared: 25% by beneficiary, 75% by plan.	Up to \$1,032.50* *maximum an individual would pay if in plan with no deductible	\$3,097.50	\$4,130 (Amount spent during ICP, including applicable deductible, before Coverage Gap begins)
Former Coverage Gap (“donut hole”)	<p>While the Part D coverage gap (“donut hole”) officially closed in 2020, that does not mean beneficiaries don’t have to share a portion of costs after the ICP:</p> <ul style="list-style-type: none"> The beneficiary will continue to pay 25% for both generic drugs and brand-name drugs, plus a small portion of the pharmacy dispensing fee (approx. \$1-\$3). The plan pays 75% of the cost of generic drugs and 5% for brand-name drugs. The drug manufacturer provides a 70% discount on brand-name drugs. <p>Note about True Out-of-Pocket (TrOOP) costs: The total amount spent in this period (up to \$5,183.75) includes:</p> <ul style="list-style-type: none"> The drug costs paid by the beneficiary, and The 70% discount on brand-name drugs provided by the drug manufacturer. <p><u>Payments made by the plan</u> during this period (75% on generics, 5% on brand-name drugs) do <u>not</u> count toward TrOOP.</p>			<p>Up to \$5,183.75 (Total amount spent during the period between the end of the ICP and prior to the Catastrophic Benefit Period)</p> <p>\$10,048.39 (Total amount spent during both the ICP and this period, before Catastrophic Benefit Period begins)</p>
Catastrophic Benefit Period	When an enrollee’s total out-of-pocket spending reaches \$6,550 , they hit the catastrophic benefits period, and costs of covered drugs are shared. Beneficiary pays reduced copay/coinsurance; plan pays the difference.	Greater of: 5% coinsurance OR \$3.70 copay for generic, \$9.20 copay for brand or non-preferred	Any remaining portion of the negotiated drug price	Beneficiary will remain in the Catastrophic Benefit Period through December 31, 2021. Part D benefit will reset on January 1, 2022, starting again with a deductible.

*Most Part D plans are not standard plans. This means calculating TrOOP costs during the initial deductible and ICP varies by plan.

Source: 2021 Call Letter (p. 71) at: <https://www.cms.gov/files/document/2021-announcement.pdf>