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Opinion

## Everyday Wellness: Resources for you at the Agency on Aging of South Central Connecticut

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Submitted Article

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You've worked all your life, like your parents did, to save for a comfortable retirement and perhaps to leave an inheritance to your children. Nowadays, with the cost of living so high, your money is going more quickly than it used to. Will it last?

You are not the only one thinking this way. Connecticut's Legislative Commission on Aging tells us that, between now and 2040, 56.69% of the population in our state will be over 65 years old. The potential to outlive our financial resources will be greater than ever before.

The number of people who are caregivers or recipients of care will continue to increase. Financial implications of this has everyone on federal, state and personal levels expanding their vision of how to meet the basic needs of food, shelter, medical care and companionship.

The Agency on Aging of South Central Connecticut, located at 1 Long Wharf Drive in New Haven has been here to help for the past 41 years.

"Our main focus is to provide resources and supports to adults who want to remain as independent as possible in their community. We are not a state agency. We don't make decisions on policies or whether or not people are able to receive benefits," says Cherie Strucaly, Volunteer and Ambassador Program Manager.

"We are a non-profit, federally funded program not supported by insurance companies, businesses or special interests. Our goal is to find the best program for the person."

The largest pool of the 38 towns served is for care management. The Agency on Aging of South Central Connecticut offers the most programs of all similar agencies in the state.

"We are always looking to project needs for the largest population. Seniors are the most active and need the most support. Our CHOICES program offers trained and certified counselors to answer questions about Medicare," she explains.

The Homecare Program is utilized most serving the largest number of clients on a daily basis.

"We offer caregiver support and respite which includes referrals to Adult Day Centers and medical support if individuals qualify based on their income," Cherie adds.

She continues, "What a lot of people don't know about us is that we also offer programs for individuals who are younger and struggling to make ends meet, for people with disabilities, as well as those who are underserved and have limited incomes."

Children are also included in those served by the Agency on Aging. The Foster Grandparent Program is a stipend volunteer opportunity for income qualifying seniors to provide 15 to 30 hours of one on one support to an assigned child weekly.

AARP Experience Corps is a stipend volunteer opportunity, AmeriCorps, for individuals 50+ to serve in elementary schools as literacy tutors to K-3 students for 10+ hours per week.

AmeriCorps VISTA is a stipend opportunity to serve full-time at a local non-profit or school. These folks work behind the scenes to expand programs in order to better serve New Haven students and their families.

Community CHOICES assists individuals with disabilities in determining benefit eligibility and options counseling.

This program is under the Agency's Aging and Disability Resource Center which also includes Caregivers Support and Respite, Health and Wellness including Meals on Wheels, Advocacy for Hispanic & Latino Elders, Senior Medicare Patrol & Elder Abuse and Social Security Disability Assistance.

"The Agency and Disability Resource Center receives the most calls a day with questions like what do I qualify for? Where can I get help? Who can help me fill out this form? Open enrollment for Medicare Part D is an especially busy time," Cherie says.

Programs that are underutilized and may significantly stretch a senior's income are the Medicare Savings Program and SNAP.

You may qualify for one or both of these and not even know it.

"There are new guidelines for both. Income eligibility has been raised and asset reporting, for the Medicare Savings Program, has been eliminated. These benefits are underutilized because people looking at them at one time, didn't qualify and didn't go back," notes Cherie.

The Medicare Savings Program helps qualifying individuals pay for Medicare Part B premiums, deductibles for medication and co-insurance needed to cover the 20% that Medicare doesn't pay. It covers 20% of a senior's Medicare approved rate, doctor visits, outpatient hospital and preventative care. It may also pay for Part D yearly deductibles and Part D for formulary listed drugs.

SNAP is the Supplemental Nutrition Assistance Program. This benefit previously translated to food stamps but is now in the form of a debit card. Seniors who qualify for this may be looking at the difference between eating a diet high in sugar, fat and salt or eating more fresh fruit, vegetables, protein and whole grains.

They may also be looking at a difference in their health related to high blood pressure and diabetes; two diseases greatly influenced by diet and nutrition.

"There is a stigma attached to the idea of food stamps, in people's minds, but now people are living longer and needing help they never thought they would need. They are outliving their savings," Cherie states.

Contact the Agency on Aging of South Central Connecticut at 203-785-8533 for yourself or a loved one. Call if you are looking for volunteer opportunities or access to volunteers, for no cost services, such as Friendly Visitors, bill paying

support or respite for caregivers.

Gail Donahue lives in Hamden. She is committed to staying well and aging slowly.

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