

# Polish American Social Services "PASS"



From the Desk of  
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 Program Supervisor  
**Polish American Social Services**  
**"PASS"**

Because of these difficult economic times, social service programs are having difficulty setting program guidelines. Some programs have increased income guidelines while others are cutting back on assistance offered. It is important to keep in touch with service agencies such as PASS for updates to many programs.

A case in point is this year's home heating program known as LIHEAP, the Low Income Home Energy Assistance Program. Last year the income limit for one person in the household was \$23,110. This year the proposed income limit for one person in the household is \$16,245. If this income limit is adopted, many less people will qualify for assistance. Also, the program is proposed to be open for a very brief period, the "cash" part from December 1, 2009 till January 3, 2010, and "crisis" from January 4, 2010 till March 15, 2010. This is small window of opportunity to apply as last year's program was open for both parts from November 3rd to April 3rd. Again, keep in touch with PASS for updates to this program and others.

This is also the time of year when Medicare has its Annual Enrollment Period where seniors and others that qualify for Medicare benefits can make changes to their plans for the coming year. For many seniors, and their family and friends trying to help them, this is a stressful process. It is important to get as much information as possible and to ask for help from those who work in this area.

So over the next few months, as programs finalize their program guidelines, keep in touch with PASS for updates. You can call the office at (215) 923-1900 or check out updates on the internet at [PolishAmericanSocialServices.com](http://PolishAmericanSocialServices.com).

## Do You Have Keystone Complete or Know Someone Who Does?

Independence Blue Cross has announced that two of its plans, Keystone Complete and Keystone 65 Value Plan will no longer be offered after December 31, 2009. This will affect 36,000 individuals in the Philadelphia area.

Anyone enrolled in either of these plans should take the time to explore what options are available to them for the future. Family members and friends of those enrolled should also take note and become involved because the process can be difficult.

Help is always available through the APPRISE program and other community groups and professionals as well as Medicare. Independence Blue Cross will also be holding meetings for the people affected by these plans.

Take the time to check your medical cards to see if you are enrolled in any of these plans. More mailings will be coming from both Independence Blue Cross and Medicare concerning the end of these plans. This year's open enrollment for Medicare changes is November 15, 2009 till December 31, 2009 so there is time to react.

Anyone having questions concerning letters, notices or needs more help concerning the end of these plans can contact PASS at (215) 923-1900.

## Property Tax Rent Rebate Program Extended to December 31, 2009!

For seniors, widows and widowers, or disabled persons whose annual income is below \$15,000 for renters, and \$35,000 for homeowners, it's not too late to get a rebate on the real estate taxes or rent that you paid in 2008.

REMEMBER THAT ONLY HALF OF YOUR SOCIAL SECURITY OR SSI INCOME IS COUNTED FOR PURPOSES OF THIS PROGRAM!

Don't wait till the end of the year to apply. To find out if you qualify for this program, or if you need help in filling out the application or would like an application, please call PASS at (215) 923-1900. **You can get back as much as \$650.**



In recognition of a contribution from the  
**Fourjay Foundation**  
 For Polish American Social Services programs

If you need information about the **City of Philadelphia Water Discount Program for Seniors**, call PASS Monday through Friday, 10 A.M. to 4 P.M. at **215-923-1900**.



**Polish American Social Services "PASS"**  
**United Social Services Outreach Program**

308 Walnut Street • Philadelphia, PA 19106

**Office Hours:** Monday through Friday • 9 A.M. to 4 P.M.

**Telephone: (215) 923-1900**

Outreach services in the Philadelphia area

Internet: [PolishAmericanSocialServices.com](http://PolishAmericanSocialServices.com)  
 or [UnitedSocialServices.com](http://UnitedSocialServices.com)

## Social Security and Medicare Updates Annual Enrollment Period

This year, between November 15, 2009 and December 31, 2009, Medicare beneficiaries can make changes to their medical and/or prescription drug plans for 2010. To get ready for this enrollment period, throughout the month of October, 2009, Medicare plans, both medical and prescription will be publishing their prices and policies. Medicare beneficiaries should seek out the help of trusted family members and friends, community groups and APPRISE counselors to help them determine if their current plan will be offered next year, what changes to expect in the plan and if it is still the best plan based on their needs. (In Philadelphia, APPRISE counselors are volunteers that are trained by the PA Department of Aging to help Medicare beneficiaries understand their medical and prescription insurance options. Kindly see the following section for further information on APPRISE.) Now is the time to start this important process to insure that proper coverage will be in place for 2010.

### APPRISE Program in Philadelphia

APPRISE counselors are accessible through two organizations, the Mayor's Commission on Services to the Aging and the Albert Einstein Medical Center's Premier Years Program. Contact the program based on the zip code you live in:

#### Albert Einstein Medical Center's Premier Years Program

Phone: 215-456-7600

#### Covered Zip Codes:

19111, 14, 15, 16, 19, 20, 24, 26, 35, 36, 38, 40, 41, 44, 49, 50, 52, and 54.

#### The Mayor's Commission on Services to the Aging

Phone: 215-686-8462

#### Covered Zip Codes:

19102, 03, 04, 05, 06, 07, 12, 18, 19, 21, 22, 23, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 37, 38, 39, 40, 42, 43, 44, 45, 46, 47, 48, 51 and 53.

### Cost-of-Living Adjustment

For the first time in many years, Social Security recipients will not receive a cost-of-living adjustment(COLA) in their benefits for 2010. This will definitely be a hardship for many.

### Medicare PART B

Because of the zero increase in Social Security benefits, for most Part B beneficiaries, the Medicare Part B monthly premium will not go up but stay at the current \$96.40. Some Part B beneficiaries will see an increase in their premium such as:

- new beneficiaries or those Social Security Disability recipients who become eligible for Medicare in 2010,
- higher income beneficiaries whose modified adjusted gross income is greater than \$85,000 for an individual and \$170,000 for a couple in 2009, and
- beneficiaries whose Part B premiums are paid by the state through one of the Medicare Savings Programs such as SLMB.

The actual amount of the premium for those affected by the increase as well as the amount of the annual deductible (in 2009 it was \$135) will be disclosed during the month of October, 2009.

### Medicare PART D (Prescription Program)

The proposed Standard Benefit for 2010 (and compared to 2009)

	2009	2010
Deductible	\$ 295	\$ 310
Initial Coverage Limit	\$ 2,700	\$ 2,830
Total Out-of-Pocket Spending	\$ 6,153.75	\$ 6,440

This is just a summary of the Standard plan, and as many know, there are stand-alone plans and plans offered under managed Medicare plans, each having many options. **IT IS IMPORTANT TO UNDERSTAND HOW YOUR PRESCRIPTION PLAN WORKS WITH YOUR MEDICAL PLAN.** Check out Medicare.gov on the computer for help determining which options are best for you or consider speaking with an APPRISE counselor.

Visit PASS on the Internet at:

**PolishAmericanSocialServices.com**