



# NEWSLETTER

## NIAASC

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**Winter 2005-06 Newsletter**

**Editors:** MK Ramasubramanian & Rajeshwar Prasad

**BRIEF HISTORICAL PERSPECTIVE ABOUT NIAASC:** *The National Indo-American Association for Senior Citizens (NIAASC), incorporated in early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized nine full-day conferences/workshops (see information about conferences on NIAASC web site). NIAASC through formal surveys, informal discussions and observations, has identified problems faced by Indian seniors, their needs and aspirations in USA and has periodically reported them in its newsletters. Its representatives have appeared on television/radio, and written articles of interest to seniors and their families. Its pamphlet 'How to Set Up Senior Citizen Program' is available on request. Its Board of Directors is composed of individuals with dedication and professionalism in different fields. It provides a continuity of efforts by virtue of the fact that only one-third of its Board members retire every year, though eligible to be reelected. Its membership is open to all but decision-making rests with members 50 years of age and over. NIAASC remains to be an information, referral and advocacy entity without reinventing wheels, and bringing to the attention of seniors and their families services available in their local communities and encouraging them to utilize them. Its collaborative efforts extend to a number of local, national and international entities. In February 2005 NIAASC highlighted its mission, objectives and activities at a conference in Artesia, California. In May it presented a paper at the National Federation of Indian Organizations; and in July it presented two papers at the North American Bengali Conference 2005. Both organizations celebrated their 25<sup>th</sup> anniversaries. At an event organized by the 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 2005.*

### REPORT OF THE NOMINATING COMMITTEE:

The Nominating Committee, comprising of Dr. Ashok Satkalmi (chair), Dr. Ashwin Pandya and Mr. Rajeshwar Prasad, submitted its report to the NIAASC General Body on October 29, 2005. As per NIAASC Constitution and Bylaws one-third Board members retired on December 31, 2005. They were eligible to be re-elected for a term of three years. Of the seven retiring members three members were recommended for approval for a term of three years ending December 31, 2008. In addition, the Committee recommended one new member for a period of two years ending December 31, 2007. The 2006 Board of Directors has 15 members shown below. It can have up to a maximum of 21 members.

#### Board of Directors 2006:

**OFFICERS: President:** , Ashwin Pandya MD ([Apandya880@hotmail.com](mailto:Apandya880@hotmail.com))

**Vice Presidents:** M.K Ramasubramanian), ([mkram38@hotmail.com](mailto:mkram38@hotmail.com)) and Samir K Dutta MD, ([samirkdutta@yahoo.com](mailto:samirkdutta@yahoo.com)) **Secretary:** Satya Malhotra RN ([satya414@hotmail.com](mailto:satya414@hotmail.com)), **Treasurer:** Satpal Malhotra, ([Paul\\_malhotra@yahoo.com](mailto:Paul_malhotra@yahoo.com))

#### MEMBERS:

Sushila Gidwani-Buschi Ph.D., Annie Koshi Ph.D., Tara Kotecha , Chandubhai Patel, Rajeshwar Prasad (Executive Director), Asha Samant DDS, Ashok Satkalmi Ph.D., Suprabhat Sengupta, E. M. Stephen and Romesh Tewari

### ACKNOWLEDGEMENTS: (FOR THE OCTOBER 29, 2005 CONFERENCE)

Corporate Sponsors: **MAAZA Beverages, and BRAND Inc.**

Collaborators: **The Indian American Kerala Center, and India Association of Long Island**

Not for Profit Sponsors: **Nav Nirmaan, Kanchi Kamakoti Seva Foundation, & Senior Citizen Center of New York**

#### (FOR THIS ISSUE OF NEWSLETTER)

Ashwin Pandya, MD, Satpal Malhotra, MK Ramasubramanian, Rajeshwar Prasad

**NIAASC acknowledges their financial support with gratitude. Looking forward to sponsors of our next newsletter.**

**PROGRESS REPORT -2005:** Mr. Prasad presented the annual progress report at the Annual Meeting on October 29, and it is available at NIAASC web site: [www.niaasc.org](http://www.niaasc.org). under conferences/workshops.

## **CONFERENCE ON OCTOBER 29, 2005:**

The National Indo-American Association for Senior Citizens (NIAASC) had its **sixth Annual Meeting and tenth full day conference** on Saturday, October 29, 2005 in Elmont, Long Island, New York. The India Association of Long Island and the Indian American Kerala Cultural and Civic Center collaborated with NIAASC in this event.

## **CONFERENCE THEME: A DIALOGUE AMONG ONGOING INDO-AMERICAN SENIOR PROGRAMS**

The conference was one of its kinds attended by about 70 people. NIAASC provided this forum to ongoing Indo-American Senior Programs to deliberate on:

**How was the program developed?**

**What kind of problems/difficulties it faced in the process?**

**What are the current activities and future plans?**

Nine programs made their presentations and revealing information was very useful. In initiating the discussion, Dr. Ashwin Pandya, President of NIAASC, underscored the importance of networking not only among the participating programs but also among other programs in the USA. Mr. Rajeshwar Prasad, NIAASC Executive Director and the Program Coordinator, alluded to the diversity of the attending Senior Programs.

## **PARTICIPATING INDO-AMERICAN SENIOR PROGRAMS: PRESENTERS:**

The presentations were moderated by Dr. Ashok Satkalmi, NIAASC Board member and former Vice President, and Dr. Samir K. Dutta, NIAASC Vice President.

### **Senior Citizen Center of New York: Presenter: Chandubhai Patel**

*Founder & President - Ashwin Pandya: Tel. 516-292-9741*

The group meets every Saturday in the afternoon at the Vaishnav Temple in Holliswood Queens, New York. The Program was started about six years back by Dr. Ashwin Pandya. Initially it was meeting once a month, but at the request of participants it now meets every Saturday attended by some 60 seniors. The program includes social get together, cultural programs, celebrations of national holidays and trips to religious institutions and places of interest like Niagara Falls



Satkalmi, Chandubhai Patel, Ardaman S. Madan, and Hasit Parikh

### **Guru Gobind Singh Senior Center: Presenter: Ardaman Singh Madan**

*Founder - Ardaman Singh Madan: Tel. 631-368-6544*

The program started about two years back has informal gatherings. About 10-15 people attend it. The group meets every Thursday from 11:00 A.M. to 3:00 P.M. at an adjoining facility owned by the Plainview Gurudwara. The program coordinator and founder, Mr. Ardaman Singh Madan, leaves it to the participants what games or activities they wish to undertake. Some watch TV, some play cards. There is a regular dialogue among seniors on their life experiences.

### **Senior Citizen Program of India Association of Long Island (IALI): Presenter: Sunil Uppal**

*President (2006) – Dr. Binod K. Verma; Senior Program Chairperson (2006) – Avinash Suri: 631-269-7247*

The program started in mid 2004 at the Senior Citizen Center of the Town of Huntington. It meets every fourth Saturday from 2:00 P.M. to 5:00 P.M. As an outreach activity, the Town provides the facility and other services to IALI. The program initially attended by 8-10 people is now attended by 20-25 people. Activities include presentations by professionals on issues related to seniors, movies and documentaries, yoga and laughter session. The program has started a series: “Everyone has a story” that provides an opportunity to participants to relate their life stories like How did you meet your spouse; how did you come to USA?

### **Vishwa Hindu Parishad Senior Center of Connecticut: Presenter: Hasit Parikh**

*President – Hasit Parikh, Tel. 860-628-8978*

The program runs as and when needed. The founder and president of the program, Mr. Hasit Parikh, focuses on Hindu scriptures and has activities celebrating national holidays and festivals. The program open to all is coordinated by a committee. It has numerous activities and celebrates all Hindu festivals and national holidays, and focuses on meditation, yoga & spirituality.

### **Senior Program of the Long Island Gujarati Cultural Society: Presenter: Praful Shah (2006 new day & time)**

*President – Mafat Patel; Coordinator Praful Shah: Tel. 631-471-7799*

The group meets second Sunday of the month from 12:30 to 3:30 P.M. in Blue Point at the Town of Brookhaven Recreation Center. The town has provided the space at a nominal fees. It is coordinated by Mr. Praful Shah. There are about 25-30 people attending the program. The group, started about three years back, undertakes many kinds of activities and coordinates trips with other senior groups to religious institutions and places of pleasure.

**The Hindu Temple Society of North America (Ganesha Temple) Senior Program: Presenter: V. Subramanian**  
*President – Uma Mysorekar; Coordinator - Nirmala Ramasubramanian: Tel. 718-969-1827*

The program was started about three years ago. The group meets every Wednesday from 10:00 A.M. to 3:00 P.M. in a building across the temple. Initially meeting in the temple basement, the program has moved to new building. It is expected to be expanded for more frequent meetings in the near future. The program attended by some 25 participants is coordinated by **Mrs. Nirmala Ramasubramanian**. It has regular yoga classes and undertakes meditations and talks on many issues such as spirituality, health care. They also organize trips and sightseeing ventures. The program has been provided a van by the New York City Office of Aging which facilitates transportation to seniors.

**United Hindu Cultural Council Senior Center: Presenter: Chan Jamoona**  
*Founder and Executive Director – Chan Jamoona: Tel. 718-323-8900*

The program meets every day Monday through Friday in South Ozone Park, Queens, from 9:00 A.M. to 3:00 P.M. .It is the only Indo-American Program funded by the Office of Aging, New York City. The program has many activities and serves as a model for other Indo-American senior programs. The Executive Director, Chan Jamoona, is constantly requested by other programs to help them in various phases. It has excellent coordination with City departments of Police, Fire and others who visit the center on a regular basis. Initially attended by only seven seniors, the program is now attended by some 120 seniors. It includes presentations on health issues, provides flu vaccination and other assistance for Medicaid and Medicare services.

**Indian American Kerala Cultural and Civic Center Senior Program: Presenter: Raju Thomas**  
*Executive Director - E.M.Stephen: Tel. 516-358-2000*

The program meets twice a month on Monday evenings. It has been running for about two years. Started with five participants it has now over 60. The Kerala Center which has many activities considers senior program as an integral part of its other activities. This provides seniors an opportunity to participate in national holiday celebrations and festivals. The program coordinated under the direction of the Center's Executive Director, E.M. Stephen, has support of many volunteers

**Indo-American Cultural Group of Long Island Senior Program: Presenter: Satya Malhotra**  
*Founder - Indu Jaiswal, Coordinators: Vijay Goswamy (Tel. 516-731-5250) and Anu Gulati*

The program started about 6 months back meets every second Saturday in a well maintained and equipped building in Hicksville. The coordinators, Mr. Vijay Goswamy and Ms. Anu Gulati, have spearheaded many programs, though modestly. The Group founder, Ms. Indu Jaiswal, has been successful in seeking support of the Nassau County government to provide the space free.

**In addition to the above ongoing Indo-American Senior Programs, there are eleven programs in New Jersey.**

*Indo-American Senior Citizen Council of Edison, NJ; President - Navin Amin; Tel. 732-548-3725*

*Indo-American Senior Citizen Association of Hudson County, NJ; President - Kishorebhai Trivedi: Tel: 201-792-6970*

*Indo-American Senior Citizen Association of Bergen County, NJ; President - Suresh Shah: Tel. 201-244-5960*

*Indo-American Senior Organization of New Jersey; President - Raman Shah: Tel. 732-986-5214*

*Indo-American Senior Citizen Association of Old Bridge, NJ; President - Mukund Shah: Tel. 732-967-9882*

*Indo-American Senior Citizen Association of Passaic, NJ; President – Ambubhai Vyas: Tel. 973-249-9346*

*Indo-American Senior Citizen Association of Piscatway, NJ; President - Chhaganbhai Patel: Tel. 732-235-0802*

*Indo-American Senior Citizen Association of Woodbridge, NJ; President - Bhagwatibhai Patel: Tel 732-603-8990*

*Indo-American Senior Citizen Association of Union County, Roselle Park, NJ; President - Ravi Gandhi: Tel. 908-241-8460*

*Senior Citizen Association of Bridgewater, NJ; President – Rutika Parikh: Tel. 908-720-5726*

*Senior Citizen Group, BAPS, Edison, NJ; President - Raichand Patel: Tel. 732-752-2771*

**NIAASC Honored Distinguished Community Leaders:**

In 2003, NIAASC initiated recognizing community leaders for their services to seniors, and we honored **Dr. Uma Mysorekar**, President of the Hindu Temple Society of North America, and **Ms. Chan Jamoona**, Executive Director of the United Hindu Cultural Council Senior Center. Last year (2004) NIAASC honored the Senior Citizen Center of New York, and posthumously honored **late Purushottam Karra**. This year (2005) NIAASC selected the following three outstanding honorees:

**MALA DESIA**

Executive Director, Northern Queens Health Coalition and Founder and Chairperson of PRAGATI Inc. for her distinguished professional service to the minority communities; for her remarkable initiative in empowering South Asian women in generating economic and self-reliance; and addressing issues of Long Term and Senior Care.

**SUNIL UPPAL**

For his exceptional leadership in organizing program for seniors; for his devotion, dedication and commitment to the concerns of seniors in Long Island; for coordinating periodical luncheons for seniors and a monthly senior program.



Chan Jamoona, Sampurna Jain,  
Uppal, Pandya, Prasad



Satpal Malhotra giving plaque to Desai,  
Ramasubramanian applauding

## INDO-AMERICAN SENIOR CITIZEN COUNCIL OF EDISON, NEW JERSEY

NIAASC also recognized the Indo-American Senior Citizen Council of Edison for its leadership in running a senior program for over a decade; and for an ongoing effort to help seniors in procuring services from various agencies and institutions. *In the absence of the Council representative(s) due to a last minute unavoidable circumstances, Chandubhai Patel accepted the award.*

### SINGLE SENIORS NETWORK:

There was a special presentation on the emerging issue of Single Seniors. **Dr. Annie Koshi and Mr. Romesh Tewari** deliberated on the issue at length. (Brief Background): In April 05, **Dr. Bhanumathi Ivatury**, Director of Social Services in Texas, along with Dr. Annie Koshi from Riverdale, NY, attended the NIAASC Board meeting and presented issues and concerns of Single Seniors: *“The needs of Indian senior singles are different from the Indian senior couples. They feel isolated. Loneliness and lack of purpose haunt them. Need for companionship and relationship with their age cohort becomes dominant. Often, they are neglected and abused emotionally and occasionally they are also financially abused and often burdened with responsibilities beyond their physical abilities*

We invite comments from the single seniors readers of newsletter and other visitors to our web site: What the single seniors needs are in their respective communities; also their interests and activities? How are these needs being met and catered to? As mentioned in NIAASC previous newsletter we seek YOUR input to establish a two-way dialogue. We have been disseminating information about ongoing senior programs and other related activities because we get the feedback from you. We, therefore, cannot overemphasize the importance of your feedback; and this process helps us to make this newsletter more effective. Your input will help NIAASC to develop a plan of action for Single

### COLLABORATIONS WITH ONGOING SENIOR PROGRAMS:

NIAASC Board Members remain involved with many ongoing senior programs such as **Mr. MK Ramasubramanian** with the Hindu Temple, Dr. Pandya and **Chandubhai Patel** with the Senior Citizen Center of New York, **E.M. Stephen** with the Indian American Kerala Center, **Satya and Satpal Malhotras** with IALI and Guru Gobind Singh Senior Programs, Rajeshwar Prasad with the United Hindu Cultural Council Senior Program. Efforts are underway to expand this involvement to other programs including eleven programs in New Jersey. At one of the monthly meetings of India Association of Long Island, **Ms. Alpa Pandya Esq., and Dr. Ashwin Pandya** explained the importance of the ‘End of Life’ Issues: (Living Will, Health Proxy and Durable Power of Attorney). They asked the participants to fill out the above instruments (forms), duly signed and witnessed, for proper record. All in attendance complied with. It is expected that other “End of Life” issues would be addressed in subsequent meetings. NIAASC works very closely with the India Association of Long Island.

**Broad Perspective of Collaborations:** NIAASC has been exploring different avenues that can be helpful for senior citizen groups. One avenue recently explored is the **North Queens Health Coalition (NQHC)** that coordinates health care activities of various NGO’s. As an umbrella organization representing over 60 organizations, the Coalition provides a glimpse of different local and statewide funding initiatives. In this context any information related to senior programs’ funding will be passed along to various programs through NIAASC. Mr. Ramasubramanian serves on the Board of Directors of the Coalition.

**Media Coverage:** NIAASC representatives appeared before South Asian World Television, ITV and RBC Radio: On June 15 Mr. Ramasubramanian for a 10-minute interview at the South Asian World Television speaking about NIAASC and senior issues, and Mr. Prasad live on the RBC radio three Sundays in July for 5-10 minute interviews on the program conducted by Mr. Arish Sahani. Dr. Pandya, Ramasubramanian and Prasad also appeared on ITV on October 19 to speak about the program on October 29th and issues pertaining to seniors. A number of Indian weekly newspapers also carried the news about NIAASC activities.

### NEWS BRIEFS:

India Association of Long Island held its eighth Senior Luncheon in collaboration with NIAASC.

The Interactive Presentation/Discussion related to “**CONVERSATIONS ACROSS GENERATIONS**” The speakers/panelists were: **Joan Kuchner** Ph.D., Director, Child & Family Studies, SUNY, Stony Brook; **Anne Raybin** Ph.D., Professor, Psychology Dept. SUNY, Stony Brook; **Ashok Satkalmi** Ph.D., Clinical Director, Transitional Services of New York Inc. and **Mala Desai**, Executive Director, Northern Queens Health Coalition, New York. *Sunil Uppal, chair (2005), Senior Citizen Committee of IALI coordinated the program and Mr. Prasad moderated the panel.*



**Kuchner, Raybin, Satkalmi, Desai**



**Unfurling India's flag by Ram Gadhavi (R) with Champak Parikh**

### **Senior Citizen Center of New York: Republic Day Celebrations**

The Senior Citizen Center of New York (Vaishnav Temple) celebrated India's Republic Day on Sunday, January 29, 2006. NIAASC was one of the co-sponsors. Dr. Ashwin Pandya, Founder and President of the Center elaborated on the importance of Republic Day. Chandubhai Patel and Champak Parikh coordinated the event beautifully. Mr. Ram Gadhavi, a nationally known community leader from New Jersey, unfurled the tricolor flag of India. He was the keynote speaker also. This solemn ceremony was followed by patriotic songs and cultural program, ending with dinner.



**Section of the audience standing for flag hoisting ceremony**

**CELEBRATION BY INDO-AMERICAN COUNCIL OF SENIORS OF EDISON:** On September 18, Dr. Pandya, Mr. & Mrs. Prasad attended the 10th anniversary of Indo-American Council of Seniors of Edison, New Jersey in Edison. All senior programs in New Jersey joined the celebrations. The founder of the Council, **late Purushottam Karra**, was actively involved with NIAASC since its inception in 1998 and served on its Board of Directors till his death in February 2004. The event recognized the contributions made by seniors in New Jersey, and a number of political and governmental officials also spoke on this occasion.

### **WHITE HOUSE CONFERENCE ON AGING (WHCOA) EVENTS:**

The NIAASC presented a paper at the Nassau County White House Conference Event on June 15th, and attended another Event on October 14th. For the Event on June 15th the Nassau County Department of Senior Citizen Affairs (an Area Agency on Aging) had requested Solution-Based issue papers. NIAASC submitted a paper on “*Adaptation by Recent Seniors of Indian Origin in U.S.A.*” which was presented by Mr. Prasad at the Hofstra University on June 15. The event was attended by some 300 seniors, including NIAASC officials. The event on October 14th focused on ‘Housing Issues’ and papers were presented on various alternatives available for seniors: Shared Housing, Independent Housing, Assisted Living, and Naturally Occurring Residential Communities. Both events were meant to provide **Dr. Sharon Mullon**, Commissioner of the Department of Senior Citizen Affairs, Nassau County, New York, an opportunity to present senior issues at the WHCOA held in December 2005.

### **ASIAN DIVERSITY CAREER EXPO:**

Contact: **Diana Lee**, Asia Diversity Inc. (ADI) 212-465-8777 (Diana.lee@adiversity.com)

Asian Diversity Career Expos are the largest recruiting events for Asian Americans in the U.S. Last year's ADI Expo, presented by the New York Times, drew over eighty exhibiting companies and nearly five thousand job seekers. On May 1, 2006, ADI will hold a Career Expo in San Jose, CA, and another in New York City, NY on May 5. In addition to a job fair, there will also be a professional development conference with workshops and seminars relevant to working Asian American professionals. Learn more at <http://www.AsianDiversity.com>

### **SOUTH ASIAN HEALTH INITIATIVE:** A Resource for Community Organizations in the 5 boroughs of NYC

**Sonia Parveen** (Contact: [sonia\\_parveen@nycmc.edu](mailto:sonia_parveen@nycmc.edu)) with NYU School of Medicine in a program called South Asian Health Initiative (SAHI). They basically do free health screening such as blood pressure, TB test, blood cholesterol test, and other such health indicators. *They would like to offer these free services to South-Asian community.* They can help arrange a health fair in your organization. If interested, let them know when is the next big event or any gathering coming up in your organization so they can participate and give free advice, referrals and basic health check-ups.

### **MEDICAID RULES TRIM BENEFITS:**

The new legislation makes it harder for middle-class persons to afford nursing home care. Under previous rules home equity was not counted for Medicaid eligibility; under new rules home equity of \$500,000 or more bars admission into Medicaid. States can change the limit to \$750,000. Under old rules, the past three years of a person's finances were examined for gifts of assets; now the past five years will be examined. Waiting period for eligibility remains the same (one month for each \$10,000 in assets given or transferred): Timing changed under new rules: Earlier the waiting period was counted retroactively from the time of transfer or gift; now the waiting period will be counted *forward*, from when the applicant is deemed eligible for Medicaid

## **MEDICARE PRESCRIPTION DRUG COVERAGE (PART D)**

**Information provided here is very brief. The Part D issue is very complex and comprehensive, and you will have to examine what is best for you and how to go about it. This is a broad statement only:**

Medicare Prescription Drug Coverage Part D is insurance. All on Medicare are qualified to enroll. Private companies provide the coverage. You pay monthly premium and share of the cost of your prescriptions. The cost varies from plan to plan, and you have to choose the plan that suits your need the best. People with limited income and resources may qualify for extra help to meet drug plan costs. The plan selected by you should provide drugs in a pharmacy convenient to you. If you currently have coverage for prescription drugs, you may compare your current plan and the Part D plan. After comparison, you may not sign for the Part D plan, or you may sign for the Part D to give you more complete drug coverage. You can join a plan by May 15, 2006. If you join after May 15, you may have to pay penalty (There are exceptions when you may not have to pay penalty, for example if you have “creditable” coverage offered by your employer or union i.e. if it is at least as good as standard Medicare coverage) Your next chance to join the plan will be November 15 –December 31 of each year. Normally you can change the plan once a year between Nov.15 and Dec. 31, (There are exceptions when you can change plan during a special enrollment period, for example you move out of plan’s area or into a nursing home). If you have Medicare and Medicaid (Dual Eligibility), Medicaid as of December 31, 2005 will not pay for your prescription drugs, and you will automatically be assigned to a Medicare plan, if you have not chosen a plan by December 31, 2005.

### **Standard Medicare Benefit/Cost:**

You have a deductible of \$250, before the plan kicks in. For drug costs between \$251 and \$2,250, you will be paying 25% of cost. There is a gap, commonly called Doughnut Hole, where you pay the entire costs for drugs costing between \$2,251 and \$5,100. The Plan picks up 95% of the drug costs after \$5,100, (catastrophic coverage) and you will be paying 5% or \$2.00 co-pay/generic, \$5.00 co-pay/brand name. In addition you pay monthly premium that varies from plan to plan.

### **Process of Enrollment:**

You can enroll by calling at 800-633-4227; Online at [www.medicare.gov](http://www.medicare.gov), or by contacting the plan of your choice at its web site. Remember you can enroll without penalty by May 15, 2006 (that is seven months provided you from November 15, 2005 to May 15, 2006). If you are not yet on Medicare, you will be able to join a drug plan during your seven-month initial Medicare enrollment period.

### **Extra Help for People with Limited Income:**

1. If you have Medicaid or SSI or if your state pays your Medicare premium, you will pay no premium or deductible for Medicare drug coverage. Your co-payment for drugs will be between \$1.00 and \$5.00 for generic and brand name, nothing for catastrophic coverage; and people in nursing homes will pay nothing.

2. If your income for 2005 is no higher than \$12,919 (\$17,320 for a married couple living together), and your assets are \$7,500 (\$12,000 for couple), you will pay no premium, \$2.00 for generic and \$5.00 for brand name drugs, and nothing for catastrophic coverage.

3. If your income for 2005 is no higher than \$14,355 (\$19,245 for a couple) and assets are no more than \$11,500 (\$23,000 for a couple), you will pay a monthly premium of \$0 to \$35 depending on income; an annual deductible of \$50; 15% of the cost of each prescription; and \$2.00 or \$5 for each prescription at the catastrophic level of coverage.

Assets include savings, investments, and real estate other than a home.

**NOTE:** Company with which you have your plan can pull out of Medicare plan in 2007. With federal approval, it can raise premiums, cover different drugs or fundamentally change the structure of the benefit. Beneficiaries can then shop for other plans.

### **HELPFUL TELEPHONES AND WEB SITES:**

Medicare Telephone: 800-633-4227 (800-MEDICARE); Medicare Web site: [www.medicare.gov](http://www.medicare.gov)  
About Extra Help: [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 800-772-1213; AARP booklets: 888-687-2277 or  
Go online at [www.aarp.org/medicarerx](http://www.aarp.org/medicarerx);

*(Sources for the above information: AARP bulletin, Newsday and New York Times papers; and the official government Handbook: Medicare & You 2006)*

**MISSION AND OBJECTIVES of NIAASC:**

Mission of the National Indo-American Association for Senior Citizens (NIAASC) is to serve as the leading national information, referral and advocacy organization committed to the wellbeing and quality of life of Indo-Americans in their senior years. The objectives include: creating awareness of Indo-American senior issues and needs; providing information on issues and services; advocacy at the local, state and national levels on seniors’ issues; forging collaborations with public and private service providers; providing advisory support to Indian community, business and professional groups in developing senior programs and services; educating the public through workshops, conferences and seminars to address senior issues; and working with Indian and other groups to collect and store information regarding senior issues and problems.



**Membership Benefits with  
NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS**

Membership is open to all Indo-Americans, agencies and organizations which subscribe to the objectives of the NIAASC. Members will benefit through:

- \* A periodical newsletter on pertinent issues for seniors;
- \* Information about services identified earlier;
- \* Referral to service provider agencies in their communities;
- \* Advocacy on behalf of seniors;
- \* Job opportunity alerts for seniors;
- \* Workshops, seminars and conferences to address issues affecting seniors.



**NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS Inc.  
MEMBERSHIP / DONATION APPLICATION**

**Renewal** \_\_\_\_\_ **New Membership** \_\_\_\_\_ **(please check one)**

Name:..... Telephone ( ) .....

Address:..... zip.....

Fax # ( ) ..... E-mail.....

**Sex:** Male:.... Female:.... **Age:** 50 years & older:.... Under 50 years:.... **Marital Status:** Married .... Single ... **If Single:** Never Married ... Widowed ...Divorced ..

Please check one: Individual membership..... Organization membership.....

*Please check one under category and one under membership fees:*

**Categories Membership Fees**

Regular member (50 years and over):	\$10.00 per year .....	\$40.00 for 5 years.....	\$100.00 for Life ....
Members under 50 years (nonvoting):	\$10.00 per year.....	\$40.00 for 5 years.....	\$100.00 for Life ....
Not-for-profit organization.....	\$100.00 per year.....	\$400.00 for 5 years.....	
Other agencies/institutions.....	\$100.00 per year.....	\$400.00 for 5 years.....	

I,....., have read the objectives of the Association and I shall subscribe to them:

I am interested in volunteering my services to NIAASC \_\_\_\_\_ Signature: \_\_\_\_\_

Any additional donation will be highly appreciated: Please check the donation amount:  
\$50.00.....\$100.00.....\$200.00.....\$250.00.....Other(Please specify).....

Please make check payable to National Indo-American Association for Senior Citizens or NIAASC and mail to: 7 Roberta Avenue, Farmingville NY 11738



## **EDITORIAL:**

The National Indo-American Association for Senior Citizens **plans to initiate advocacy efforts for those who are on MEDICARE, that these seniors be provided medical coverage while visiting their country of origin.** It is estimated that of the two million plus Indian Americans in USA, about 12% (about 250,000) are 65 years of age and over. It is also estimated that of this quarter million seniors, a significant percentage are Medicare eligible, or soon will be eligible. We are confident that NIAASC efforts will be supported by large number of Indian and South Asian organizations in USA, as issues of seniors are eventually to be addressed by all groups. We urge your input, comments and suggestions to help us develop an appropriate strategy in this direction. After your input NIAASC will firm up the process and develop position papers that can be utilized by all of us to approach our Representatives and Senators in the US Congress.

The basic grounds for advocating this issue, though preliminary at this point, are:

All Indian Americans, like persons from other nations, contribute toward Medicare Part A which is automatically deducted from their payrolls. The Medicare portion of deduction remains in effect even after the FICA deduction for Social Security.

All Indian Americans pay a monthly premium for Medicare Part B

While visiting their country of origin for short social, business and other trips, they want to be assured that they would receive proper medical attention through Medicare reimbursement to health care providers in India, particularly in situations of emergency.

Medical facilities in India are as good, if not better, as in USA. Emergency quality care and follow-up care in India will be at a fraction of cost incurred in USA. Even in non-emergency but urgent medical situations, services needed in India will still be much more cost effective.

We plan the grassroots approach nationwide. For this major advocacy campaign NIAASC will not only need your physical and financial support but also your valuable input on a continuing basis. This will be done through a Consortium composed of organizations and institutions committed to the cause. **WE HOPE TO HEAR FROM YOU SOON.** Please direct your input through NIAASC E-mail: [niaasc@aol.com](mailto:niaasc@aol.com).

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National Indo-American Association  
For Senior Citizens (NIAASC)  
7 Roberta Avenue,  
Farmingville, NY 11738

### Important information:

NIAASC 2006 Board of Directors  
Ongoing Senior Programs in tri-state  
October 29, 05 Conf. Proceedings  
Upcoming Events (dated material)  
Medicare Part D  
Campaign to have Medicare -  
Reimbursement while visiting India  
NIAASC Membership Benefits & Application