

NYS: Expanded assistance for income-eligible Medicare beneficiaries

Access to newly expanded Medicare savings program benefits to save beneficiaries an estimated average of \$7,000 annually starting in 2023

√ Medicare's open enrollment continues through Dec. 7

Gov. Kathy Hochul announced more New Yorkers will be eligible for additional financial assistance in 2023 through the newly expanded Medicare savings program. Adopted through the fiscal year 2023 state budget, the increased income-eligibility limits will help older adults and individuals with disabilities pay for health care costs, which is estimated to save them an average of \$7,000 annually.

"We have an obligation to help older adults and individuals with disabilities to age within their community with dignity," Hochul said. "By expanding eligibility for the Medicare savings program, we can ensure that a greater number of these New Yorkers aren't burdened by the cost of health care. I encourage all eligible beneficiaries to apply for

this program, so they can save money and improve their health care coverage."

Hochul's team said, "Starting in January, the monthly income eligibility limits for the Medicare savings program will increase to an estimated \$2,107 for an individual and \$2,839 for a couple, based on the 2022 federal poverty level. New Yorkers can apply for this program throughout the year and during open enrollment, which started earlier this month and continues through Dec. 7.

"The expanded assistance goes into effect in 2023, but all beneficiaries should check to see if they are eligible under the new guidelines. Official income limits will be updated after the new federal poverty level goes into effect next year. Estimates indicate these benefits could save enrollees an average of over \$7,000 annually based on the cost of the

monthly premium and value of the extra help benefit, the federal Part D prescription drug subsidy program.

"The Medicare savings program helps older adults and people with disabilities living on limited incomes by paying their Medicare Part B premiums – about \$170 per month this year and \$165 per month starting in 2023 – and automatically enrolls them in extra help. This financial assistance can be a lifeline for enrollees, allowing them to maintain their Medicare coverage, access needed care, and afford other necessities like food and rent.

"Help is also available in every county through the statewide Health Insurance Information, Counseling and Assistance Program, which is administered by the New York State Office for the Aging. This program offers

free and objective counseling for Medicare beneficiaries needing assistance applying for the Medicare Assistance Program or any other Medicare-related question now that the federal Medicare open enrollment period is in effect."

A local counselor can be reached by calling the statewide helpline at 1-800-701-0501. Information about applying for this program can also be found online.

New York State Office for the Aging Acting Director Greg Olsen said, "Along with our provider network last year, we assisted more than 16,000 beneficiaries with their application for Medicare savings and other income-eligible programs, which helped to save them more than \$48 million in Medicare and prescription costs. Thanks to Gov. Hochul's commitment to helping

older adults and individuals with disabilities, we are ready to provide even more support for New Yorkers struggling with health care costs and other expenses."

Medicare Rights Center President Fred Riccardi said, "Starting in 2023, this historic change will help nearly 300,000 more New Yorkers access the vital benefits they need and help with the costs of daily living. It will directly increase an eligible person's social security income by paying the full cost of the Medicare Part B premium. Medicare fall open enrollment is the time that people with Medicare can make unrestricted changes to their coverage options, and we encourage everyone to be screened for the Medicare savings program and apply when eligible."

BBB institute partners with Amazon, Capital One to improve Scam Tracker

BBB Scam Tracker online tool saved consumers \$31.4 million in 2021 alone, according to BBB Institute estimates

Submitted by the Better Business Bureau

The BBB Institute for Market-Place Trust is partnering with Amazon and Capital One to help people learn about scams, report them, and avoid losing money and/or personal information by enhancing the capabilities of the BBB Scam Tracker online reporting tool. The new features make it easier for consumers to identify scams and report them, while arming partners with more robust data on scammers to better protect consumers.

The new BBB Scam Tracker provides an improved customer experience and enhanced data capabilities for partners to collaborate on fighting scams.

BBB Scam Tracker now makes it easier for consumers to:

√ Report scams via mobile or desktop.

√ Fill out a guided questionnaire that makes it quick and easy to report a scam. Consumers can now review and edit their reports before submission, and then share the report with friends and family

via social media or email.

√ Have the option to receive updates about the constantly evolving tactics that scammers use.

In addition, an upgraded search function enables consumers to search scams in the tool by URL, email address, phone number and more. BBB Scam Tracker reports are also accessible via broader online searches, expanding the reach of the platform and helpful information to others who may be searching for assistance.

"Thanks to the support of Amazon and Capital One, BBB continues to make upgrades to Scam Tracker to meet the growing needs of consumers who lose money to scams, particularly the older demographic groups who are more susceptible to fraud," said Warren Clark, president and CEO of Better Business Bureau of Upstate New York.

Amazon and Capital One are both BBB Accredited Businesses. Amazon has been BBB Accredited since 1996. Capital One has been BBB Accredited since 1995.

Holiday warnings (cont.)

Continued from Page 4

sources and education materials to consumers on product safety, as well as voluntary mediation services between consumers and businesses. The consumer assistance helpline (1-800-697-1220) is available from 8:30 a.m. to 4:30 p.m. weekdays, excluding state

holidays. Consumer complaints can be filed at any time at www.dos.ny.gov/consumer-protection.

For more consumer protection tips, follow the DCP on social media on Twitter @NYSConsumer and on Facebook: www.facebook.com/nysconsumer.

New York State Smokers' Quitline hosts webinar on nicotine and stress

Panel of national & state experts elucidates 'vicious cycle' as a result of regularly using tobacco and vape products

Guest Editorial by the New York State Smokers' Quitline

The New York State Smokers' Quitline encourages health care professionals and community workers to prioritize tobacco dependence treatment in today's increasingly stress-filled world. Contrary to common perception, continued use of tobacco and vape products does not relieve stress, but rather reduces nicotine withdrawal.

With these facts as a backdrop, the Quitline will host a webinar with national and state experts on Tuesday, Nov. 15, at 2 p.m., titled, "Nicotine and Stress: A Vicious Cycle." Registration for the one-hour webinar is free and available by visiting the Quitline's online news room at <https://nysmokefree.com/newsroom>.

Each presenter will cover a unique aspect of stress, including youth and vaping, concurrent treatment of tobacco dependence and mental health conditions, factors of stress among participants seeking Quitline services, and encouraging overburdened behavioral health organizations to implement health systems change.

The webinar's presenters include: Megan Jacobs, M.P.H., vice president of product, innovations, Truth Initiative; Christine Harrington, D.N.P., APRN, PMHNP-BC, NEA-BC, director of operations, New York State Office of Mental Health – Hutchings Psychiatric Center; Darlene Drake, NCTP, cancer prevention associate II, New York State Smokers' Quitline, and; David Davis, M.S.W., director of tobacco control health initiatives, Center for Health Systems Improvement – Cicatelli Associates Inc.

The New York State Smokers' Quitline is a service of the New York State Department of Health and based at Roswell Park Comprehensive Cancer Center. It has responded to nearly 3 million calls since it began operating in

2000. The Quitline encourages tobacco and vape product users to talk with their health care professionals and access available Medicaid or health insurance benefits for medication support. All New York state residents can call 1-866-NY-QUITS (1-866-697-8487) or text QUITNOW to 333888 for coaching and resources, free of charge, seven days a week beginning at 9 a.m.

Roswell Park Comprehensive Cancer Center is a community united by the drive to eliminate cancer's grip on humanity by unlocking its secrets through personalized approaches and unleashing the healing power of hope. It is the only National Cancer Institute-designated comprehensive cancer center in upstate New York.

Where do you go to find the BEST WINGS, BEST PIZZA and BEST PLACE TO WATCH THE GAME? TELL US & WIN!

Vote for your favorite

Niagara Frontier Publications is expanding its fall food contest this year. Now through the end of the football season, we want your input in naming the area's best chicken wings, pizza, and place to watch a game. It could be a bar, a restaurant or a social club – the only requirement is that the nominee(s) be Western New York-based. Find complete rules online at www.wnypapers.com.

Name (Full): _____

Phone Number: _____

Email: _____

Best Place for Chicken Wings: _____

Best Place for Pizza: _____

Best Place to Watch the Game: _____

Why: _____



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