



# Golden Triangle Planning & Development District, Inc.

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Executive Director

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## From the Director. . . .

Healthcare is a priority for us Seniors! Since many of us, myself included, don't know our way around the do's and don't's of selecting coverage, I am proud to be able to say that the GTPDD offers counselors to guide us through this confusing maze. This article will hopefully give you a little help in understanding what we, as seniors, are looking at in making sure our medical care costs are covered. Open Enrollment for the Medicare Part D prescription drug coverage starts October 15, and ends December 7.

Be sure to call and make an appointment to discuss your specific needs.

## MEDICARE and SENIOR HEALTHCARE with 2019 CHANGES

### BASICS OF HEALTHCARE COVERAGE FOR SENIORS

--**Medicare Part A, covering hospital-admitted healthcare**, is available at the age of 65, at no cost for most. (Anyone still contributing to Medicare through payroll taxes is not automatically enrolled and must contact the Social Security Administration for enrollment).

--**Medicare Part B covers services from most other medical providers** and is purchased by the Senior.

--**Medicare Supplement can be purchased to cover copays and deductibles for Parts A and B.** These are commonly called **Medigap Plans**.

--**Medicare Part D prescription drug coverage**, is selected and purchased by the individual. A **Part D** plan covers pharmacy-purchased medications only.

### OPEN ENROLLMENT, Part D, Oct. 15-Dec.7: WHY CHANGE?

Drug Plans are not all the same. Some plans do not cover certain medications; copays vary from Plan to Plan; pharmacies do not honor some plans. Premiums, copays, deductibles, and preferred pharmacies change each year. Also, the list of medications that a plan covers, called a formulary, is subject to change annually.

This is the only period when everyone, regardless of income or situation, can change his/her prescription plan. However, special circumstances of an individual allow for special enrollment options during the year. Examples of special circumstances include:

- Receiving extra financial help because of low income;
- Participating in Medicare savings program or eligibility for Medicaid;
- Residing in a long term care facility;
- Transitioning to or from a rehabilitation facility; and
- Moving into another service area from your plan.

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### **COUNSELOR HELP IN SHOPPING FOR THE BEST INDIVIDUAL PLAN**

GTPDD provides counseling staff to assist senior clients in selecting a drug plan that works best for them. A Counselor discusses with the client the client's current prescription medications, preferred pharmacy, and other insurance issues pertinent to the client's specific needs. Staff then research the plus and minus aspects of plans available in order for clients to make their personal choices. If requested by the client, the Counselor can enroll the client online. Consultation may be conducted in person or via telephone.

Counselor can assist clients in making informed choices about **Medicare Supplement Plans** that must be purchased from a licensed agent or company. (**NOTE: GTPDD is not affiliated with the insurance industry in any way.**) Staff can educate clients about how supplements work and the limitations of coverage.

Counselor can also provide assistance to low-income seniors in 1) completing applications for drug discount programs, 2) enrolling in the Extra Help Program, which assists with **Part D** premiums and the costs of prescriptions, and 3) enrolling in the **Medicare Savings Programs** which can help with **Part B** premiums, copays, and cost.

### **ADDITIONAL MEDICARE SERVICES**

Counseling staff can provide information on other benefits offered by Medicare:

--**Medicare Advantage Plans (Med. Part C).** Some individuals choose to "opt out" of traditional **Medicare (Parts A, B, and D)**, in order to purchase private insurance coverage that may include additional benefits, such as dental, vision, and wellness coverage.

--**The "Donut Hole,"** or coverage gap, created when a **Part D** plan reaches its initial coverage limit and ends with a maximum out-of-pocket cost (see **Medicare Questions** below).

### **2019 MEDICARE CHANGES**

#### **PART D, PRESCRIPTION DRUGS:**

- Seniors with low income can change plans only once per quarter.
- More flexibility is allowed when substituting generic medications in some cases.
- Part D** deductible will be increased by \$10.
- The Donut Hole. Please see **MEDICARE QUESTIONS** below..
- The Donut Hole discount. Please see **MEDICARE QUESTIONS**.
- Plans are allowed to restrict opioids to some who might be at risk for addiction.

**PART C, MEDICARE ADVANTAGE PLANS:** New open enrollment option is Jan 1 - Mar 31 if you are already enrolled in a **Medicare Advantage Plan** and choose to change to another. You may also disenroll in **Medicare Advantage** and change your type of service back to traditional **Medicare (Parts A, B, D)**.

### **OTHER**

**New Medicare Card.** As you probably know, the Medicare card with your Social Security # is being replaced by a new number and new card. To see when your new card will be mailed and receive an email when it is mailed to you, go online to [Medicare.gov/newcard](https://www.medicare.gov/newcard).

## Calendar of Events for Sr. Enrichment—Starkville

Monday & Friday	1:00—4:00 pm	Bridge
Tuesday & Thursday	1:00—4:00 pm	Table Games
Wednesday	10:00-2:00 pm	Stitching with Marie

For information call 662-324-1965.

### Mississippi Small Municipalities and Limited Population Counties Grant Program

The Mississippi Legislature authorized \$5,000,000 in general obligation bonds to be issued for the 2018 Small Municipalities and Limited Population Counties Grant program. Municipalities with a maximum population of 10,000 and counties with a maximum population of 30,000 are eligible applicants. The maximum grant award is \$150,000 and requires a financial match which must be in place at the time of application submittal. Eligible projects must be publicly-owned. GTPDD staff met the July 31, 2018 submission deadline, preparing ten (10) applications:

Town of Artesia Sewer Improvements  
Town of Brooksville Street Improvements  
Town of Caledonia Soccer Field Lighting  
City of Eupora Industrial Park Improvements  
Town of French Camp Sewage Lagoon Improvements  
City of Macon Water System Improvements  
Town of Maben Industrial Building Improvements  
Town of Mantee Street Improvements  
Town of Mathiston Sewage Lagoon Improvements  
Town of Shuqualak Sewer Improvements  
Clay County Industrial Road Improvements

Applicants recently received notification from the Mississippi Development Authority that there were 99 applications received, requesting \$13,342,987 from an allocation of \$5,000,000 for Program Year 2018. Mississippi Development Authority (MDA) anticipates funding around 35 grants this year.

### The 2018 ARC Summit was held in Tupelo, Mississippi

on September 12-14, 2018 at the BancorpSouth Arena and Conference Center. The opening reception was held at the Tupelo Automobile Museum and featured the Governor of Mississippi, Phil Bryant, who introduced the new Federal Co-Chairmen of ARC, Mr. Tim Thomas. Governor Bryant is the State's Co-Chairman for 2018. The theme for this year's Summit was "Expanding Opportunities for our Region's future" and was hosted by the State of Mississippi. Breakout sessions included: (1) Workforce Training, (2) Downtown Development, (3) Mine Land Reclamation, (4) Economic Resiliency, transportation, and Brownfield Redevelopment. Staff from the Golden triangle PDD that attended the conference included: Rupert L. "Rudy" Johnson, Phylis Benson, Spencer Brooks and George Crawford.

#### ARC Pre-Application Deadline – October 26, 2018

Local units of government should plan immediately for the upcoming FY19 Appalachian Regional Commission (ARC) application process. The Mississippi ARC office will receive FY19 ARC pre-applications no later than **October 26, 2018.**

Please contact Phylis Benson or George Crawford for more details regarding this funding opportunity by **October 12.**

# WIOA



Calling **ALL** businesses!!! Need a **FREE** worker? Salary and worker's compensation paid through Gateway Program during worker's trial period. Wanting more information? Contact Mitzi Lawrence at 662-324-5007.

## Accepting the Challenge

Headlines are filled with news of funding cuts, budget shortages, and staff downsizing. Such news necessitates a proactive approach: face the challenge to do more with less! The WIOA staff has chosen to address this negative news as an opportunity to analyze, regroup and more efficiently serve area youth than ever before.

Mitzi Lawrence, WIOA Programs Director, states, "The case managers/counselors who go out into the counties are the ingredients behind a successful youth program. They are the staff who see the needs, work with the youth, and within defined parameters, tweak the program for optimum service."

This Newsletter recognizes current WIOA instructors/career counselors, with a special salute also to the teachers in previous years.

## Oktibbeha and Webster Counties: Myra Halford



Myra is a long time resident of Choctaw County. After earning a BS degree from Mississippi State University, she taught elementary and high school classes before retiring in 2017 after 29 years of service in the Choctaw County School District. She is now a WIOA instructor/career counselor for the Gateway program.

in sharing her experiences as a Gateway instructor/career counselor Myra stated:

"The Gateway program has been an eye-opener to the problems facing our youth. I have found many are just looking for an opportunity to prove themselves and a chance to succeed. Most of the participants I have worked with have gained permanent employment through their paid internship, while others have gone back to school to complete their high school education either through the online diploma or GED program. Others have enrolled in college classes and are working to attain a degree. It has been a rewarding experience to see the dedication that the majority of our participants have had in making a successful lives for themselves.

"I have seen many participants begin the Gateway program with a defeated personality, only to go on to be very successful in their chosen career paths. These youth must work harder than most to overcome barriers in their lives, which result often from life's circumstances and sometimes from poor choices of their own making. I have no doubt the Gateway program has been a lifesaver for many, as it provides encouragement and support, essential job skills classes, WorkKeys testing, and a paid internship. I have seen firsthand how this support and encouragement have definitely impacted their lives, providing confidence and self-assurance as they go through the program, and then into the field of work.

"I have truly been blessed by working with the youth of Oktibbeha and Webster counties. When they call me, even after their internship/follow-up phase is over, to share a positive in their life or some exciting news, I truly know this program is making a huge difference in lives of participating youth and what we do through the Gateway program is extremely rewarding. I really see the fruits of the labor.

"To know that our team, working together, is making a difference in peoples' lives and their futures is an experience of which I am proud to be a part."



### Choctaw and Winston: Keith Jeffries

A resident of Oktibbeha County, Keith Jeffries is a graduate of Mississippi State University with Masters Degrees in French and English. He taught in the Choctaw County School District for thirty years and for the last few years there he was the District Test Coordinator. He has also served as an adjunct instructor for MSU, EMCC, and Wood College and is now the WIOA Career Counselor for Choctaw and Winston Counties.

When asked about his experience in the Gateway program Keith said:

"The Gateway Program provides an invaluable opportunity for youth to receive a hand up. Many of our participants lack the confidence, education, and support that they need to be successful---particularly in the workforce. This program provides the youth work ethics training, encouragement, and support as they begin their journey---albeit rocky at times---to improve their lives. I look forward to the opportunity to work with these youth as they begin to take charge of and responsibility for their lives and decisions."

.....  
The WIOA staff is working with 16 current year youth, plus performing follow-up, guidance, and counseling for 75 completers from last year's program. All in all, this promises to be another outstanding year!

**Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn a life around.** *Leo Buscaglia*

If you know a youth in Choctaw, Oktibbeha, Webster or Winston County who is 16 - 24 years of age, out-of-school, in need of job training/work experience or continued education, and would like to participate in the Gateway Program, suggest they call Mitzi Lawrence @ 662-324-5007.

*NOTE:* Clay, Lowndes and Noxubee youth are served through East MS Community College.  
GTPDD is an Equal Opportunity Organization. Auxiliary aids and services are available upon request for individuals with disabilities. (MS Relay and TCC Number: 202-693-6515)

#### JULY

Lucille Booth	10 years
Tammy Castle	18 years
Diana Granger	05 years
Kim Mills	18 years
Mitzi Phelps	19 years
Regina Rambus	11 years
Latanya Williams	08 years

#### AUGUST

Mary Boatman	08 years
Spencer Broocks	15 years
Latasha Carr	08 years
Angel Coggins	14 years
Robbie Harris	05 years
Stacey Harris	05 years
Queen Kidd	16 years
Anna Lancaster	05 years
Mitzi Lawrence	18 years
Angelia Sansing	12 years

#### SEPTEMBER

Senitra Clark	05 years
Ruthie Colter	16 years
Hudson Ford	05 years
Tiffany Gilliland	05 years
Felicia Hardin	05 years
Tim Heard	25 years
Paula Key	09 years
Linda Lee	05 years
Amy Sanford	07 years
Andrea Scott	05 years
Lisa Stallings	18 years
Keionna Tate	05 years
Santreena Triplett	15 years

#### **Staff Anniversaries**

Staff members that have  
served at least  
5 years at the GTPDD.



## Elderly and Disabled Waiver Program

### What is the Elderly and Disabled Waiver?

It is a statewide program designed to offer assistance to qualified Medicaid beneficiaries. The program allows qualified individuals to remain in a home or community-based setting as an alternative to a nursing facility or other institutional care. All persons who are eligible to receive Home and Community-Based Services under this waiver must first be approved through the Division of Medicaid.

### Who is qualified?

- Be 21 years of age or older.
- Qualify by either SSI or 300% of SSI.
- Score 50 or above on the interRAI HC
- Must require nursing facility level of care, if assistance is not provided.

### What services are offered under this waiver?

- Case Management** - Everyone who participates in the waiver is assigned to a local case management team. This team consists of a Registered Nurse and licensed Social Worker.
- Personal Care Services** - These are supportive services provided in the home of the participant. They include assistance with light housekeeping, laundry, meal planning, marketing, food preparation, etc.
- Adult Day Services** - This is a structured program that focuses on the strengths and abilities of the participants. This service allows participants to make connections with their community and/or use all of their retained skills. Depending on the specific facility, the following services are provided: supervision and/or assistance with ADLs, group activities, nutritious meals, and medication monitoring.
- Expanded Home Health Services** - The participants of this program are eligible for extended home health services. Covered services include: nurse, aide, physical, and speech therapy.
- Home Delivered Meals** - A well-balanced meal is delivered to the home of the person who is unable to leave his/her home without assistance and/or unable to prepare his/her own meals.
- Institutional Respite and/or In-Home Respite** - This is provided to participants on a short-term basis because of the absence of or need for relief for the primary care giver. This can be provided in the home or licensed respite care centers.
- Transition Assistance** - This is provided to a beneficiary currently residing in a nursing facility who wishes to transition from the nursing facility to the E & D Waiver in the home.

The Golden Triangle Planning and Development District serves clients in Choctaw, Clay, Lowndes, Noxubee, Oktibbeha, Webster and Winston counties. If you live in a county outside of GTPDD's service area you may contact the Division of Medicaid at 1-800-421-2408.

### Apply or Refer Services:

To apply for services or to refer another individual to receive services, call this office at 662-320-2003, extension 1132.



**THE GOLDEN TRIANGLE  
PLANNING & DEVELOPMENT  
DISTRICT, INC.  
SENIOR ENRICHMENT CENTER**

**JEWELRY, KNITTING, CROCHET  
& CRAFT GROUPS**

INVITE YOU TO

**THE 6th ANNUAL SHOW AND SALE**

**MONDAY, NOVEMBER 5, 2018**

**1522 GARDNER BLVD.  
COLUMBUS, MS 39702**

**BRING A FRIEND OR TWO AND GET SOME GREAT GIFTS FOR CHRISTMAS, BIRTH-  
DAYS, SECRET PALS, CO-WORKERS, BOSSES, TEACHERS OR EVEN YOURSELF!!!**

**REGISTER FOR DOOR PRIZES!!!**

**FOR MORE INFORMATION  
CONTACT  
CARLA GUYTON  
(662) 386-0001 [cguyton@gtpdd.com](mailto:cguyton@gtpdd.com)**

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## Calendar of Events....

The Mississippi Association  
of Supervisors will meet at  
the GTPDD,  
Tuesday, October 23rd  
at 10:00 a.m.



Effective  
October 1, 2018,  
there will be no more  
transportation offered  
by the GTPDD in  
Starkville City Limits!!!



Calling ALL Veterans.....  
There will be a Veterans  
Summit at the Starkville  
Sportsplex on October 23rd  
from 10:00 a.m.—1:00 p.m.

## MEDICARE QUESTIONS

**What is a Donut Hole?** All **PART D** plans have the same coverage cap (initial coverage limit), per year: a portion that the insurer pays, and a portion that the senior pays (the copay). If this cap is reached prior to the end of the Plan Year, due to unanticipated medical needs and higher drug costs, a coverage gap, called a donut hole, occurs. But all is not lost. You still have drug coverage. However, your copay will be higher. For instance if your copay for medicine XYZ had been \$10 a month, it might now be \$12 a month until the end of the plan year.

**Is there a way to get out of the donut hole, or coverage gap?** It is possible that you can get out of the coverage gap during the Plan Year. True out-of-pocket (TrOOP) costs count toward moving out of the Donut Hole for that year: 1) yearly deductible, coinsurance, and copayments --but not the plan premium; 2) discount on brand-name drugs in coverage gap; and 3) what is actually paid by you in the coverage gap.

**If I get in, then get out, of the coverage gap, what will my medicines cost me the rest of the Plan Year?** When you get out of the donut hole, you get “catastrophic coverage,” which means you will be back to copayment for the rest of the Plan Year.

**I take a number of medications on a daily basis. What if I can't afford the Plan D copays?** Medicare assists low income seniors with its Extra Help program in paying for prescription drug costs. Your income and other resources are considered in extending this service. Check with your Counselor about the details of qualification for the extra help.

To obtain a copy of the **2019 Medicare and You Handbook**, check with your local Social Security office.

For additional information, call Golden Triangle Planning and Development District, ph 662-323-4621.

--This service funded by SHIP, MIPPA, and GTPDD.