

# Aging Matters



Providing. Caring. Connecting.

Winter 2010

## Tax Volunteers Ready To Help

Free Service Helps Take Worry Out Of Filing



On Feb. 1, MEAAA will begin scheduling appointments for free tax preparation at sites throughout St. Louis County. Trained volunteers will help you prepare your simple federal, state or Missouri Property Tax Returns. Call 636-207-0847 or 1-800-AGE-6060 for more information.

There are quite a few credits and deductions offered this tax year that

should be exciting to seniors.

### Making Work Pay Credit

**Who can get it?** Those who have earned income, such as wages and income from self-employment. (Social Security and pensions are not earned income.)

**How much is it?** The credit is 6.2 percent of earned income, up to \$400 for an individual (up to \$800 for married taxpayers filing a joint return).

Tax volunteers review this year's procedures for helping seniors complete their returns at a training at the MEAAA office Jan. 20. Front, from left: Bill Fogarty, Judy Diecker. Rear, from left: Morris Huelskoetter, Jim Sisson.

**Is it refundable?** Yes. You can get the credit even if you don't owe taxes.

**Is there an income limit?** Yes. The credit begins to phase out when your adjusted gross income is more than \$75,000 (\$150,000 for married couples filing jointly).

### Government Retiree Credit

**Who can get it?** Retirees receiving a federal, state or local government pension or annuity, but who are not covered by Social Security.

**How much is it?** \$250. However, if you are eligible for this credit, and you have earned income, your Making Work Pay credit combined with your Government Retiree Credit can't exceed \$400 (or \$800 on a joint return).

**Is it refundable?** Yes.

Continued on Page 2

### Medicare Q&A Medicare Advantage Plan Enrollment Runs Through March 31

**Q:** Although I know that Medicare annual enrollment ended Dec. 31, can you tell me if there is another enrollment period going on now that ends on March 31?

**A:** The Medicare Advantage Open Enrollment Period runs from Jan. 1 through March 31 each year. The Medicare Advantage Open Enrollment Period provides Medicare beneficiaries with one opportunity to enroll in, disenroll from, or change a Medicare Advantage plan during the first three months of the year.

Unlike enrollment in Part B, (Original Medicare's medical insurance coverage) the change in Medicare Advantage enrollment or disenrollment becomes effective the month after the change is made.

Medicare Advantage plans are health plan options like Health Maintenance organizations, (HMOs) and Preferred Provider Organizations, (PPOs), approved by Medicare and offered by private companies. These plans are part of Medicare and are sometimes called "Part C," or "MA plans."

Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare.

Medicare Advantage plans provide your Medicare health coverage, including your Part B medical benefits, and your Part A hospital benefits, and sometimes, Medicare prescription drug coverage, Part D. They are not supplemental insurance plans, and when you are enrolled in a Medicare Advantage plan you do not need to have supplemental insurance. Not all Medicare Advantage Plans work the same way, so you

Continued on Page 4

## MEAAA To Hold Public Hearings In Four Counties

Mid-East Area Agency on Aging's staff will visit all four counties in the next few weeks to explain our plans and goals for the coming fiscal year, which begins July 1.

These meetings will give you the chance to hear how MEAAA is structured and to learn more about its services.

MEAAA's management staff will answer your questions about the agency and about the state of services for seniors in the counties of St. Louis, St. Charles, Franklin and Jefferson.

The MEAAA Public Hearings for Fiscal Year 2011 will be held on the following days. All hearings are

at 10:30 a.m.

**Thurs., Feb. 18:** Sullivan Senior Center, Sappington Bridge Road

**Fri., Feb. 19:** De Soto Senior Center

**Wed., Feb. 24:** O'Fallon Senior Center, 106 N. Main

**Mon., March 1:** West County Senior Center, 14535 Manchester

For directions to any of these senior centers, visit MEAAA's Web site, [www.mid-eastaaa.org](http://www.mid-eastaaa.org), and click on "Senior Centers." Or call us at 636-207-0847 or 1-800-AGE-6060. Everyone with an interest in senior issues is welcome and encouraged to join us for the hearings. There is no charge to attend.



MEAAA Executive Director Mary E. Schaefer will be among the management staff presenting information at the upcoming public hearings.

## Businesses, Congregations Can Adopt Meals On Wheels Routes



MEAAA Meals on Wheels volunteers help seniors continue living at home.

MEAAA's Adopt-a-Route program makes it easy for area businesses and religious congregations to join Meals on Wheels volunteers with a very minimal time commitment.

MEAAA prepares and delivers about 600,000 Meals on Wheels a year. And the majority of those meals are delivered by volunteers.

"We're at a critical point right now," says Patti Hoeft, MEAAA director of senior centers. "When we're short of volunteers, it makes it much harder and more expensive to deliver Meals on Wheels."

With Adopt-a-Route, businesses, churches and synagogues provide groups of volunteers to deliver meals on a regular route on weekdays.

And if each of those groups has 20 members, each volunteer would only need to deliver about once a

month.

MEAAA Meals on Wheels are key to helping seniors continue living at home in their own communities, especially when they are recovering from illness or surgery. The meals help them maintain good nutrition, heal faster and avoid frailty.

Businesses, individuals and religious groups can also sponsor meal routes for a very reasonable contribution. The Meals on Wheels vehicles will display signs acknowledging the sponsor for a designated period.

To join the MEAAA Adopt-a-Route program, contact Chester Keene at 636-207-0847, ext. 118. He can arrange a presentation for your employees or members of your congregation to explain the importance of Meals on Wheels and how easy it is to share a route.

## Tax Counseling

Continued from Page 1

**Is there an income limit?** No.

**Anything else I should know?** If you receive Social Security, Railroad Retirement, SSI or VA benefits, you already got the economic recovery payment. If you already received a \$250 economic recovery payment in 2009, you can't claim the Government Retiree Credit.

### Missouri Property Tax Credit — The "Circuit Breaker"

**Who can get it?** Homeowners and some renters age 65 and older. You may also qualify if you are permanently disabled and age 18 or older. Also, you may qualify if you are age 60 and receiving surviving spouse Social Security benefits. You must have been a Missouri resident all year.

**How much is it?** Up to \$1,100 for homeowners and up to \$750 for renters (including nursing home residents).

**Is it refundable?** Yes.

**Is there an income limit?** Your total household income — including Social Security and any other non-taxable income — must be below \$30,000 if you are single (or below \$34,000 if you are married, filing jointly). If you're a renter, your total household income must be below \$27,500 (or below \$29,500 if you are married, filing jointly).

**Anything else I should know?** You must pay your real estate taxes before you can claim this credit. If you are a renter, you may claim this credit unless your landlord is a non-profit organization, such as Car-

dinal Ritter Senior Services. In the past, the state of Missouri has given the credit to renters in housing owned by non-profits, but will stop doing so for the 2009 tax year and from now on.

The reason? Part of the rent you pay goes to paying your landlord's real estate taxes, which is why you are eligible for the *Property Tax Credit*. If your landlord is a non-profit organization, it doesn't pay real estate taxes.

### Child and Dependent Care Credit

**Who can get it?** Taxpayers who pay for care for a child under 13, or for a dependent or spouse who is physically or mentally incapable of self care, so that the taxpayer can work or look for work

**How much is it?** The credit ranges from 20 to 35 percent of a taxpayer's expenses.

**Is it refundable?** No. You must have taxable income to claim the credit. A non-refundable credit reduces the taxes you owe, but you can't get a refund of the excess credit if the credit reduces your taxes to zero.

**Is there an income limit?** No, but your income determines what percentage of your expenses you can claim as a credit.

**Anything else I should know?** If you pay your spouse or your dependent to provide this care, you can't claim this credit.

### Credit for the Elderly or Disabled

First of all, **very few people qualify for this credit**. If you get more than \$5,000 in non-taxable Social Security or pension benefits (\$7,500 if you're married, filing jointly), you can't get the credit.

**Who can get it?** Those 65 or older, or under 65 and retired on permanent and total disability and getting taxable disability income.

**How much is it?** The formula for figuring the credit is too complex to discuss here, but the amount is usually fairly small.

**Is it refundable?** No.

**Is there an income limit?** If your adjusted gross income is \$17,500 or more or your non-taxable Social Security or pension are more than \$5,000, you can't get this credit. (The limit for a married couple filing jointly when both spouses qualify is adjusted gross income of \$25,000 or more or non-taxable Social Security or pension of \$7,500 or more).

### Child Tax Credit

**Who can get it?** Those claiming one or more children under age 17 as dependents. Seniors raising their grandchildren and claiming them as dependents might qualify.

**How much is it?** Up to \$1,000 for each child.

**Is it refundable?** No, but if you don't qualify for the full \$1,000, you may qualify for the Additional Child Tax Credit, which is refundable. Ask your tax preparer for details.

**Is there an income limit?** If you're filing single or head of household, the credit phases out if your adjusted gross income is more than \$75,000. If you're married, filing jointly, the credit phases out above \$110,000.

### Earned Income Credit

**Who can get it?** Those with earned income (such as wages or self-employment income — Social Security benefits are not earned income). You must be at least 25 but under 65 as of Dec. 31. If you have a qualifying

## Aging Matters

Aging Matters is a publication of Mid-East Area Agency on Aging, a non-profit organization providing services and information to people age 60 and over and their caregivers.

Mary Schaefer  
executive director

John Gamache  
director of planning  
editor

MEAAA  
14535 Manchester Road  
Manchester, MO 63011-3960  
(636) 207-0847

MEAAA Information  
and Assistance  
(636) 207-1323  
1 (800) AGE-6060

On the World Wide Web:

[www.mid-eastaaa.org](http://www.mid-eastaaa.org)

E-mail:

[info@mid-eastaaa.org](mailto:info@mid-eastaaa.org)

Our Mission:  
Assisting Adults Through the  
Journey of Aging



child, you must be at least 18.

**How much is it?** The formula is complex. If you have qualifying children, the amount could be significant. Your tax preparer can help.

**Is it refundable?** Yes.

**Is there an income limit?** Yes. It varies widely according to the number of qualifying children you have and your filing status.

**Anything else I should know?** Seniors usually don't qualify for the Earned Income Credit (EIC) unless they are still working and have a qualifying child or children. Disabled adults may be considered qualifying children for the purposes of EIC. Example: You are working and your permanently disabled adult sister is your dependent and lives with you. You might be eligible for EIC.

**Other credits:** If you: installed new energy-efficient doors, windows, roof or insulation in 2009; bought a new car in 2009; or bought a home after Feb. 17, 2009, you might be eligible for certain other non-refundable credits. Ask your tax preparer.

MEAAA is a proud member of the Gateway EITC Community Coalition.



### Tributes

Call the MEAAA Foundation when you want to send a Tribute card (shown above) in honor of someone's birthday, anniversary, health or any other special occasion. The MEAAA Foundation will gladly send a note to the person you want to honor with your gift. A \$100 contribution will entitle you to 10 tributes.

For details call 636-207-0847 or 1-800-AGE-6060. Or send your tax-deductible donation to the MEAAA Foundation, 14535 Manchester Road, Manchester, MO 63011.

### Gifts to the MEAAA Foundation Oct. 24, 2009-Jan. 22, 2010

Walmart

The Daughters of Charity  
Foundation

The City of St. Charles

St. Louis County

Emerson Charitable Trust

Rubin Family Foundation

Jewel Ackerman, Morris Alex, Frank

& Ilse Altman, June Bierman,

Barbara & Dan Bindler, Melody

Boime, Myril Brod, Marcy Brodsky,

E.M. Burwell, Sheila & Albert

Cawns, Sylvia Cherrick, Gary &

Karen Cronin, Steve & Mary

Dickinson, Robert Eisner, Jill Esrock,

Lora Lee Euler, Sandra Faber, Gloria

Feldman, Paul Flotken, Barry

Friedman, Semon Frelich, Thomas

& Esther Goldenberg, Robert

Greenberg, Sandra Greenberg, Ruth

Griggs, Lynn Hamilton, Annette

Heller, Zena Hellman, Mary Lou

Hess, Margaret Jones, Diane Keefe,

Mennie Lee King, Delsie Krasnicki,

Ruth Lainoff, Mayor & Mrs. Paul

Lambi, Ken & Phyllis Langsdorf,

Sanford Lebman,

Mrs. David Lipman, Sanford &

Lucy Lopata, J.B. Mathes, Susan

Matlof, Ronald Meyer, Lois Miller,

Yale & Gail Miller, E.S. Nelson, Rose

Marie Orf, Patricia Oros, Miriam

Pessin, Aileen Rabushka, Michael

Roberts, Donna Rosenberg, Rosemary

Schrader, Harold Sher, Eunice

Solomon, Wellpoint Giving Associa-

tion, Marcia & Alan Weiss, Henry

Wetzel, Ellen Wood, John Zitz

In Memory of Julia Etta Wizeman

Russell & Janice Mandziera

In Memory of Dr. Charles Crafton

Ana Crafton

In Honor of

Warner and Helene Isaacs

Ivan & Linda Blumoff

In Honor of Sidney Stone

Albert & Edith Price

In Memory of Bette Douglas

Catherine Cheatham

In Memory of Elaine Hutkins

Dee Rosenthal

In Memory of

Adam and Teresa Schackmann

Margaret Adams

### Putting a Stop to Billing Fraud

Most doctors, pharmacists, suppliers, insurance providers, and other health care providers who work with Medicare are honest. Unfortunately, there may be some who are dishonest. Medicare fraud happens when Medicare is billed for services or supplies that beneficiaries never receive. Medicare fraud costs taxpayers billions of dollars each year.

**Tips for Consumers** Medicare is committed to helping protect beneficiaries from fraud and identity theft and offers the following suggestions:

- **Protect your Medicare Number, which is located on your Medicare card.** Treat your Medicare card like a credit card. Never give it out except to your doctor or other Medicare provider. Never give your Medicare or Medicaid number in exchange for free medical equipment or any other "free" offer. Dishonest providers could use your number to get payment for services they never delivered.

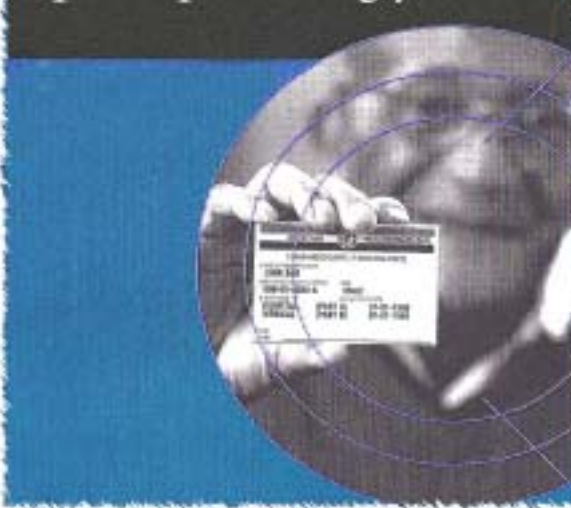
- **If someone comes to your door claiming to be from Medicare or Medicaid, remember that Medicare and Medicaid do not send representatives to your home.**

- **Ask questions!** You have a right to know everything about your medical care, including the costs billed to Medicare.

- **Educate yourself about Medicare.** Know your rights and know

## Don't Be a Target of Medicare Fraud

Tips for protecting yourself



what a provider can and cannot bill to Medicare.

- **Use a calendar to record all of your doctor's appointments and what tests or X-rays you get.** Then check your Medicare statements carefully to make sure you got each service listed and that all the details are correct.

- **Be cautious of any provider or plan representative who says he has been approved by the Federal government.**

- **Be wary of providers who tell you that the item or service is not usually covered, but they "know how to bill Medicare" so that Medicare will pay.**

- **Make sure you understand how a plan works before you join.**

- **Always check your pills before you leave the pharmacy to be sure you got the full amount.** If you do not get your full prescription, report the problem to the pharmacist.

- **Review your Medicare payment notice for errors.** The payment notice shows what services or supplies were billed to Medicare, what Medicare paid, and what you owe. Make sure Medicare was not billed for health care services or medical supplies and equipment you did not receive. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your bill are correct.

- **Report suspected instances of fraud by calling 1-800-633-4227**

(1-800-MEDICARE) or the Missouri SMP at 1-888-515-6565. SMP's volunteer retired professionals are trained to identify Medicare, Mo Health Net, supplemental insurance and health care fraud and abuse. Volunteers provide assistance and counseling free-of-charge.

More information is available at [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov).

For more information about any of these topics, contact MEAAA at 636-207-0847 or 1-800-AGE-6060.

### MEAAA Thanks Christmas Day Meals Volunteers

Thanks to all of the volunteers and sponsors of MEAAA's Christmas Day Meals Project, especially to Subaru's Share the Love program, Harrah's St. Louis Hotel and Casino, Schnucks, Shop 'n Save, Ameristar Casino and Prairie Farms which provided substantial funding for this year's project. The Teamsters Health and Medical Camp in Pevely also held a Trivia Night to benefit Christmas Day Meals.

Thanks also to the Johnson and Wyrick families, who for many years have been major supporters of the Christmas project. The members of the families have donated gift bags crammed full of sweet treats, personal care products and things to keep seniors warm in the winter, such as

socks and gloves.

The project delivered delicious hot lunches and goody bags to seniors who were home alone on the holiday.

Marilyn & Mark Abrams; Cheryl Bierman; George & Jane Billings; Pam & Denise Bogle; Bob, Andrew & Michael Carlson; Rich Carroll; Kelly Coffrey; Jim & Barbara Deguire; Linda DeSmet; Sue Dolan; Leo & Debra Dugo; Ray & Dineen Ebert; Stephaine &

Rick Edema; Sarah Engle; Maury Goldfeder; Milton Haas; Barbara Hering; Sheridan & Eddie Herman; Itta Hyman; Ann Johnson; Barbara & Asia Jones; Karen & John Keen; Jim & Jeanette Kille; Lisa Knoll; Lynn Koeneman; Karen & Don LaGrange; Byron Lynum; John & Barbara Marini; Mary Jo Owens; Kevin & Pattonville Fire; Bryan & Carol Pearl;



Volunteers gather at the West County Senior Center on Dec. 25 pick up meals to deliver to seniors home alone on the holiday.

Thelma Peskind; Nina Peterson; Nancy Planells; Mark & Louise Pultman; Marilyn Ratkin; Josh & Ginger Routh; Ken Schwartz; Netta Silverstein; Jim Sisson; Sandy & Rivie Soll; Susan & Sue Sundermeyer; Valerie & Tim Stine; Al & Betty Tecklin; Louise Tomasek; Mary Thompson; Michelle Vanderbeck; Larry Zablin

## News & Notes

### Transitions

Festus City Administrator **Steve Stoll** is the newest member of the MEAAA board of directors. The former state representative and state senator spent 12 years in the Missouri General Assembly.



### Fraternal Order Of Eagles Gives Major Support To Missouri's Area Agencies On Aging



The Missouri Association of Area Agencies on Aging (MA4) thank the Missouri Fraternal Order of Eagles for their \$40,000 donation to AAA prescription assistance programs. Above, MEAAA Executive Director **Mary E. Schaefer** (second from left) and Southeast Missouri Area Agency on Aging Executive Director **Glenda Hoffmeister** (second from right) accept the donation on behalf of MA4.

#### Senior Fair Date Set: May 19

The 2010 MEAAA Senior Fair will be held May 19 at the St. Ann Community Center. Admission is free. Details in the next Aging Matters.

## MEAAA's First Senior Center Still Going Strong After 37 Years

It was the place to be in '73, and it's still a community mainstay today. The Wentzville Senior Center, housed in a building that dates to the 19th century, offers not just a daily lunch, but live music, quilting, Wii games and many other activities.

Known to the seniors of the city as the Wentzville Green Lantern Senior Center — after the name of a popular restaurant that used to operate in the space — it sports green chairs and green lanterns on the tables.

From Doris Denny, the center's first administrator, to Mimi Bray, the current director, the center has been the main activity spot for Wentzville's older adults for almost four decades.

If you're 65 now, just applying for Social Security, you were only 28 when the center opened in 1973. As a young adult, you may have given your grandmother a ride to the center then, and now you're enjoying the programs there yourself.

The city bought the building from the Wentzville School District using Community Development Block Grant funds. The city, long a strong supporter of its center, has used other grant funds over the years to add a park area, parking lot, solar heat and other improvements to make the center a warm, inviting place to visit.

"We have Meals on Wheels volunteers from the Rotary Club, Faith United Church and Clever Center for the Handicapped," says

Eileen Cushman, MEAAA area supervisor who oversees the Wentzville center. "Sometimes, these volunteers are the only people seniors see all day. The volunteers not only deliver food, but they can bring other information about services available to the seniors."

A crafts group has operated at the center since the very beginning, and makes gift items and quilts that the center sells to raise funds. A Senior Center Support Committee holds parties at the center, and over the years has made many donations to the center, including new blinds, a pool table and much more.

To learn more about the center or to make lunch reservations, call 636-327-8720. The center is located at 506 S. Linn St. There is no charge for the center's services, but participants have the opportunity to make voluntary tax-deductible contributions to help maintain and expand services.



Wentzville Senior Center participants pause to pledge allegiance to the flag before lunch.

## Medicare Advantage Plan Enrollment

Continued from Page 1

are encouraged to find out the plan's rules before joining.

Only beneficiaries who are eligible to enroll in a Medicare Advantage plan may take advantage of the Open Enrollment Period. In other words, someone who wants to change plan coverage between January 1 and March 31, must have both Medicare Part A and Medicare Part B and must live in the area served by the Medicare Advantage plan.

Permissible changes during the current Open Enrollment Period include:



- Medicare Advantage with a Prescription Drug Plan to a different Medicare Advantage with a Prescription Drug Plan
- Medicare Advantage with a Prescription Drug Plan to Original Medicare and a stand-alone Prescription Drug Plan (PDP)

- Original Medicare and a stand-alone Prescription Drug Plan (PDP) to a Medicare Advantage with a Prescription Drug Plan
- Medicare Advantage-only plan to a different Medicare Advantage-only plan
- Medicare Advantage-only plan to Original Medicare

- Original Medicare to a Medicare Advantage-only plan
- Beneficiaries may not add or drop the Medicare Prescription benefit, which is a Part D drug plan during the Open Enrollment Period that is running now through March 31. During this current Open Enrollment Period those who already have drug coverage, can only change to another plan option that offers drug coverage. If you do not have drug coverage, you may not change to another plan that offers drug coverage. The Part D, Prescription Drug benefit enrollment period, runs from November 15 through December 31.

- Original Medicare to a Medicare Advantage-only plan

- Beneficiaries may not add or drop the Medicare Prescription benefit, which is a Part D drug plan during the Open Enrollment Period that is running now through March 31. During this current Open Enrollment Period those who already have drug coverage, can only change to another plan option that offers drug coverage. If you do not have drug coverage, you may not change to another plan that offers drug coverage. The Part D, Prescription Drug benefit enrollment period, runs from November 15 through December 31.

For more information, please call 1-800-Medicare, or 1-800-633-4227, Medicare's national toll-free helpline, available 24 hours a day, seven days a week.

## MEAAA Offering VISTA Volunteer Opportunity

Full-time Americorp\*VISTA volunteer wanted to coordinate MEAAA Meals on Wheels Adopt-a-Route program. (Living stipend provided.)

Volunteer would recruit local businesses and organizations to take responsibility for a Meals on Wheels route. Groups of co-workers would take turns covering a route during their lunch hour. Teams would consist of 8-10 members, and no volunteer would have to deliver more than once a month. The VISTA would be responsible for recruiting companies, training volunteers, collaborating with MEAAA senior centers for recruiting and handling reporting.