South Central Pension Rights Project

The South Central Pension Rights Project is one of the most helpful, and sometimes the most overlooked, programs around. They provide pension counseling assistance to anyone with a pension question or problem, regardless of age, income or value of the claim.

This program serves people in Missouri, as well as some other states, free of charge. Pension help is hard to find because the plans and laws are complex and difficult to navigate without knowledgeable assistance. The people who work for the South Central Pension Rights Project are trained to answer your questions about complicated pension laws. Among other things, they are trained to obtain hard-to-find retirement plan publications, and forms, they help with corrections to pension miscalculations and help with claiming retirement benefits that have been

CONTINUED ON PAGE 3

Aging Matters welcomes two new employees

Shane Tibbs has been hired as our new Fiscal Officer. Shane has a BSBA with a major in accounting. He worked on an audit team auditing not-for-profit organizations before he came to us. He has also worked as a comptroller. When Shane is not working with numbers he enjoys being outdoors in the fresh air and the “peace and quiet” but his favorite times are spent with his family. Shane is married and has one daughter but he has lots of nieces and nephews that he enjoys spending time with as well as his wife and parents. He is an all-around family guy.

Emily Sparzynski is our new Assistant Ombudsman Director. Emily has a degree in Social Work and has worked in that field three years. Her first job while in high school was at a nursing home where she worked for three years. She found working with the residents to be rewarding and fun. “Older people have a lot of funny stories to share,” she says. When she went to college she already knew that she wanted to work with the elderly so Social Work was her declared major. We at Aging Matters are very glad she chose that profession and that she chose to work with us.
New Year’s resolutions???

By Barbara Hahs

Here we are in the second month of a new year. It’s 2014 – did you make a New Year’s resolution this year?

I’ve not been one to make resolutions every year, mostly because I just didn’t give it much thought. Secondly, I figured I wouldn’t follow through anyway. Finely, in 2013 I actually decided to make a resolution and I thought that if I said it out loud, than I would be more apt to do it. My resolution was: Exercise!

I enthusiastically signed up at a local gym, a place where you pay as you go, and started my workout schedule consisting of going to the gym at least 3 times a week immediately after work. The other days, I would walk a mile during my lunch period. For all of January and February, I maintained this schedule. I was feeling good! My clothes were fitting better! Inches were disappearing! It was working!

Then it happened. What? I’m not exactly sure. Why give excuses. I missed a workout, than I missed another workout. So much for my New Year’s resolution.

Well, this year I didn’t make any resolutions. Instead I did a little research on the subject.

The University of Scranton, Journal of Clinical Psychology published the Top 10 New Year’s Resolutions for 2014, and yes, at the top of the list was ‘Lose Weight.’ Number 2 on the list did surprise me a little, ‘Getting Organized.’ I have good intentions of doing this and in some areas success has been made, but I still have a long way to go. Organizing and discarding no longer worn clothes is a big issue for me. There are various rules of thumb that different ones follow, such as: If you didn’t wear it in the past year, or the past season, donate it. My problem is thinking that if I still like the item of clothing, I’ll wear it next year. Or if I lose a little weight I could wear it again.

Number 4 on the list – Enjoy Life to the Fullest. That’s a philosophy I definitely try to live by. After all, who knows, other than God, what tomorrow will bring. Live well, laugh often, and think positive. And with those thoughts in mind, add Number 6: Learn Something Exciting, or learn something new. You never get too old to learn, or too smart to learn more. Learning anything new at any age is very rewarding, so take that class you’ve always wanted to, learn to play a musical instrument, or learn how to search the world wide web; you can do it!

One more thing I’d like to see added to the list of New Year’s resolutions is volunteering. This is something that is very gratifying and fulfilling to the individual at any age. The opportunities are endless; all you have to do is find your niche. Volunteering provides many older adults with a purpose,” said Dr. Erwin Tan, director of Senior Corps, who serves as the expert source for the Salute to Senior ServiceSM volunteer recognition program. “That purpose can help sustain a healthier lifestyle that includes increased physical, mental and social activity.”

In doing this article I’ve realized that even though I didn’t actually make any New Year’s resolutions this year, I apply a number of these resolutions to my life throughout the year. Do whatever works for you; whether it’s at the first of a new year, or two months in, or some Thursday afternoon. Write it down, tell a friend or loved one, or simply make a mental note that you have a resolution you want to accomplish.

Project

CONTINUED FROM PAGE 1

previously denied.

For instance, a widow knows that her husband worked for a company many years ago and believes that he had contributed to a pension plan. If she ever had any papers on the pension fund she doesn’t know where they are now. Unfortunately the company has closed and she doesn’t know anyone who worked there. This could be a very daunting scenario for anyone, especially a senior citizen who hasn’t been in the workforce for awhile. The pension counselors can assist with situations like this and they are happy to help free of charge.

“I had been receiving a monthly benefit from my late husband’s pension for 23 years. Then the pension plan suddenly decided I was no longer eligible for it. The pension counseling project helped me get my pension back,” stated one very satisfied client.

Pension counseling projects like this are run by local nonprofit organizations and are funded under the Older Americans Act through a grant program of the U.S. Administration on Aging. Legal training and support are provided by the National Pension Assistance Resource Center, an initiative of the Pension Rights Center in Washington, D.C.

To contact these very helpful people you can call toll free: 800-443-2528 or go online to www.southcentralpension.org.

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### Statistics Verification

Source: University of Scranton. Journal of Clinical Psychology
Published: 12.13.2013

#### Top 10 New Year’s Resolutions for 2014

<table>
<thead>
<tr>
<th>Rank</th>
<th>Resolution</th>
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<tbody>
<tr>
<td>1</td>
<td>Lose Weight</td>
</tr>
<tr>
<td>2</td>
<td>Getting Organized</td>
</tr>
<tr>
<td>3</td>
<td>Spend Less, Save More</td>
</tr>
<tr>
<td>4</td>
<td>Enjoy Life to the Fullest</td>
</tr>
<tr>
<td>5</td>
<td>Staying Fit and Healthy</td>
</tr>
<tr>
<td>6</td>
<td>Learn Something Exciting</td>
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<tr>
<td>7</td>
<td>Quit Smoking</td>
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<tr>
<td>8</td>
<td>Help Others in Their Dreams</td>
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<tr>
<td>9</td>
<td>Fall in Love</td>
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<tr>
<td>10</td>
<td>Spend More Time with Family</td>
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#### News Years Resolution Statistics

<table>
<thead>
<tr>
<th>Resolution Type</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Self-Improvement or education related resolutions</td>
<td>47%</td>
</tr>
<tr>
<td>Weight related resolutions</td>
<td>38%</td>
</tr>
<tr>
<td>Money related resolutions</td>
<td>34%</td>
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<tr>
<td>Relationship related resolutions</td>
<td>31%</td>
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#### Age Success Rates

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Percent of people in their twenties who achieve their resolution each year</td>
<td>39%</td>
</tr>
<tr>
<td>Percent of people over 50 who achieve their resolution each year</td>
<td>14%</td>
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</tbody>
</table>

#### Length of Resolutions

<table>
<thead>
<tr>
<th>Length of Resolution</th>
<th>Percent</th>
</tr>
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<tbody>
<tr>
<td>Resolution maintained through first week</td>
<td>75%</td>
</tr>
<tr>
<td>Past two weeks</td>
<td>71%</td>
</tr>
<tr>
<td>Past one month</td>
<td>64%</td>
</tr>
<tr>
<td>Past six months</td>
<td>46%</td>
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</tbody>
</table>
SENIOR CARES: New Year’s resolutions for seniors

By Jack Cross

It’s the New Year’s resolution time of year again. Seniors might want to consider making some New Year’s resolutions, too. Following are resolutions designed to help you maintain your physical and mental health, improve your social life and help you live a happier and fuller life:

1. Visit your local senior center. If you haven’t been to your local senior center, check it out. Senior centers are alive with all sorts of activities including games, crafts, lectures, lending libraries, exercise classes, educational courses, special interest clubs, entertainment, travel, parties and dances, and hot lunches. Involved seniors are a lively bunch and in reasonably good health. It’s a perfect place to kick off 2013.

2. Plan to eat regular nourishing meals. Plan to eat at least one nourishing meal a day, not junk food or fast food, but a real meal. Too many seniors lose interest in eating because they are alone and don’t want to bother fixing a meal just for themselves. So invite a neighbor or friend to join you occasionally, or plan to watch a special TV show while you dine. Prepare more food than you need for one meal and eat it for several days. If that sounds repetitive, label it with the date and freeze it.

3. Increase your social contacts. You can make new friends at the senior center and church, or reach out to your neighbors and host a small get-together. Studies continually show that people involved with other people stay healthier and live longer. Try to make at least one new friend this year.

4. Consider getting help if necessary. If you live alone and don’t have family or friends that you see regularly and are finding it difficult to get out to shop, houseclean, do laundry, or get out of the house for pleasure or for appointments, consider contacting an agency to provide you with a companion or home-helper for a few hours each week. A companion can keep you company, help you to get out, cook a meal, houseclean, shop, run errands, and provide transportation to appointments and events. Even a short visit can make a big difference and be something you look forward to.

5. Learn how to use the Internet. It’s never too late to learn how to use the Internet. This skill will open up a whole new world of interesting information and communication possibilities to you. Ask a family member, especially grandkids, to teach you. It’s easy, and you can use the computers at the library or senior center. E-mail will provide you with an easy, fun way to stay in touch with family and friends. Want a recipe? Look it up on the Internet. Want to purchase a special, obscure item, or can’t get to a store? Find it and purchase it on the Internet. You don’t need to understand how a computer works or other technical stuff. All you need to know is the Internet and e-mail.

6. Schedule regular exercise. As you age, even a little regular exercise will help you feel better, maintain muscle tone, improve balance and keep those joints loose. Walking is great exercise. Plan on a daily walk. Walk with a friend or engage a companion to walk with you.

7. Clean house. Go through your residence to identify items you no longer want, need or will never use again. Arrange to give them to family, friends or charity. Find someone who would like that item you have been saving for 50 years in case you ever need it again. Bite the bullet and get rid of it.

8. Get your papers/affairs in order. Do you have your important documents and information (insurance, social security number, mortgage/deed/lease, investments, savings accounts, auto registration, will, Medicare/Medicaid info, etc.) together in a safe place? Does anyone else know where to find them? Get them together in one safe location, make a list of them and let someone know where to find them. While you are at it, get a "File of Life" (call our office) and post your important medical information in a conspicuous place for emergency responders to find.

9. Consider a personal emergency response system. If you live alone, you should seriously consider one of these devices that can immediately summon help if you need it. Contact your local hospital for information on where to acquire one of these systems. You will be provided with a small device that you can wear around your neck or on your wrist. If you have difficulty, you can press a button on the device and help will be on its way immediately. At that critical moment, getting to the phone to dial 911 may not be possible. This is your backup. It can literally save your life and also provides greater peace of mind for you and for those who care about you.

And have a happy, healthy, satisfying new year!

Jack Cross is president of Home Instead Senior Care-Lexington, a provider of companionship and home care for the elderly. He can be reached at 781-402-0060 or jack.cross@homeinstead.com.
Quiz: Nutrition and Older Adults

The basic dietary guidelines are pretty much the same for people of all ages. But nutrition plays a special role in healthy aging. Try your hand at this trivia quiz to see how much you know about the special nutritional needs and concerns of older adults.

1. The average person gains 10 to 20 pounds from age 45 to 65. This is...
   a. Normal and desirable. We need a little extra fat to keep us warm.
   b. To be avoided. A person’s recommended weight remains the same throughout adulthood.
   c. Unusual. Few people gain weight as they grow older.
   d. Caused only by growing older, and not by inactivity or overeating.

2. Being significantly underweight...
   a. Is a “red flag” for possible health problems
   b. Is great the thinner the better!
   c. Can lead to fatigue, mental confusion and depression.
   d. A and C

3. Poor diet in older adults can lead to...
   a. Osteoporosis
   b. Mental confusion
   c. Increased risk of falls
   d. All of the above

4. If a person has Parkinson’s, stroke, arthritis or other condition that makes eating difficult, he or she...
   a. Will never be able to relearn independent eating
   b. Should not rely on adaptive devices like long-handled spoons
   c. Can get help from an occupational therapist
   d. Should be discouraged from trying to feed him or herself

5. People with heart disease should limit their intake of...
   a. Cholesterol, saturated fat and sodium (salt)
   b. Citrus fruit
   c. Whole grains
   d. Soy products

6. Loss of appetite can be caused by...
   a. Depression and loneliness
   b. Certain medications
   c. Tooth or denture problems
   d. All of the above

7. Which of these foods does not contain cholesterol?
   a. Avocado
   b. Turkey
   c. Cheese
   d. Eggs

8. Older adults are the age group most likely to...
   a. Be able to get all the nutrients they need from food sources alone
   b. Be targeted by sellers of fraudulent nutritional products and supplements
   c. Prepare a home-cooked meal every night
   d. Eat in a social setting

9. Seniors on a limited income may skimp on nutritious foods. Help may be available though...
   a. Meals on Wheels
   b. Congregate eating centers, like Senior Hot Lunch
   c. Food stamps
   d. All of the above

10. Chewing and swallowing difficulties can be caused by...
    a. Poorly fitted dentures
    b. Missing teeth
    c. Stroke
    d. All of the above

Quiz: Nutrition and Older Adults by Joyce Remy for Seniors Digest

Answers PAGE 7

Nutrition Word Search

Words may be horizontal, vertical, diagonal or backwards.

1. Acorn squash
2. Artichokes
3. Barley
4. Broth
5. Brussels sprouts
6. Bulgur
7. Canadian bacon
8. Chilli
9. Cinnamon
10. Cornflakes
11. Cottage cheese
12. Dark chocolate
13. Edamame
14. Eggplant
15. Garbanzo beans
16. Ground turkey
17. Mackerel
18. Mozzarella
19. Mushrooms
20. Mussels
21. Olive oil
22. Pistachios
23. Pomegranates
24. Spices
25. Trail mix
26. Vinegar
27. Walnuts
28. Wild rice
29. Yogurt
30. Zucchini

Solution PAGE 7
**Crispy Edamame**

**Ingredients:**
1. (12 ounce) package frozen shelled edamame (green soybeans)
2. 1 tablespoon olive oil
3. 1/4 cup grated Parmesan cheese
4. Salt and pepper to taste

**Directions:**
1. Preheat the oven to 400 degrees F (200 degrees C). Place the edamame into a colander and rinse under cold water to thaw. Drain.
2. Spread the edamame beans into the bottom of a 9x13 inch baking dish. Drizzle with olive oil. Sprinkle cheese over the top and season with salt and pepper.
3. Bake in the preheated oven until the cheese is crispy and golden, about 15 minutes.

**Wild Rice and Chicken Casserole**

**Ingredients:**
1. (6 oz.) package long-grain and wild rice mix
2. 1/2 cup chopped onion
3. 1 cup chopped green bell pepper
4. 1/2 lb. sliced fresh mushrooms
5. 1 tbsp. olive oil
6. 3/4 lb. chopped cooked chicken
7. 1 (10 3/4 oz.) can cream of mushroom soup, undiluted
8. 1 cup fat free shredded cheddar cheese
9. 1/2 cup light sour cream
10. 1/4 cup coarsely chopped pecans

**Directions:**
1. Cook rice mix according to package directions. Saute onion, bell pepper, and sliced mushrooms in hot oil 5 minutes or until tender.
2. Add rice, chicken, and next 4 ingredients.
3. Spoon into a 11x7 inch baking dish, sprayed with nonstick cooking spray.
4. Bake at 325 degrees for 35 minutes.

**Cornflake Raisin Cookies**

**Ingredients:**
1. 3 cup corn flakes
2. 1 cup sugar
3. 1 cup raisins
4. 1 tsp vanilla
5. 3 egg whites

**Directions:**
1. Beat egg whites and gradually add sugar, beating for about 2 minutes. Add other ingredients.
2. Drop by spoonfuls on cookie sheet. Bake at 350 degrees for 12 minutes.
Answers to some of the most commonly asked Medicare questions

Q: What are the premiums and deductibles for Medicare Part A & Medicare Part B in 2014?
A: Good news! The standard monthly premium for Medicare Part B will be $104.90 in 2014, exactly the same as it was in 2013. The premium has either been less than projected or remained the same, for the past three years. The last five years have been among the slowest periods of average Part B premium growth in the program’s history.

More than 99% of people on Medicare don’t pay any premium for Part A, because they or their spouse paid into the Medicare Trust Fund through payroll withholding for at least 40 quarters during their working lifetimes. For those few beneficiaries who do pay premiums for Part A, depending on the number of quarters worked they are going down to either $9 less a month to $15 less a month in 2014.

The Part B annual deductible in 2014 will also remain unchanged, at $147. The inpatient deductible, for those enrolled in Part A of conventional Medicare and are hospitalized, increases from $1,184 to $1,216 for a hospital stay of up to 60 days.

For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 will be $247 in 2014.

Q: Can You Explain the E-mail That Falsely Claims the Medicare Part B Premium will be $247 in 2014?
A: This e-mail has been circulating since 2010. It’s just another attempt to scare people, and is completely false. The Part B premium calculation is the same now as it’s been for decades. No changes were made to it by the Affordable Care Act, commonly known as “Obamacare.”

If you have a question about Medicare, call 1-800-MEDICARE, which is, 1-800-633-4227. Medicare’s national toll-free help line is available 24 hours a day, seven days a week, or visit www.medicare.gov or log onto www.healthcare.gov to read more about the Affordable Care Act.

One quick reminder for Medicare beneficiaries, people with Medicare do not need to sign up for the new Health Insurance Marketplace, as they are already covered by Medicare and have comprehensive health care coverage. The Marketplace won’t affect Medicare choices, and no matter how an individual gets Medicare, whether through Original Medicare or a Medicare Advantage Plan, they still have the same benefits and security they have now.

Q: Although I know that if I have Medicare I don’t need to shop in the Health Insurance Marketplace, but is there still time for others to shop for health insurance in the Marketplace and still get coverage in 2014?
A: Thanks to the Affordable Care Act, about 85% of Americans who already have health insurance are seeing their benefits and coverage better protected and seeing enhanced benefits. For example, insurance companies can no longer impose lifetime limits on your health insurance benefits so your insurance company can’t stop paying their share once you hit a certain dollar amount. At least 80% of your premium dollar now has to be directed to pay for your health care benefits, and not overhead, such as salaries and bonuses for insurance company executives. If less than 80% is used for health care benefits, your insurance company will owe you a rebate at the end of the year.

Also young adults up to the age of 26 can stay on their parent’s insurance. These are just a few examples of the benefits of the Affordable Care Act law, since it was implemented in 2010.

For uninsured Americans, roughly 15% of the nation’s population, they will finally gain access to quality, affordable healthcare from private health insurance companies. Initial enrollment began October 1, through a new way to shop for health insurance. The Health Insurance Marketplace gives Americans who are uninsured, or who buy their own coverage, a whole new way to shop for coverage.

All private health insurance plans that operate in the Marketplace are required to cover a comprehensive set of benefits, including physician visits, preventive care, hospital stays, and prescriptions. Discrimination based on gender and pre-existing conditions is banned. And many individuals and families will qualify for a break on their monthly premium and other out of pocket costs, depending on their income, through advanced tax credits or through cost-sharing reductions.

Be sure to include your income on your application to find out if you qualify for this help.

Nearly half of all Marketplace-eligible uninsured young adults are finding health care coverage in the Marketplace that is $50 or less per month. The health care law is delivering the quality, affordable coverage people are looking for.

It is important for consumers to know that starting in 2014 the law says that individuals of all ages, including children, must have minimum essential health coverage, qualify for an exemption, or make a shared responsibility payment when filing their federal income tax return, as those without health insurance cause insurance premiums to rise for all others.

Again, if you have Medicare, it is high-quality coverage so you don’t need to shop in the Health Insurance Marketplace, and you will not have to pay a shared responsibility payment.

Consumers need to know that an accident causing a broken limb can cost upwards of $7500 and a 3-day hospital stay can cost thousands and thousands of dollars, out of pocket, without health insurance. In some cases, emergency health care costs could unnecessarily bankrupt individuals and families.

Health insurance coverage through the Marketplace can be peace of mind.
Why isn't exercising as easy as eating...

"Parking Tickets"
The wife and I had come to town to pick up a few things. We came out of one store and saw a cop writing a ticket for illegal parking right in front of us on the curb.

So we asked him nicely to give a couple of retirees a break. But he paid us no attention and kept writing.

Just loud enough for him to hear, my wife said, “What a Bozo.”

The cop looked up, stared at my wife, then started writing out another ticket.

I said, “Honey, this guy probably just learned to read and write, and he’s so proud of himself, he’s showing off.”

The cop tore off the 2nd ticket and started on a third.

We kept making comments and he kept writing tickets till he was up to about half a dozen.

Finally, glaring at us, the cop left, and we walked on down the street. We didn’t care about the tickets. We always take the bus into town, and anyway, that car was one of those obnoxious Hummers.

Being retired, we always try to find ways to keep ourselves amused. We feel it’s important.

"Funeral Finale"
The funeral service at the grave site had just ended. Suddenly, there was an ear-shattering blast of thunder, then a gigantic, scary flash of lightning. A second later more booming thunder came rolling over the hills.

The husband of the deceased wife looked over at the minister and remarked, “Sounds like she’s there.”

Tough Getting Into Heaven

A man goes to heaven and approaches the gate. He’s rough looking. Tattoos, scars, shaggy hair, 4-day stubble. St. Peter looks up and says, “Jim, what are you doing here?”

Jim says, “Well, I was hoping to get into heaven.”

St. Peter says, “Jim, I gotta tell you, it doesn’t look too good.”

Jim says, “Deep down, I’m a good person.”

St. Peter says, “Jim, I’m looking at your record and there’s a lot of bad stuff here.”

Jim says, “I know.”

St. Peter says, “Is there anything you ever did for somebody else? Can you tell me one good deed?”

Jim says, “Well, I came walking out of a bar and saw this woman being harassed by a gang of biker thugs. Big, rough guys. I figured the only way to help her was to kick over the head guy’s bike and punch him in the face. So I did, and it worked. She got away.”

 “St. Peter says, “Jim, I’m not seeing it here. When did this happen?”

Jim says, “About ten minutes ago.”

"Forgot The Keys"

An elderly man had dinner at a very nice restaurant. After he finished his wine, he went to the men’s room, and then walked out through the bar. It was a beautiful evening, so he decided to leave his car in the parking lot and walk home.

When he arrived at his front door, he realized he didn’t have his keys, which were in his jacket pocket, which was still hanging in the restroom. He walked back to the restaurant and found his jacket in the men’s room, and realized he’d lost his hat on the table. He strolled back to the dining room to retrieve his hat, and when he got to his table, his wife asked, “Is anything wrong? You took such a long time in there.”

"Boys and Grandpas"

A young grandson asked his grandfather how old he was, and the grandpa teasingly replied, “Well, I’m not exactly sure how old I am.”

The little boy advised, “You have to look in your underwear, Grandpa. Mine says I’m 4 to 6.”

Whale Story"

A teacher asked her class what they knew about whales. One little girl spoke up and said that Jonah was swallowed by a whale. The teacher smiled and said she didn’t think that was very likely, because even though whales can be big, their throats are not big enough to swallow a man. But the little girl was adamant, and maintained that Jonah was swallowed by a whale. The teacher was getting impatient, and reiterated that this was physically unlikely. But the girl was unmove, and said that when she got to heaven, she would ask Jonah.

“But what if Jonah went to hell?” the teacher asked.

The girl replied, “Then you ask him.”

Answers TO QUIZ - PAGE 4

Answers to "Quiz: Nutrition and Older Adults:" 1=B; 2=D; 3=D; 4=C; 5=A; 6=D; 7=A; 8=B; 9=D; 10=D.

Solution TO WORD SEARCH - PAGE 4

D K C F M P G J K L M M U R S E L S P W R T T
C O R N E L A K E S B U H P N S R D K C N G Y
V W X T Z R U G L U B I Q Y N M A R G T B K
M X Z V N B M C Q R T H C P A V R K H V R C H
J K M W L B F Y R X E B E M L C E U P Y
D B F G H K L M A Y R L T B G S O G T K
A V B N L E R O T G D H F Z D O M N T L X
CAREGIVERS CORNER

Tax credit for caregivers

By Kathy Bullis

With tax season just around the corner, caregivers will be glad to know that there is a state tax credit which may be available to them called the Shared Care Tax Credit. Although not well publicized, it has been available since the year 2000. To take advantage of this credit, caregivers must register with the Department of Health and Senior Services as a certified “Shared Care Member”. Caregivers may request a registration packet from them. The packet will contain a short form for your care recipient’s doctor to fill out attesting to the fact that your loved one is in need of a caregiver. It will also contain a two page large print form for your caregiver to fill out. It requires basic identification information for the caregiver and the care recipient and eligibility questions regarding the tax credit. As government forms go, it is pretty painless. By now you are all probably wondering just what the eligibility standards are.

You may qualify for a tax credit of up to $500. If:

- You provide care for a family member who is at least 60 years of age and who is unable to live alone as verified by a physician.
- You do not receive compensation for the care you provide.
- The family member resides with you for an aggregate of at least six months out of the year.
- The family member is unable or not allowed to operate a motor vehicle.
- The family member does not receive services paid for by Medicaid or Social Services Block Grant funds. (This does not include home delivered meals)
- You are a registered member of the Shared Care Program.

Once the registration form is filled out, returned to DHSS and is processed, you simply file the Physicians Certification with your (the caregivers) Missouri State Taxes.

Care giving can be a drain on family resources. Often working caregivers lose pay due to necessary time off to manage care or provide care for their loved ones. Some have to leave the work force all together to provide care, drastically limiting their financial resources. A MetLife study reported that caregivers lose an estimated $659,000 in wages, retirement contributions and social security benefits combined and will pay out an estimated $19,500 in food, transportation, assistance with rent and mortgages and costs to retain home care professionals. The Shared Care Tax Credit can lighten the load for some. If you would like to request a registration packet or would like more information you may contact the Department of Health and Senior Services at 573-751-4842 or you may go to the Missouri Department of Revenue’s website at http://dor.mo.gov/taxcredit/sct.php.

Q&A

CONTINUED FROM PAGE 6

To Enroll:

- apply online at healthcare.gov, or
call 1-800-318-2596 (TTY: 1 855-889-4325) 24 hours a day, 7 days a week, or
- You can also find in-person help from certified assisters in your area. Go to LocalHelp.HealthCare.gov and enter your zip code or city and state. You can also ask the customer service representatives at 1-800-318-2596 for local help in your area.

Initial enrollment runs through March 31, 2014. Be sure to make your first month’s premium payment after you have enrolled in a health plan, and check directly with your plan to ensure that your application for coverage is complete and when it becomes effective.

Finally, please educate yourself and others about the health insurance marketplace and what it can offer you or others you know who may not have quality affordable health insurance; it could be peace of mind for years to come.

And if you are a Medicare beneficiary, what is most important to remember is that the Marketplace will not affect your Medicare coverage or benefits at all. The Marketplace is primarily for people who do not have health insurance, have had trouble obtaining coverage because of their health history, or who have individual policies now which are expensive. The Marketplace will make quality health insurance more available and more affordable for these people.