



A message from
Assemblywoman
**SANDY
GALEF**

SENIOR FORUM 2011

SUMMER 2011

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Dear Constituent,

This year, my Senior Forum is going to focus on a variety of topics that are currently of interest to seniors.

We will start our morning with a wonderful musical performer who lives in the 90th Assembly District. Michelle LeBlanc, of Putnam Valley, will join us to sing a few of our favorite songs. Michelle frequently performs at local restaurants and public venues and I am delighted that she will be entertaining us.

Gary Brown, who is a NYS Assistant Attorney General, will brief us on the latest scams affecting seniors. As technology evolves, new scams are created to take advantage of the most vulnerable people. We will learn about these new scams and how we can protect ourselves from being taken advantage of by these unscrupulous people.

Although as a state legislator, I have not been directly involved in the ongoing discussions about changes to our nation's Medicare system, I have heard from many people about concerns that Medicare may be altered to reduce coverage for many current and future seniors. Fred Riccardi of the Medicare Rights Center will give us an update on the most recent details of the different proposals that could affect Medicare.

In consideration of the natural disasters that have plagued the world and our nation in the past few months, Andrea Grimaldi-Grafer, from the Red Cross of Westchester, will join us to share her knowledge of how we can be better prepared in the event of a worst-case scenario. Being prepared for a disaster will dramatically help one's ability to overcome whatever arises.

We will also hear from Rachel Harris, a Clinical Nutrition Manager at Hudson Valley Hospital Center. Ms. Harris will discuss healthier food alternatives that can help us live longer and stronger. I would like to thank Hudson Valley Hospital Center for once again sponsoring my Senior Forum and providing the delicious breakfast that we always enjoy.

Please join me on July 7th for breakfast at 9 a.m. and an insightful discussion on a variety of topics. I look forward to seeing you then.

Sincerely,

Assemblywoman Sandy Galef's
SENIOR FORUM 2011

Sponsored by
Hudson Valley Hospital Center*

Thursday, July 7th
9:00 a.m. – 12:00 Noon

Cortlandt Town Hall
1 Heady Street, Cortlandt Manor

With a Musical Performance by:
MICHELLE LEBLANC
of Putnam Valley

Speakers:

GARY BROWN
NYS Assistant Attorney General-in-Charge of the
Westchester Regional Office

FRED RICCARDI
Director of Programs and Outreach, Medicare Rights Center

ANDREA GRIMALDI-GRAFER
Chief Operating Officer, Red Cross of Westchester
and

RACHEL HARRIS, RD, CNSD, CDN
Clinical Nutrition Manager, Hudson Valley Hospital Center

Find out about:

Consumer Fraud Issues and Avoiding Scams
Federal Proposals to Change Medicare
Disaster Preparedness

Nutritious Foods to Strengthen our Minds and Bodies

*Breakfast provided by Hudson Valley Hospital Center

EPIC Adjustments

The Elderly Pharmaceutical Insurance Coverage (EPIC) program was altered in New York State's budget process in response to the state's serious fiscal crisis. The Assembly was able to restore \$22.3 million to ensure that lower income EPIC participants continue to receive premium assistance to pay for the Medicare Part D premiums now mandated to be paid. Individuals with annual income less than or equal to \$23,000, and married enrollees with annual income less than or equal to \$29,000, will have their premiums paid directly to their Medicare Part D plan up to a certain amount.

After December 31, 2011, several important changes to the EPIC program take effect. EPIC will cover prescription drugs only during the coverage gap, or "donut hole," phase of Medicare Part D when prescription drug costs are highest; only costs for those drugs on a participant's Medicare Part D plan's formulary will be covered during the donut hole with certain narrow exceptions. All EPIC enrollees will be required to be enrolled in a Medicare Part D plan. EPIC enrollees will not have to pay any fees to the program to receive coverage beyond their co-payments while EPIC coverage is in effect.

EPIC is currently considered creditable coverage for Medicare Part D. This means that the penalty for late enrollment into Medicare Part D does not apply if a participant has been enrolled in EPIC continuously since 2004 when Medicare Part D was enacted. However, as of January 1, 2012, EPIC will no longer be considered creditable coverage due to the significant changes to the EPIC benefit that go into effect on that day. Therefore, participants who need prescription drug coverage and do not wish to be subject to the late enrollment penalty for Medicare Part D should enroll in a plan by December 31, 2011. The open enrollment period is November 15 to December 31. EPIC can provide assistance with finding the best plan.

If you have questions regarding EPIC, please call the EPIC Hotline for more information at 800-332-3742 or TTY: 800-290-9138.



Here, I am at my Kent Town Meeting in early 2011, discussing various topics with constituents.



I am pictured here speaking with a constituent at my 2010 Senior Forum last July.

Local Libraries with Computer Help Sessions

Computers can be a useful tool for staying in touch with friends, family, and your community. Local libraries are a wonderful resource you can take advantage of in learning how to use a computer. Many of these libraries have individualized classes where you will receive personal attention. Below is a list of the local libraries with computer instruction sessions that you may be interested in attending.

Briarcliff Manor Public Library: "Technology Tuesdays" is a 1-hour long individualized instruction held on the 2nd and 4th Tuesdays of each month. Individuals can sign up by calling (914) 941-7072.

Butterfield Library in Cold Spring: Please call the library at (845) 265-3040 to arrange a computer help session.

Desmond-Fish Library in Garrison: Computer help sessions are offered every Friday and Saturday afternoon from 2 to 3 p.m. Please call (845) 424-3020 for more information.

Field Library in Peekskill: "Web Wednesdays" is offered on every Wednesday from 9:30-10:30 a.m. Please call (914) 737-1212 for more information.

Hendrick Hudson Free Library in Montrose: Offers individualized computer help by appointment. Please call the Library at (914) 739-5654 to arrange a time when a staff member or volunteer will be available for a teaching session.

Kent Public Library: Kent SeniorNet offers a variety of computer courses at the Kent Public Library. Please call (845) 306-5535 for more information.

Ossining Public Library: Computer classes are offered every Monday from 5-8 p.m. For more information or to sign up for a class, please call the Library Reference Desk at (914) 941-2416 ex. 320.

Our Senior Forum Co-Sponsors:

Buchanan Senior Citizens Club • Cortlandt Seniors • Crompond Seniors
Croton Senior Citizens • Nor-Cort Seniors • Ossining Senior Citizens • Peekskill Senior Citizens' Club
Putnam Valley Seniors • Putnam County Office on Aging • Verplanck Seniors

New York State Assembly Legislative Priorities of Interest to Seniors

Home Visitation Program/Expedited Assistance from Violent Crimes – A.5439

This legislation would enable the NYS Office for the Aging to establish and maintain a special investigative unit that expedites claims by senior citizens and special emergency situations involving elderly victims of violent crimes. In addition, the bill would create a volunteer program of home visitation to elderly and invalid victims of violent crimes, in consultation with the NYS Office for the Aging.

Allowing Ombudsman to Visit Assisted Living Facilities – A.3882

This legislation would ensure that long-term care ombudsmen have access to assisted living facilities. There has been some concern that long-term care ombudsmen are currently denied entrance into assisted living residences, due to some uncertainty in the State law. This bill would get rid of any uncertainty by requiring that all assisted living residences be notified of the requirement to allow long-term care ombudsmen access to their facilities.

Senior Center Assessments – A.6733

This legislation would require the New York State Office for the Aging to evaluate the condition of the senior center network across the state and take account of any suggestions on ways to support and strengthen the network. This bill will also require a report on the effect of quality of life for older adults who attend a senior center compared to those that do not. Senior centers are a vital part of communities in Westchester and Putnam Counties. Any improvements the state can make in these essential services will directly benefit senior citizens.

Reviewing Programs to Address the Needs of the Veteran Population – A.544

This legislation would direct the Director of the New York State Office for the Aging (NYSOFA) and the Director of the Division of Veterans Affairs to collaborate and review the programs offered by NYSOFA to ensure that they are appropriately responding to the needs of New York State's military veterans population. New York State has the second largest population of military veterans in the nation. At this time, many of these people are accessing NYSOFA programs; however, there is no requirement that these programs be specifically tailored or responsive to the needs and desires of New York's veterans. This bill would help create programs that will better serve New York's aging veterans.

Promoting Senior Center-Based Domestic Violence Prevention Programs – A.6736

This bill would direct the NYS Office for the Prevention of Domestic Violence to create domestic violence prevention programs to be used by senior centers throughout the state. Senior centers serve as a gathering place for many seniors in their communities, making them an ideal environment to offer domestic violence prevention programs. Developing prevention programs designed specifically for seniors will be especially helpful as seniors often are more reluctant to seek out help on sensitive issues.



Here I am speaking with constituents at my 2010 Senior Forum last July.



Former NYC Mayor Ed Koch and I are pictured together advocating for independent redistricting of legislative districts.



Here I am participating in chair yoga at my 2010 Senior Forum, led by Meryle Richman of Physical Therapy at Briarcliff & Jefferson Valley, P.C.



At my Ossining Town Meeting in early 2011, I am speaking with constituents about a variety of issues.

Consumer Tips for Seniors



Street Safety Tips:

- Carry a purse close to your body and a wallet inside a coat pocket or front pants pocket.
- Do not carry extra credit cards you do not need or a large amount of cash.
- When in a vehicle, keep all doors locked. Be extra alert in parking lots and parking garages. Always try to park near the entrance.

Home Safety Tips:

- Have good locks installed on all doors and windows.
- Do not hide spare keys in a mailbox or under a door mat. Instead, give an extra set of keys to a trustworthy neighbor or friend.
- Always ask for photo identification from service and delivery people before letting them into your home. If you are still in doubt, call the company to verify.
- Make sure your street address number is large, well-lighted, and clear from obstruction. This allows emergency personnel to find your home quickly.

Do Not Fall for Scams/Frauds:

- The elderly are the desired targets of scams.
- They are targeted through the internet, mail, in-home visits, banks, and “free” financial seminars.
- Use websites with secure internet connections. Look for an internet address preceded by “https” and either a closed lock or unbroken key in the lower part of your browser window.
- Avoid downloading spyware on your computer. Do not click on offers that may pop up on your screen.
- Use complex online passwords and change them often.
- When using an ATM, choose one that is well-lighted and monitored.
- If you use an ATM that requires your card to open the door, make sure you do not let anyone you do not know come in with you.
- Do not be a Courtesy Victim: con artists exploit the good manners of a potential victim.
- Monitor your investments and ask tough questions.
- Do not judge a person’s integrity based on how he or she sounds: con artists often sound extremely professional and polite.
- Say no to people pressuring you to make immediate decisions, offering prizes, or discounted or reduced deals.
- Do not be afraid to hang up the phone.
- Ask for written information and take your time before you commit.
- Never give your credit card, phone card, Social Security, or bank account numbers over the phone.
- Never pay advance “fees” or “service charges;” these are signs of scams.
- Be aware of salespeople that prey on your financial fears.
- Beware of “reload frauds:” These frauds occur for people who have already been fraud victims. Con artists may promise to make good on funds that were lost from a previous fraud and potentially generate new returns.
- Do not let fear or embarrassment prevent you from reporting a fraud.
- Check out a company with your local consumer protection office, Better Business Bureau, or the Attorney General’s office before you pay. You can reach the Westchester County Consumer Protection Office at (914) 995-2162 and the Putnam County Office of Consumer Affairs at (845) 808-1617.
- Background information on investment sales firms and people can be found in the Central Registration Depository (CRD) files available at the Attorney General’s Bureau of Investment Protection, (212) 416-8222.
- The Attorney General’s Office can tell you if an investment opportunity is properly registered or not, upon a written request.

Do Not Call Registry:

- The National Do Not Call Registry allows you to choose whether to receive telemarketing calls at home.
- Most telemarketers should not call your number after it has been on the registry for 31 days. If they do, you can file a complaint on the website.
- You can register your home phone or mobile phone.
- For more information or to register, visit: <https://www.donotcall.gov/> or call 1-888-382-1222.

Information Provided by:

- Putnam County Sheriff’s Office: <http://www.putnamsheriff.com/safe-seniors>
- AARP: <http://www.aarp.org>
- New York Attorney General’s Office: <http://www.ag.ny.gov/>
- State Consumer Protection Board: <http://www.nysconsumer.gov>
- Annual Credit Report: <https://www.annualcreditreport.com>.
- New York Comptroller’s Office: <http://www.yourmoneynewyork.com/>
- National Do Not Call Registry: <https://www.donotcall.gov/>