



NEWSLETTER

Spring/Summer 2011

NIAASC

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

Spring/Summer 2011 Newsletter

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Editors: Rajeshwar Prasad and P. Ramaswamy Mohan

BRIEF HISTORICAL PERSPECTIVE: *The National Indo-American Association for Senior Citizens (NIAASC), initiated in 1998 and incorporated in early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized 21 conferences/workshops. Touching briefly on other activities between 2005 & 2011: 2005, In February NIAASC highlighted its mission, objectives and activities at a 3-day conference in Artesia, California. In May it presented a paper at the National Federation of Indian American Associations in New York; and in July it presented two papers at the North American Bengali Conference, also in New York. Both organizations celebrated their 25th anniversaries. At an event, organized by Commissioner Sharon Mullen of Nassau County Department of Senior Citizen Affairs, for the White House Conference on Aging held in December 2005 in Washington, NIAASC presented a paper at the Hofstra University in June. In 2006, Attended One-Day conference on May 12 by Asian Americans/Asian Research Institute (AAARI) at Baruch College. NIAASC assisted in Planning and spoke or moderated in two sessions: Health Related Issues and Senior Citizens, and Intergenerational Communication. Attended two-Day Conference at the United Nations on June 19 & 20, one session on Elder Abuse was led by NIAASC representative. Attended a two-Day Conference sponsored by the United Way of Central Jersey on SUCCESSFUL AGING on July 22 & 23 in Sayreville, New Jersey. In October it had a Keynote address on "How to Work Cooperatively Between Nonprofit and Public Sectors" by Commissioner Mullen. In 2007, Keynote Speech on "India's Contributions to World Civilizations" by Dr. S.N. Sridhar, Founder of India Studies Center at Stony Brook University. In 2008 & 2009, Besides four conferences, NIAASC representative presented a paper on July 4, 2009 at the Maharashtra Convention in Philadelphia on Residential Options for Seniors, the other speaker was from Canada; and on August 22, NIAASC led a discussion group on Seniors at the 20th anniversary of Global Organization of People of Indian Origin (GOPIO), panelists were from United Kingdom, New Zealand, Middle East and USA. In 2010, attended two meetings at the Asian American Center of Queens College. The 20th conference was undertaken in collaboration with and at the Hindu Temple Society of North America, Flushing, New York. On June 11, 2011 it had its 21st conference on Housing Choices for Seniors. It collaborated with different senior programs and provided technical and logistic support as and when needed. NIAASC has collaborated in all Senior Luncheons sponsored by India Association of Long Island (IALI) that had its 16th Senior Luncheon on May 1, 2011. NIAASC has published its 10-year accomplishments and future plans and is available on the web site. It publishes a Newsletter with helpful information to seniors. All newsletters and conferences are posted on its web site.*

IMPORTANT WEB SITES FOR THE BENEFIT OF SENIORS

Social Security

Medicare

National Council on the Aging

Help to Seniors about Benefits

Housing for Seniors (HUD)

Eldercare Locator

Assisted Living Federation of America

National Reverse Mortgage Lenders Association

Reporting health care abuse by hospitals, nursing homes,
home health agencies

State Health Insurance Assistance Program (SHIP)

for number of SHIP in your State call

www.ssa.gov

www.medicare.gov

www.ncoa.org

www.benefitscheckup.org

www.hud.gov/local/index.cfm

www.eldercare.gov

www.alfa.org

www.reversemortgage.org

www.carehotline.net

1-800-MEDICARE

NIAASC 2011 Board of Directors:

OFFICERS: *President:* Rajeshwar Prasad (prasadraj@aol.com) *Vice Presidents:* Ashwin Pandya, MD (Apandya880@hotmail.com) and Vasundhara Kalasapudi MD (vkalasapudi@gmail.com), *Secretary:* P. Ramaswamy Mohan (mohans49@yahoo.com), *Treasurer:* Satpal Malhotra, (paul_malhotra@yahoo.com)

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TWENTY FIRST CONFERENCE - JUNE 11, 2011

HOUSING CHOICES FOR SENIORS

NIAASC held its twenty first conference on seniors on June 11, 2011 at the Indian American Kerala Center in Elmont, New York. The conference was conducted in collaboration with the National Federation of Indian American Associations (NFIA) and the Indian American Kerala Cultural and Civic Center (Kerala Center). The conference was sponsored by New York Psychiatry and Cognitive Care and five nonprofit organizations. Twenty individuals also sponsored the conference. President of NFIA, **Mr. Lal Motwani**, and Kerala Center Board Chairman, **Mr. Gopalan Nair**, welcomed the participants along with the NIAASC President, **Mr. Rajeshwar Prasad**. The conference coordinator was **Mrs. Avinash Suri**, NIAASC Board member and former President of India Association of Long Island. The conference subject was "Housing Choices for Seniors" and the Keynote speaker was **Ms. Leslie Joy Larson**. Her presentation was followed by a panel presentation moderated by **Mr. P. Ramaswamy Mohan**, on three components of senior housing: Living in a Retirement Housing led by **Dr. Samir K. Dutta**; Assisted Living led by **Dr. Vasundhara Kalasapudi**; and Home Share by Mr. Rajeshwar Prasad. **Mr. Satpal Malhotra** proposed vote of thanks.

CORPORATE SPONSOR: New York Psychiatry and Cognitive Care

NONPROFIT ORGANIZATION SPONSORS India Association of Long Island (IALI), **India Home Inc.**, Indo-American Senior Citizen Center of New York, **Shanti Niketan, Tavares, Florida**: South Asian Council for Social Services

INDIVIDUAL SPONSORS

| | | | |
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| Arun Samant, MD | Asha Samant DDS | Chandrakant Shah | Avinash Suri |

KEYNOTE SPEAKER: LESLIE JOY LARSON

Ms. Leslie Larson is a respected life Insurance Professional and New York Life Executive Council Member. She is also a retired Special Education Administrator and School Psychologist with a reputation for consummate professionalism and exemplary ethics. Before joining New York Life she was CEO and Co-Founder of Kids First Evaluation & Advocacy Center Inc. Ms. Larson is currently studying Finance at the American College and graduated from Hofstra University in 2003 with a Certificate of Advanced Studies in Education Administration; from Saint John's University in 1982 with a Master of Science in Education; and in 1983 with a Professional Diploma in School Psychology. Ms. Larson is a member of the National Aging in Place Council, Senior Umbrella Networking Group, NAIFA, Long Island Professional Business Women's Group, and the Hispanic Networking Group.

PANELISTS AND MODERATOR:

P. RAMASWAMY MOHAN, MODERATOR: The conference was moderated by Mr. P. Ramaswamy Mohan, currently secretary of NIAASC. Mohan is a very active and dedicated volunteer at the Hindu Temple in Flushing and he monitors the Outreach activities of the Temple, which includes the senior center, education, and youth activities.

SAMIR K. DUTTA: Dr. Samir Dutta is former vice president of NIAASC and at present a board member of NIAASC. Dr. Dutta is ex President of Association of Indians in America (AIA-NY); and as Chairman Project India AIA he arranged to send 15 million dollars worth of medical equipment to India. He is ex President of NavaNirman. He is member of many Hindu Temples in tri-state area; member of many nonprofit organizations. For last 5 years actively involved with establishing senior citizens retirement community in Tavares, Florida. Establishing ShantiNiketan for Indian Community his greatest dream completed with support of NIAASC and unusual dedication of Iggy Ignatius, who is CEO of the project. M.B.B.S from Calcutta University in 1960, F.R.C.S from Edinburgh in 1966, later became Fellow of International College of Surgeons (US) and also became Fellow of American Academy of Disability Evaluating Physicians. Recently cited for 50 years of surgical practice by AMA, Medical Societies of N.Y. State and Queens County.

VASUNDHARA KALASAPUDI: Dr. Vasundhara Kalasapudi currently serves as Vice President of NIAASC. She is Founder & President of India Home Inc., a senior center serving Indian Seniors and currently providing services at four locations in Queens and Long Island, New York. She has been recognized for her professional and community work by various agencies including NIAASC and Council of Senior Centers & Services of NY. She is a practicing Psychiatrist. Dr. Kalasapudi has held positions in Queens's hospitals, most recently at St. Joseph's Hospital, Elmhurst Hospital, St. John's Hospital, Mary Immaculate Hospital. Currently she is working as psychiatrist serving individuals with Mental Retardation and Developmental Disabilities at Brooklyn Developmental Center. She holds an MBBS Degree from Andhra Medical College, India.

RAJESHWAR PRASAD: Mr. Rajeshwar Prasad is an active volunteer associated with many nonprofit groups, such as the India Association of Long Island since its inception in 1976, National Indo-American Association for Senior Citizens since its inception in 1998; and the Global Organization of People of Indian Origin since its inception in 1989. Mr. Prasad served on the Health Panel of the Allocation Committee of the United Way of Long Island (vice chair) for about 20 years, until 2003. He serves as a member of the Suffolk County Human Rights Commission and heads its Immigration committee. He was elected in 2010 to serve for a term of two years on the Board of Directors of the National Federation of Indian American Associations. Prasad has been recognized for his professional and community work by a number of public and private entities. He is a former executive in the field of health planning, development and implementation with various nonprofit organizations, last being Long Island Cancer Council where he served as Principal Investigator and Executive Director. Prasad came to the United States in 1969 after a one-year stay in Paris, France on an exchange program. Prasad holds two Masters, one in Economics from India and another in Urban Planning from USA.



Top Left: June 11 Conference: speakers, NIASSC officials and some participants

Bottom Left: Section of luncheon at the conference

Right: Dr. Dutta speaking. L to R Avinash Suri, Leslie Larson & Vasundhara Kalasapudi



NIAASC during the conference also distributed information sheets of **The Aging Initiative by EPA**. These sheets can also be viewed at their web site: www.epa.gov/aging. The sheets included: Age Healthier Breath Easier; Water Woks; Environmental Hazards Weigh Heavy on the Heart; Women and Environmental Health; Planning for Excessive Heat Events; Diabetes and Environmental Hazards; Health Effects of Ultraviolet Radiation; Preventing Carbon Monoxide Poisoning

BRIEF NEWS

Many Paths, One Destination by Ram Ramakrishnan, NIAASC member

This book deals with the lives and teachings of all the prophets as well as the basic teachings of all the religions of the world. It is the first of its kind ever published. This book is for all ages, all seasons and all faiths. It is a collection of spiritual gems from all religions, eastern and western. The main objective of the book is to educate people that religions should unite people in peace, love and harmony and not divide them by hatred, prejudice and bigotry. The central theme of all the religions is one and the same, namely peace, love, tolerance, compassion and understanding. Ignorance and lack of knowledge of faiths other than ones own are the cause of misunderstanding, suspicion, hatred and violence. Copies of the book can be had from Amazon.com or from the author. (email: rajasavi@aol.com.)

ShantiNiketan - an OASIS for retirement by Iggy Ignatius, NIAASC member

ShantiNiketan, located in Tavares near Orlando, Florida is the first Retirement Community for Indians, offering Indian Food and other cultural and religious activities. On successful completion of Phase 1 with 54 condos, ShantiNiketan has recently launched Phase 2 of the project. Located across the street from Phase 1, the second phase will consist of 120 two and three bedroom condos. Work on phase 2 has begun and the earliest occupancy is expected by the end of this year. The entire project is slated for completion by end of 2014. ShantiNiketan serves as an alternative for retiring Indians who are considering going back to India in search of their roots, where they live amidst people of their background; get household help for daily chores, cooking etc. Retiring in the US gives an added peace of mind because they can live within 3-4 hours of their children and grandchildren. In addition, availability of the best medical care nearby clearly beats going back to India where medical infrastructure is still not fully developed. For further information go to www.bharatvilas.com

Bharat Bhavan Foundation & Joint Family/Community Type of Living in Montreal by Ved Vohra

Bharat Bhavan Foundation, incorporated in April 1984, was created to meet social and cultural needs of the Indo-Canadian community. The Foundation realized the facts that the children grew up and started leaving the area for better opportunities or simply to get married. The Foundation saw that senior members of the community were lonely and had literally no place to go. Some founding members joined hands to create a joint family/community type of living space. They started planning for building such a facility wherein the social, cultural, emotional, psychological and medical needs could be met under one roof. The facility is 85% complete and is slated to open in September, 2011. It will be a safe and secure facility and house 29 families. They have two activity halls with modern amenities for the community to hold social and cultural functions. The residents by participating in these activities can keep in touch with the community at large. The idea is to keep them socially and culturally engaged and to break the circle of loneliness.

(Mr. Ved Vohra of Montreal presented this concept at a Philadelphia conference on July 4, 2009 along with Mr. Prasad, NIAASC President)

Another Senior Center by MAFS

MAFS (Metropolitan Asian Family Services of Greater Chicago) has added another Senior Center in Vernon Hills, Illinois (grand opening July 11, 2011). As you may recollect MAFS was honored by NIAASC in 2009 and the award was accepted by **Mrs. Santosh Kumar**, executive director of MAFS. MAFS provides services to the community such as Homecare, Exercise & Yoga, Adult Day Care, Computer Training, Family Counseling, Health Education & Screening, Immigration Help, Citizenship Classes, Information about Entitlement Programs, Food Stamps and much more.



Santosh Kumar

A VISIT to MILAN Senior Program by Harikrishna Majmundar

Mr. Harikrishna Majmundar, from Bay Area, California visited New York and on his request the NIAASC president **Mr. Rajeshwar Prasad**, Vice President **Dr. Ashwin Pandya**, and NFIA President **Mr. Lal Motwani** had a meeting with him at the MILAN senior program in New Hyde Park. Mr. Majmundar has written a book: *Mapping the Maze - A guide to Welfare for Elderly Immigrants*. In 2008 NIAASC bestowed special honor on him for his pioneering work for seniors in USA and in India



**MILAN senior program in New Hyde Park:
Mr. Majmundar speaking**



**L to R: Pandya, Majmundar, Prasad and Motwani
(Standing: Chandubhai Patel)**

ANNUAL FINANCIAL STATEMENT of NIAASC FOR THE FISCAL YEAR ENDED AS OF MARCH 31, 2011

Prepared by Mr. Satpal Malhotra, NIAASC Treasurer

| | | |
|--|-----------------------|-------------------|
| OPENING BALANCE AS OF APRIL 1, 2010 | | \$3,556.70 |
| RECEIPTS: | | |
| MEMBERSHIP : | | |
| REGULAR | \$150.00 | |
| LIFE | \$300.00 | \$ 450.00 |
| SPONSORSHIP: Newsletter & Conferences | | \$1,950.00 |
| COLLABORATORS/SPONSORSHIP: | | \$1,050.00 |
| REGISTRATION FOR CONFERENCES | | \$1,295.00 |
| DONATIONS | | \$ 101.00 |
| INTEREST | | \$ 3.64 |
| | TOTAL RECEIPTS | \$4,849.64 |
| EXPENDITURES: | | |
| POSTAGE & STATIONERY | | \$ 502.49 |
| ANNUAL MEMBERSHIP | | \$ 550.00 |
| RENT (Hindu Temple) | | \$ 600.00 |
| NEWS LETTERS/BROCHURES | | \$1,344.22 |
| FOOD ETC. | | \$1,172.08 |
| PLAQUES | | \$ 195.00 |
| SPONSORSHIP/REGISTRATION | | \$ 150.00 |
| J.J. ARTS | | \$ 450.00 |
| ADVERTISEMENTS | | \$ 100.00 |
| MISCELLANEOUS | | \$ 149.96 |
| | | \$5,213.75 |
| (LOSS \$ 364.11) | | |
| ENDING BALANCE IN BANK AS OF MARCH 31, 2011 | | \$3,192.59 |

CONFERENCES AND WORKSHOPS BY NIAASC

| DATE: | TITLE (S) OF CONFERENCE/WORKSHOP |
|--------------------|--|
| September 26, 1998 | Problems and Issues Faced by Elders and Services available for elderly (specific issues aspirations of Indian Americans); Entitlement programs, Long Term Care. |
| April 29, 2000 | Medicare and Medicaid Basics; General Issues and Unique Issues of Indian Seniors; Strategies for Developing Senior Citizen Centers. |
| November 11, 2000 | In-Family Conflicts and Compromises Faced by Immigrant Seniors |
| November 10, 2001 | Issues Related to Housing for Seniors including Assisted Living; Issues Related to Transportation, Medic aid and Respite Care for Seniors and their Families. |
| November 02, 2002 | Elder Law and Its Implications to Seniors |
| April 26, 2003 | Advocacy Workshop: Crucial Points in Advocacy; Community Perspective in Advocacy |
| November 1. 2003 | Housing Opportunities for Seniors |
| August 22, 2004 | Brainstorming Session on “Planning, Development, and Administration of Senior Housing Complexes.” |
| October 30, 2004 | Social and Cultural Interventions and Elder Abuse |
| October 29, 2005 | Interactive Discussion Among Ongoing Indo-American Senior Programs in NY/NJ/CT |
| June 11, 2006 | Overseas Citizenship of India |
| October 28, 2006 | Financial Planning and Management for Seniors, and How Public and Nonprofit Organizations can work cooperatively together |
| April 29, 2007 | Issues of Single Seniors: Focus on Bereavement Support System & Retirement Housing |
| October 27, 2007 | Single Seniors: Retirement Housing- Progress in Florida |
| April 19, 2008 | Home Health Care for Seniors, and Reverse Mortgage |
| October 25, 2008 | Overseas Citizenship of India: A Dialogue Among Ongoing Senior Programs |
| May 30. 2009 | Networking Among Ongoing Indo-American Senior Programs |
| October 24, 2009 | Smart Seniors – Legal Issues (Elder Care Law related issues) |
| May 15, 2010 | Inter-Generational Issues Impacting Seniors |
| October 30, 2010 | Essential Financial and Legal Tools for Seniors |
| June 11, 2011 | Housing Choices for Seniors |

These conferences coupled with active collaborative efforts with other organizations have resulted in positive outcomes: Such as (a) Start-up of A Retirement Community, ShantiNiketan, in Tavares, Florida, (near Orlando) developed by a not-for-profit entity. (b) Start up of a singles senior group spurred by addressing special and unique needs and concerns of this group that deserves a dignified and compassionate understanding; (c) Covering issues such as Health Proxy, Durable Power of Attorney and other “End of Life” issues. It is worthwhile to note that people have taken a note of their importance thereby resulting in practical steps of preparing necessary documents. Overall, we believe, as a result of NIAASC’s initiatives Indian Organizations’ sensitivity to seniors’ concerns has been enhanced. Review the NIAASC publication of its 10-year accomplishments and Future Plans on the web site: www.niaasc.org or send an E-mail to NIAASC to get a copy of the same. All conferences and workshops; newsletters and progress reports; important links to private and public senior service providers; contact with our US representatives and senators; and much more are all available at the web site. There are also few articles for readers interested in this area.



SPECIAL ARTICLE ON MEDICARE:

(Adapted from *Medicare and You*; National Council on Aging, AARP Bulletin). NIAASC intends to do a similar article on SOCIAL SECURITY in an upcoming issue of its newsletter

Visit www.medicare.gov for General Information

Visit www.MyMedicare.gov for Personal Information

Call 1-800-MEDICARE Helpline for Answers to your Medicare Questions

Medicare is Federal health insurance for people age 65 or older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease. Medicaid which is different from Medicare is a joint Federal and state program that helps pay medical costs for some people with limited income and resources; this program varies from state to state.

WHAT IS ORIGINAL MEDICARE?

Original Medicare is sometimes called "Traditional Medicare" or "fee for service" Medicare. You can go to any doctor, hospital, skilled nursing facility or nursing home, or outpatient treatment clinic that takes Medicare patients. You usually pay a deductible and part of the cost of the services you get. Medicare decides what doctors and other health care providers can charge for the services Medicare covers. You pay a percentage of this charge. This is called coinsurance. You also pay a set amount each year before Medicare starts paying. This is called a deductible.

Original Medicare is made up of two parts: **Part A**, which covers mostly inpatient care, and **Part B**, which covers mostly outpatient care. If you want drug coverage, you will need to join a drug plan through Part D. This article does not dwell on Part D as well as Medicare Advantage Plan known as Part C.

However for both these parts C & D you should know that starting in 2011, you can sign up from October 15 to December 7. This is sometimes referred to as the "Annual Enrollment Period." You can also sign up for a Medicare Advantage health plan at this time. Your coverage will start January 1 of the following year.

Part A - Hospital Insurance: Part A is often called hospital insurance because it pays for your care while you are in the hospital. Part A also pays some of the costs if you stay in a skilled nursing facility or if you get health care at home. Finally, Part A covers hospice care for people who are terminally ill.

Part B - Medical Insurance: Part B pays for doctors' services, outpatient hospital care, and home health care that Part A does not pay for. It also covers the following: Laboratory tests, such as X-rays and blood work; Medical equipment, such as wheelchairs and hospital beds; Orthotics (devices that support your joints) and prosthetics (artificial body parts); Mental health care; Ambulance services. Medicare also covers a number of preventive services that can help you to stay healthy.

Part C: Through a Medicare Advantage plan, called Part C. You must have Parts A and B to enroll in Part C. A Medicare approved private company will sponsor this plan.

Part D - Prescription Drug Coverage

If you are in Original Medicare and want Medicare drug coverage, you need to join a Medicare prescription drug plan. This is called Medicare Part D, and it helps you pay for your prescription drugs.

WHO IS ELIGIBLE FOR MEDICARE?

Medicare Parts A and B: You can get Medicare Parts A and B if you meet these criteria: **Citizenship:** You must be a United States citizen **OR** Have been living in the U.S. legally for at least five years nonstop. **Age:** You must be Age 65 or older, **OR** Over 18 and under age 65 **AND** meet one of these conditions: (a) Have received Social Security disability benefits, or SSDI*, for at least 2 years, (b) Have been diagnosed with Lou Gehrig's Disease, also called Amyotrophic Lateral Sclerosis, or ALS, **AND** are starting to get Social Security disability. **OR** (c) Have been diagnosed with End Stage Renal Disease, sometimes called ESRD, **AND** have been on dialysis for three months **OR** have had a kidney transplant.

SSDI program, called Social Security Disability Insurance, gives income to people who are found disabled and unable to work and who have worked long enough to get this benefit. It is different from SSI (Supplemental Security Income). The SSI program gives cash to people who have very limited income to meet their daily needs and have not worked long enough to get what's called Social Security. These people can be 65 or older, or younger and unable to work because of a disability.

WHEN TO JOIN?

Most people can enroll in Medicare at age 65. This is true even if your full Social Security benefits begin later. If you are already getting Social Security benefits when you turn 65, you will be enrolled in Medicare Part A and Part B automatically. You do not need to do anything.

If you are not yet getting Social Security benefits when you turn 65, you must apply for Medicare. There are certain times when you can sign up for Medicare. You should enroll on time. If you wait to sign up, you may have to pay penalties when you do join.

For Medicare Part A and B, the Initial Enrollment Period is the first time you can sign up for Medicare. You may join Medicare Part A, Part B, during the following periods: The 3 months before your 65th birthday, the month of your birthday, and the three months after your birthday.

If you miss your Initial Enrollment Period, you get another chance to enroll. You can sign up between January 1 and March 31 of each year. This is called General Enrollment Period. Your Medicare coverage would begin on July 1 of the same year.

For Part B: You may have waited to sign up for Medicare Part B if you were working when you turned 65 and had health care coverage through your job or union, or your spouse's. If you lose your health care coverage because you retire or lose your job or your spouse does, you can sign up for Part B later on. You will have 8 months.



Usually when you lose your job or retire, your company must let you keep your job's health insurance. You would have to pay the entire premium. This is called continuation coverage, or COBRA. If you take COBRA before you sign up for Medicare, your COBRA ends when you get Medicare. If you get your Medicare first, you could have both Medicare and COBRA. This could cost a lot, so you will need to consider your options.

If you don't sign on time, there may be penalties

MEDICARE PART A:

Most people eligible for Medicare are *entitled* to Part A, for free. If you did not previously work, or did not work long enough, you can still get Part A but you may have to pay a [premium](#). If you did not get automatically enrolled or sign up during your Initial Enrollment Period, you will have a "late" penalty premium for Part A when you do sign up later on. The penalty premium is 10 percent of the current Part A premium. You will continue to pay the penalty premium for twice the number of years you were eligible for Part A but did not enroll.

Medicare Part B:

If you sign up late for Medicare Part B, you will have to pay a "late" penalty premium every month, along with your [Part B premium](#). Your monthly Part B premium will go up 10 percent for each full 12-month period that you could have had Medicare Part B but did not take it. You will pay this higher premium as long as you have Medicare Part B.

Note: You may *not* have to pay the penalty if you had health insurance through your job or your spouse's job when you were first eligible to sign up for Medicare Part B. Contact [Social Security](#) to find out, or [get personal help](#).

Beware Medicare does not cover everything: Medicare does not cover all health care services. And Medicare is not free. You may need to pay out-of-pocket costs, deductibles, and coinsurance amounts.

You may be able to get health coverage that pays these costs. It fills in the gaps in Medicare coverage. This is called supplemental insurance. If you have limited income and savings, you may be able to get help from your state to pay Medicare costs. Learn more about this help through the [Medicare Savings Programs](#).

MEDICARE COSTS: PREMIUMS, COINSURANCE AND DEDUCTIBLES: 2011 Part A: Premiums: Most people do not have to pay a premium for Part A because they (or their spouse) paid for it while they worked. If you do have to pay Part A premiums, the longer you or your spouse worked and paid into Social Security, the lower your premiums will be.

If you or your spouse worked and paid into Social Security for ten (10) years or more you do not pay any premium; if you worked between 7.5 and 10 years, you pay \$248.00 per month; if you worked for less than 7.5 years, you pay \$450.00 per month.

Hospital Costs: For a hospital stay, you will pay a deductible of \$1,132. This is not an annual deductible. You pay this deductible once each "benefit period." (A benefit period begins when you go into a hospital or skilled nursing facility (SNF), and ends when you have been out of the hospital or SNF for 60 consecutive days.) Your payment changes as you stay in the hospital. For 1 to 60 days, besides the deductible you pay nothing; for stay of 60 – 90 days, you pay \$283.00 per day; for 91-150 days you pay \$566.00 per day; and after 150 days you pay the full cost.

Skilled Nursing Facility Costs: For a skilled nursing facility stay, there is no deductible. Medicare will only cover up to 100 days in a skilled nursing facility though, and only if you meet some very specific criteria: *You must have been at a hospital for 3 days AND have been at a skilled nursing facility within 30 days AND the hospital must have admitted you as an inpatient. If you went to the emergency room or were under what the hospital calls "observation status," it does not count, even if you stayed overnight.*

If your stay is between 1 to 20 days, you don't pay anything; if it is 21-100 days, you pay \$141.50 per day; and after 100 days you pay full cost.

Hospice Costs: There is no deductible or co-payment for hospice care. You only pay a small share of the costs of medications and inpatient respite care under the Medicare hospice benefit.

Home Health Care Costs: There is no deductible or co-payment for home health care. However, you do need to meet a set of very specific criteria in order for Medicare to cover your home health care.

Medicare covers home health care services when a doctor certifies that: You need medical care at home **AND** you are homebound **AND** you need skilled care from a nurse or a skilled physical, speech, or occupational therapist.

Medicare will only cover home care services when your doctor: Orders the care from a home health agency that Medicare approves, Documents a face-to-face visit with you up to 3 months before or 1 month after the start of the service, **AND** Signs a plan for your care.

MEDICARE PART B

Premiums: There is a monthly premium for Part B coverage; for most people it is \$96.40 in 2011. Your Part B premium will be higher if you are new to Medicare in 2011 or have not had the Part B premium automatically deducted from your Social Security check. In that case, you will pay \$115.40 each month. If you were new to Medicare in 2010 your Part B premium in 2011 will remain \$110.50. Also if your income is \$85,000 or more if you're single, or \$170,000 or more if you're married you'll pay more. The higher your income, the higher your premium. Your Part B premium is usually deducted from your Social Security check.

Deductible: You will also pay an annual deductible of \$162 in 2011. That means when you receive services covered by Part B, you will pay \$162 before Medicare starts helping you pay.

Co-Insurance: Once you have paid your deductible, you will then pay 20% of the cost approved by Medicare for most Medicare Part B services. (For outpatient mental health service, you will pay 45% of the costs.)

BEWARE OF MEDICAL FRAUD: * Guard your Medicare and Social Security numbers. Treat them like you would treat your credit cards. * Be suspicious of anyone who offers you free medical equipment or services and then requests your Medicare number. If it's free, they don't need your number! * **Do not let anyone borrow or pay to use your Medicare ID card or your identity. It's illegal, and it's not worth it**

EDITORIAL

Sometimes our lives are predictable, particularly for people of Indian origin. We work hard and care for our homes and families. We make sure we keep track of our aging parents until all of a sudden we become the aging parents and wonder how fast our life flew by. We continue to believe we are young and strong until one day we accept that we are not as quick and nimble in body and mind as we used to be. If this hits a chord in you, you are not alone. This is the normal road map for most of us.

But let us try to be a Smart Senior and make the most of what we have available to us and be less of a “burden” to our loved ones. As always, Knowledge is Power and continues to be more so in this complex world for Seniors. Acquire basic knowledge of using email and the internet preferably from a young person and a whole new world opens up for you that way. There are goldmines of information for you as Seniors (some sources are highlighted elsewhere in this Newsletter). On all important matters Plan Ahead and try to control what you can. Be “selfish” when it comes to medical checkups and doctor’s appointments. Take help from loved ones as appropriate. Live life one day at a time and relieve stress that way. Remember, that any activity that combines the body, mind and spirit turns out to be rewarding. Be good to yourself and relax and enjoy. Most of all take care of your health.

NIAASC urges all readers to send pertinent information related to senior activities in their areas; We also request if you can send information about any Indo-American senior programs you are familiar with; it will be helpful if you let us know name of the contact person, E-mail address and telephone number so that we can establish contact for our database. You may send information to niaasc@aol.com. We also urge you to forward this newsletter if you get it by E-mail to your friends and others who may be interested.

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The NIAASC editorial board wishes to acknowledge with gratitude and appreciation all who have either contributed for this newsletter or have provided resources for it. We would also like to add a “SPECIAL THANKS” to Satpal Malhotra for his input.