

DISCOUNT PRESCRIPTION PROGRAM

Get the **FREE** ProAct Prescription Drug Discount Card today!

The ProAct Prescription Drug Discount Card program is designed to ensure that people of all ages have access to prescriptions by lowering the cost for those who don't have health insurance or whose health insurance won't cover their prescriptions.

It cannot be used to further discount prescriptions already partially covered by other health insurance or to discount your co-pays or deductible. ProAct is endorsed by the New York State Association of Counties (NYSAC) and discount cards can be used at any participating retail pharmacy. You can print your card today right at home!



I was pleased to join with (from left to right) Acting Director of New York State Office for the Aging Greg Olsen, Alison Hunt from Congressman Reed's office, Schuyler County Office for the Aging Director Tamre Waite, Sen. Tom O'Mara and Schuyler County Administrator Tim O'Hearn at the Schuyler County Office for the Aging anniversary celebration. Congratulations on 40 years of enhancing the quality of life for your neighbors and strengthening our community!

The Benefits

- The ProAct Drug Discount Card is accepted at over 65,000 retail pharmacies nationwide.
- In addition to discounts on prescriptions, you can also receive discounts on hearing, dental, vision and LASIK services.
- You can use one card for your entire family.
- There is **NO** membership fee, it is completely **FREE!**

How to get a ProAct Prescription Drug Discount Card

1. Visit <http://proactrxsavings.com/print-your-rx-card/> and fill out the required information.
2. Print out your card.
3. Present your card at a participating retail pharmacy with a prescription.

(Note: If you do not have internet access or are having difficulty with the website, please ask a family member or friend for assistance or call the ProAct help desk at 877-776-2285.)

For other questions or concerns, contact Assemblyman Palmesano:

105 East Steuben Street
Bath, NY 14810

(607) 776-9691

palmesanop@nyassembly.gov

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EPIC

EPIC is New York State’s prescription plan for seniors. It provides copayment assistance for Medicare Part D-covered prescription drugs after any Part D deductible is met. EPIC also covers many Medicare Part D-excluded drugs.

Eligibility

New York State residents aged 65 and older who are not receiving full Medicaid benefits and whose income is under \$75,000 if single or \$100,000 if married, are eligible. They also must be enrolled in, or eligible for Medicare Part D.

EPIC and Medicare Part D

EPIC pays the Medicare Part D plan premiums, up to the amount of a basic plan, for members with an annual income below \$23,000 if single or \$29,000 if married.

Those with higher incomes must pay their Part D plan premiums. Therefore, to help seniors with incomes higher than \$23,000 if single or \$29,000 if married, EPIC will lower the EPIC deductible to help them pay.

If you have any questions, call EPIC at 1-800-332-3742 (TTY 1-800-290-9138). Visit www.health.ny.gov/health_care/epic/member_info/program_highlights_2019 for more information.



Assemblyman Chris Friend and I were happy to meet with local senior volunteers recognized at this year’s NYS Office for the Aging “Older New Yorkers Day” event at the Empire State Plaza in Albany.

EPIC has two plans:

1. FEE PLAN

Members pay an annual fee to EPIC based on their income. Those with Full Extra Help from Medicare have their fee waived. Copayments (see chart below) are effective immediately.

If you are single:

Annual income range	Annual fee range
\$6,000 or less	\$8
\$6,001-\$9,000	\$16-\$28
\$9,001-\$11,000	\$36-\$40
\$11,001-\$15,000	\$46-\$80
\$15,001-\$17,000	\$110-\$140
\$17,001-\$19,000	\$170-\$200
\$19,001-\$20,000	\$230
Over \$20,000	See Deductible Plan

If you are married:

Annual joint income	Annual fee per person
\$6,000 or less	\$8
\$6,001-\$10,000	\$12-\$24
\$10,001-\$13,000	\$28-\$36
\$13,001-\$15,000	\$40
\$15,001-\$18,000	\$84-\$126
\$18,001-\$21,000	\$150-\$194
\$21,001-\$24,000	\$216-\$260
\$24,001-\$26,000	\$275-\$300
Over \$26,000	See Deductible Plan

2. DEDUCTIBLE PLAN

Members must meet an annual out-of-pocket deductible based on their income before paying EPIC copayments for drugs (see chart below).

If you are single:

Annual income range	Deductible range
\$20,001-\$28,000	\$530-\$840
\$28,001-\$36,000	\$870-\$1,260
\$36,001-\$44,000	\$1,290-\$1,500
\$44,001-\$52,000	\$1,530-\$1,740
\$52,001-\$60,000	\$1,770-\$1,980
\$60,001-\$68,000	\$2,010-\$2,220
\$68,001-\$75,000	\$2,250-\$2,430
Over \$75,000	Not Eligible

If you are married:

Annual income range	Deductible range
\$26,001-\$35,000	\$650-\$1,020
\$35,001-\$44,000	\$1,050-\$1,290
\$44,001-\$53,000	\$1,320-\$1,805
\$53,001-\$62,000	\$1,835-\$2,075
\$62,001-\$71,000	\$2,105-\$2,345
\$71,001-\$80,000	\$2,375-\$2,615
\$80,001-\$89,000	\$2,645-\$2,885
\$89,001-\$100,000	\$2,915-\$3,215
Over \$100,000	Not Eligible

EPIC Copayments

Prescription Cost

(after Medicare submission)

Prescription Cost (after Medicare submission)	You pay:
Up to \$15	\$3
\$15.01-\$35	\$7
\$35.01-\$55	\$15
\$55.01 and over	\$20

AVOIDING SCAMS

It is unfortunate that the older generation is often targeted by scammers and con artists looking to make a quick buck. Here are some tips to avoid getting scammed or swindled by these dishonest people.

Health Insurance Fraud & Medicare Scams

- Double check with medical providers what they will be charging and what you should expect to pay out-of-pocket.
- Only share your insurance information or Medicare number with people who provide you with medical services.
- Don't sign blank insurance claims forms.
- Don't give your medical provider blanket permission when it comes to billing for any services rendered.
- Review all Medicare statements to make sure you are being charged for services you have received.

To report any suspicious activity, call your insurance company, or for Medicare, call 1-800-MEDICARE.



Telemarketing Scams (Phone & Email)

- Don't let them rush you into making a decision.
- Ask for the caller's name, business title, the business's phone number, address, mailing address and a business license number before you do business with them.
- Ask for hard copies about the services, products or offers they are making to be sent to your house to review.
- If you receive a phone call telling you a company you have history with requires your immediate action or credit card information, tell them you need to verify first and end the call. Look up the company's contact information on its website or on any written materials from the company you have on hand, as this could be a scammer pretending to be from the company.
- If you receive an email telling you a company you have history with requires your immediate action or credit card information, before opening the email, which could contain a virus, look up the company's contact information on a website or any written materials from the company you have on hand. Contact the company to verify the email. This could be a scammer or a hacker pretending to be from the company, and doing this could possibly prevent a virus from attacking your computer.

Report any fraud to your local, state or federal law enforcement agencies.

Contractor Fraud

- Review all potential contracts and agreements carefully before signing.
- Make sure all requirements and expectations you might have are put into writing and that the contractor signs the agreement.
- Don't rush into making a decision or purchase, look at your other options first.
- Know that every home improvement contract over \$500 must be in writing and be signed by all parties.



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IMPORTANT PHONE NUMBERS

Chemung County Office for the Aging	607-737-5520
Schuyler County Office for the Aging	607-535-7108
Seneca County Office for the Aging	315-539-1765
Steuben County Office for the Aging	607-664-2298
Yates County Office for the Aging	315-536-5515



TAKE THE CHILL OUT OF YOUR WINTER ENERGY BILL

- Install LED bulbs which last 25 times longer and use at least 75 percent less electricity than incandescent bulbs.
- Close your fireplace flue when not in use.
- Open your shades and drapes during the day to let the sun's warmth in and close them at night to keep cold air out.
- Close vents in rooms not in use.
- Insulate your attic, foundation space, hot water pipes, and heating ducts.
- Caulk cracks around windows and doors.
- Lower your thermostat – every degree saves you 3 percent on your heating bill. Programmable thermostats promote efficiency. Consider lowering your thermostat to 62 degrees when you're not home.

Sound The Alarm is the Western and Central New York American Red Cross program to educate families about the importance of fire safety.

Each day, 7 people die in home fires. Often, there is no working smoke alarm in the house. Sound the Alarm is partnering with sponsors, volunteers and area fire departments to change that.

Nationwide, Sound the Alarm is approaching 1 million smoke alarm installations. If you do not own a smoke alarm or your smoke alarm is no longer functional, you can acquire one for free from Sound the Alarm.

To request a free, working smoke alarm, please contact:

Judith Coleman
Disaster Program Manager
 (607) 654-6109
judith.coleman@redcross.org

HEAP

The New York state Home Energy Assistance Program helps low-income individuals afford their energy bills. Eligible residents can qualify for one regular HEAP benefit per program year and can also be eligible for emergency HEAP benefits if they are in danger of running out of fuel or having their utility service shut off.

To learn more about HEAP, including your eligibility status, contact your county social services office.

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News for Seniors!

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This bulletin includes important information about healthcare, home security, controlling energy costs, and protecting yourself from scams and identity theft. If you have any questions about these programs or any other issue, never hesitate to call my office at (607) 776-9691.

