

TOPIC	DISCUSSION	ACTION NEEDED
Members Present	Belen Tejeiro, SHINE (Presenter) Carmen Centeno, M-D Public Library System Faris Hamadi, AHA Intern Mayra Garcia, FDOH-MD Natalie Lopez, City of Miami Beach Suzanne Johnson, FDOH-MD Gloria Sanzo, DCF Tony Wagner, DCF Marjorie York, Community Action Agency	
Welcome and Introductions	Chairman David Saltman and Vice-Chair Betty Jimenez were unable to attend the meeting today. The committee liaison, Suzanne Johnson, welcomed everyone and started the meeting at 2:31 PM. Everyone introduced themselves. The meeting was held at the Stephen P. Clark Government Center, 111 NW 1 Street, Suite 29A, Miami, FL 33128.	
Review and Approval of Minutes	The minutes for September 30, 2014 were reviewed and approved with a few minor corrections.	✓ Corrections were made to September 30, 2014 minutes for the record by Mayra Garcia.
Executive Board and Committee Updates	In the absence of Chairman David Saltman and Vice-Chair Betty Jimenez, the only update provided was to remind attendees that Executive Board elections will be held next month in November for Chair and Vice-Chair two-year term beginning in January 2015. Anyone interested in running is invited to submit a nomination.	✓ Nomination form was made available at the meeting.

<p>Presentation on Medicare by Belen Tejeiro, SHINE Local Coordinator, Alliance for Aging, Inc.</p>	<p>SHINE (Serving Health Insurance Needs of Elders) is a program offered by the Department of Elder Affairs in partnership with the local area agency, Alliance for Aging, Inc. SHINE specially-trained volunteers offer free, unbiased, and confidential counseling regarding Medicare, Medicaid, and health insurance. SHINE provides valuable information to Medicare beneficiaries, their representatives, caregivers, healthcare professionals, the disabled, community groups, churches and more! Contact the local SHINE program by calling the Helpline at (305) 670-6500, extension 256 for English or ext. 276 for Spanish. Counseling services include: Medicare eligibility and enrollment, Medicare Health Plan Choices, Medicare Coverage Issues and Appeals, Medigap (Supplemental) Policies, Longterm Care Options, Prescription Assistance Resources, Medicaid (for dual-eligibles), and Employer or Military Coverage.</p> <p>Medicare is the federal health insurance program for people who are 65 years of age or older, and those under 65 with certain disabilities. To qualify you must be a U.S. citizen. The Annual Enrollment Period is taking place now (October 15th through December 7th) with coverage beginning January 1st. Beneficiaries may make changes to Medicare Advantage or prescription drug plans for the following year. You may be eligible for Extra Help to pay Part D plan costs if you have limited income and resources. You may receive an array of Medicare-covered preventive services.</p> <p>Original Medicare consists of Parts A (for in-patients, home health and hospice services) & B (for out-patients, durable medical equipment and preventive services). You can enroll in Medicare through the Social Security Administration; apply for Medicare three (3) months before your 65th birthday. Medicare is administered by CMS (Centers for Medicare & Medicaid Services).</p> <p>A Medicare Advantage Plan (Part C) is a type of Medicare health</p>	<p>✓Useful websites provided: www.floridashine.org www.medicare.gov www.cms.gov</p>
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plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

A Medicare supplement (Medigap) insurance, sold by private companies, can help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share. A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to buy separate policies. You can buy a Medigap policy from any insurance company that's licensed in your state to sell one. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay the premium. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 aren't allowed to include

	<p>prescription drug coverage. Medigap policies generally don't cover long-term care, vision or dental care, hearing aids, eyeglasses, or private-duty nursing. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).</p> <p>Medicare offers prescription drug coverage to everyone with Medicare. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and drugs covered. There are two ways to get drug coverage:</p> <p>1) Medicare Prescription Drug Plan (Part D). These plans (sometimes called "PDPs") add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) Plans.</p> <p>2) Medicare Advantage Plan (Part C) (like an HMO or PPO) or other Medicare health plan that offers Medicare prescription drug coverage. You get all of your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) coverage, and prescription drug coverage (Part D), through these plans. Medicare Advantage Plans with prescription drug coverage are sometimes called "MA-PDs." If your Medicare Advantage Plan (Part C) includes prescription drug coverage and you join a Medicare Prescription Drug Plan (Part D), you'll be unenrolled from your Medicare Advantage Plan and returned to Original Medicare.</p> <p>You can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions.</p>	<p>✓Thank you Ms. Tejeiro for your wonderful and very resourceful presentation!</p>
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Member Announcements/ Upcoming Events	Marjorie York announced the upcoming <i>Anti-Poverty Summit in Miami</i> on November 8, 2014 at 9:00 AM to 4:00 PM. This community summit will bring together service providers, organizers, advocates, and people who are just struggling to make ends meet to learn about current local movements and gain the tools and resources necessary to effectively advocate and support policies that reduce poverty.	✓Copies of event flyer were made available at the meeting.
Next Meeting	The next Elder Issues Committee meeting will be held on Tuesday, November 25, 2014 from 2:30 PM - 4:30 PM at the Stephen P. Clark Government Center, 111 NW 1 Street, Suite 29A, Miami, FL 33128.	
Adjournment	The meeting was adjourned at 3:55 PM by Suzanne Johnson.	