



# **The Ohio Association of Area Agencies on Aging Presents**

## **Aging in Ohio 2022, DAY 1**

# Trends





# **Five Major *Demographic* Trends Surrounding Aging**

- **1.The Older Population is GROWING.**
- **2.Those age 85+ are growing fastest of all.**
- **3.Income and Assets in old age tend to reflect work history and marital status.**
- **4.Women tend to live longer than men, be single, live alone and have more chronic health conditions.**
- **5.The minority population of older persons is growing more quickly than the general**

# **Growing Older Population**

## **65+ Growth**

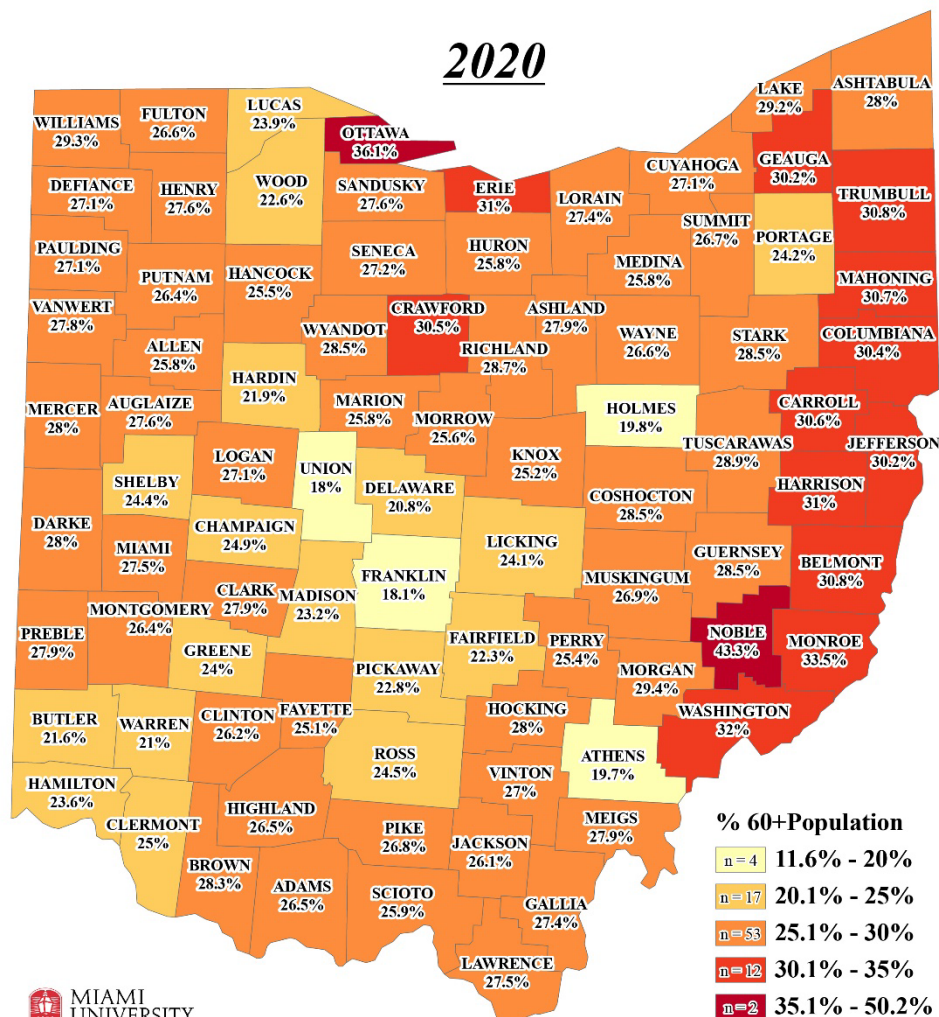


- **1900-1 in 25 persons 65+**
- **2010-About 1 in 8 persons 65+**
  - 13.1% of the US population**
  - 13.8% of the Ohio Population**
- **2050-1 in 5 persons 65+**



# Ohio's 60+ Projected Population by County

**2020**



### % 60+Population

**n = 4    11.6% - 20%**

**n=17 20.1% - 25%**

**n=53 25.1% - 30%**

**n=12** 30.1% - 35%

**n=2 35.1% - 50.2%**

\* (n) Number of counties



Go to:

<http://scripps.muohio.edu/content/maps-ohios-60-population-county-1990-2050> to download individual maps (PDF, J-Peg, TIFF formats available).

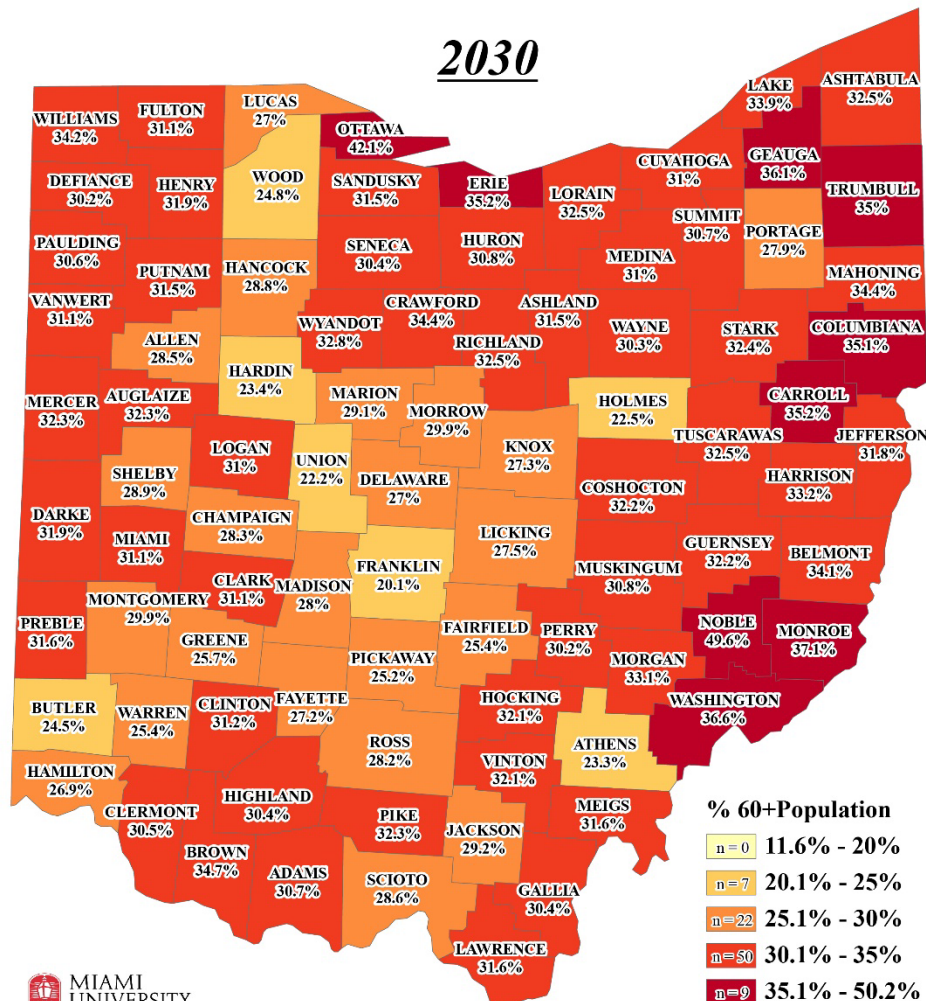
Note: % categories are based on the quintile points with adjustments; Color scheme based on Brewer (2000). [www.colorbrewer2.org](http://www.colorbrewer2.org).

Citation: Yamashita, T. (2012). Maps of Ohio's 60+ Population by County 1990-2050. Scripps Gerontology Center, Miami University, Oxford, OH.

Data Sources: U.S. Census Bureau (2012). U.S. Census 1990, 2000 & 2010 data; Ritchey, P. N., Mehdi-zadeh, S., & Yamashita, T. (2012). Projections of Ohio's Population. Scripps Gerontology Center, Oxford, OH.



**2030**

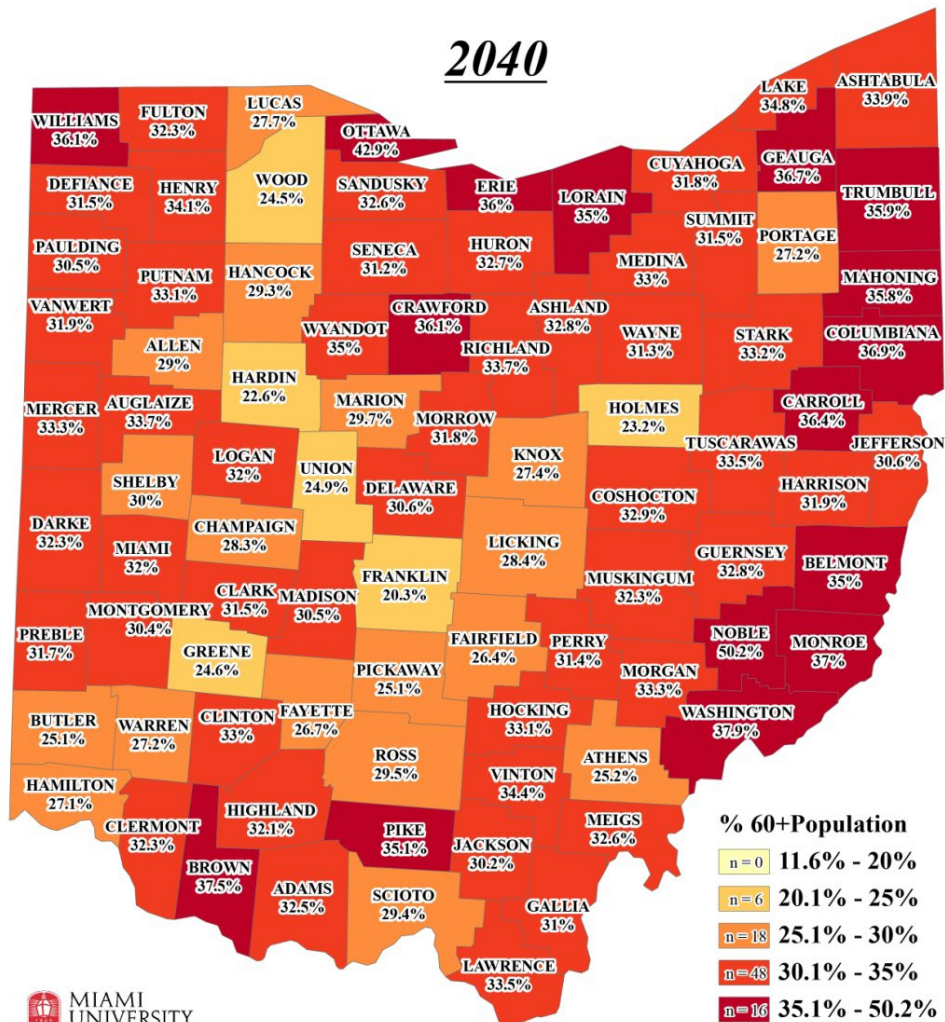


## % 60+ Population

n = 0	11.6% - 20%
n = 7	20.1% - 25%
n = 22	25.1% - 30%
n = 50	30.1% - 35%
n = 9	35.1% - 50.2%

\* (n) Number of counties

**2040**



Go to:

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# Five Major *Cultural* Trends Surrounding Aging



- 1. Great Diversity Among Older Persons
- 2. Acute vs. Chronic Health Care Needs
- 3. Desire for Long-Term Care & Housing Options
- 4. Family Involvement Is Strong for Most
- 5. There is Continuity in Aging

# Websites of Interest

- [www.seniors.gov](http://www.seniors.gov)
- [www.aging.ohio.gov](http://www.aging.ohio.gov)
- [www.miamiohio.edu/scripps](http://www.miamiohio.edu/scripps)
- [www.proseniors.org](http://www.proseniors.org)
- [www.disabilityrightsohio.org](http://www.disabilityrightsohio.org)





# **Part 1-Aging Network**

# Person's Needs

- Income
- Health
- Employment
- Housing
- Transportation



- Safety
- Nutrition
- Socialization
- Legal Assistance
- Education



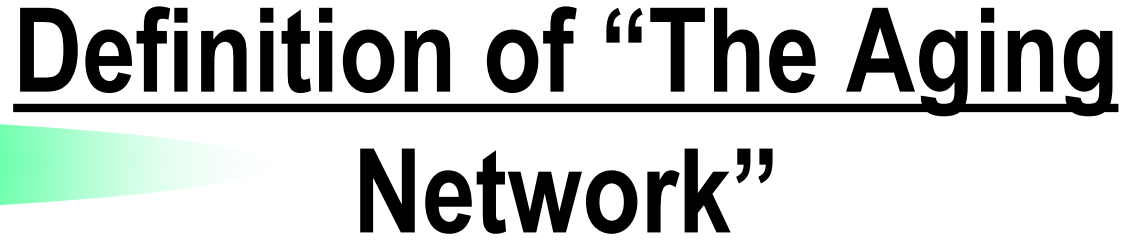


# Means of Meeting Needs

- Formal Network
- Public Sector
- Private Sector

- Informal Network
- Family
- Friends
- Colleagues
- Neighbors



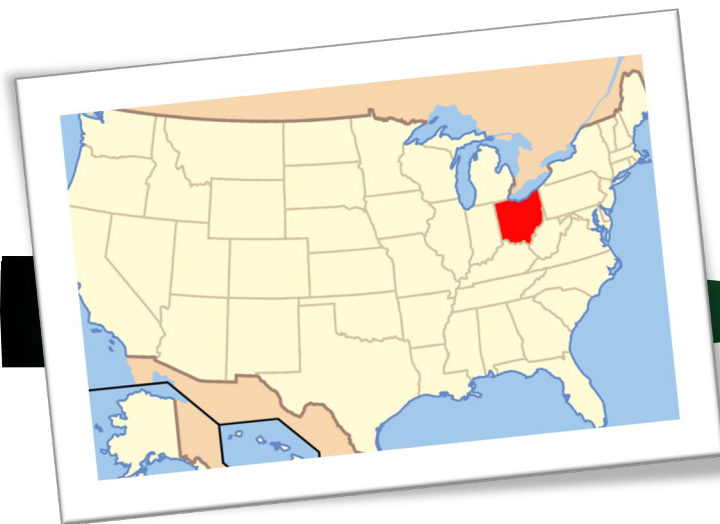


- 1. The entire system of services designed to accommodate older adults' needs**
- OR**
- 2. The network of agencies organized and funded under the Older Americans Act**

# **Structure of The Older American's Act—** **Reauthorized Spring 2020**



- **Title 1-Bill of Rights**
- **Title 2-Federal Structure: Administration on Aging**
- **Title 3-Programs in Aging**
  - ◆ **A. General Provisions-State and Local Structure**
  - ◆ **B. Supportive Services (newly consolidated programs)**
  - ◆ **C. Nutrition Services**
    1. Congregate Sites
    2. Home Delivered Meals
    3. School Based Meals for Volunteers
  - ◆ **D. Disease Prevention and Health Promotions Services**
  - ◆ **E. National Family Caregiver Support Program**



# Ohio Department of Aging

- **Cabinet Level Position**
- **Advocates and Administers Programs Directed towards Older Adults in Ohio**
- **Coordinates with other state departments and organizations in Ohio**
- **Funds programs under the Older American's Act and other Federal and State grants**

# **Structure of** **The Older American's Act**

- **Title 4**-State and Local Innovations
- **Title 5**-Community Services Employment Programs  
Differences to Others -
  1. Located under the Dept. of Labor with 10 National Contractors
  2. Age 55
  3. Uses income as a criterion
- **Title 6**-Grants to Indian Tribes
- **Title 7**-Ombudsman Services





# **Area Agencies on Aging**

- **Leadership role all over United States**
- **12 AAAs represent 88 counties in Ohio**
- **Established by the Older Americans Act**
- **What do AAAs do?**
  - ◆ **Assist in accessing services**
  - ◆ **Link to community-based services**
  - ◆ **Administer in-home services**
    - **Varies from State to State**



# Area Agencies on Aging



# Ohio Association of Area Agencies on Aging

- **Statewide network of agencies**
- **Provides training**
- **Coordinates advocacy**
- **Collective voice**



# Issues Surrounding the Aging Network

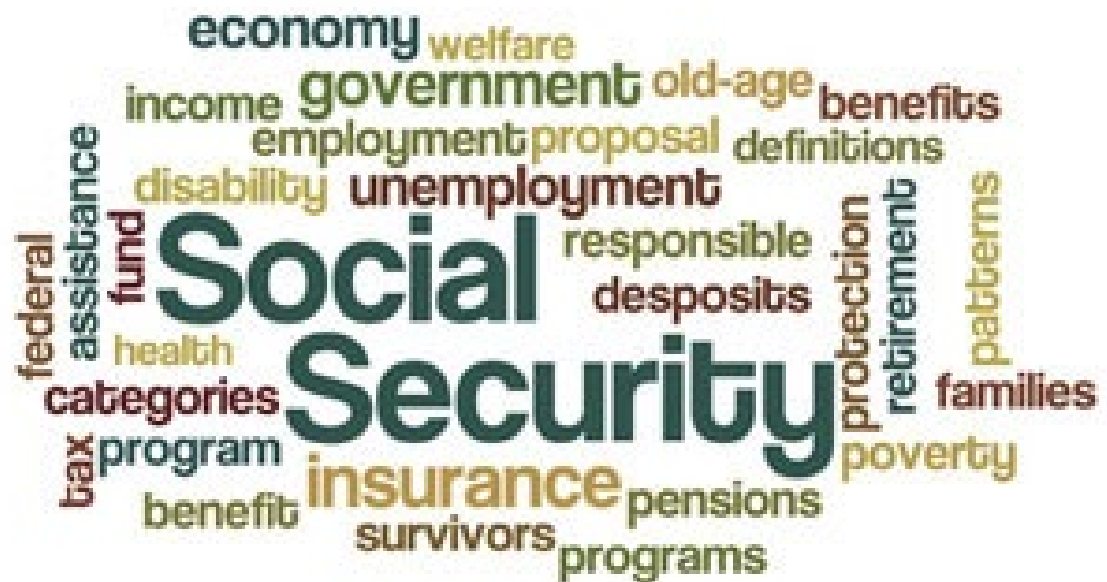


- 1. Local Diversity**
- 2. Age vs. Need Based Funding**
- 3. Targeting of Services**
- 4. Move Towards Community-Based Long-Term Care System in Funding**
- 5. Growth and Future of Funding????**
- 6. Establishment of Aging Disability Resource Networks(ADRN's)**





# Social Security System



# Social Security System-Who Pays IN?

- **Employed Persons**
  - Employer pays 7.65%
  - Employee pays 7.65%
- Self Employed Persons pay tax on 15.3% of earnings**
- **Pay tax on first \$147,000 of earnings**



# Elements of the System

- **Retirement Benefits**
- **Survivors Insurance**
- **Disability Insurance(SSDI)**



● ++++++

- **Supplemental Security Income (SSI)**
- **Medicare**

# Poll

**Have you established an online *My Social Security* account?**

**Yes**

**No**

# **Who is Covered?**



- 1. Worker (with 40 units of coverage, up to four per year, each credit paid on \$1510 of earnings)**
- 2. Current Spouse**
- 3. Ex-Spouse after at least ten years of marriage**
- 4. Minor Children**
- 5. Disabled Children (before age 22)**

**Can collect only once!**



# **SSI VS. SSDI**

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- **Assistance Program**
  - **Benefits for you—not based on eligibility of a family member**
  - **Federal-State Program**
  - **In most states, administered by ODJFS or equivalent agency at a county level**
  - **Disability definition is different**
- **Insurance Program**
  - **May get benefits either on behalf of a disabled family member or on your own work history.**
  - **Federal Program—Administered entirely under Social Security**
  - **Disability definition is different(looks at employment)**

# Current Social Security Issues

- Transition to Electronic Transfer of Funds
- Age Changes for Full Retirement(67 is here starting this year)
- Windfall Reduction & Government Pension Offset
- Personal Earnings and Benefit Estimate Statements-Not automatically mailed every year anymore
- Compassionate Allowance Conditions (now 225) and expedited Veterans Disability Applications
- Phone and Web Assistance

(1-800-772-1213 & My Social Security at  
[www.ssa.gov](http://www.ssa.gov))

- Future Benefits???







# Medicare vs. Medicaid



- Insurance Program
  - Serves mostly people over 65 regardless of Income
  - Participants Pay Part of Costs
  - Federal Program-same across the US
  - Information through the Social Security Office
- Assistance Program
  - Serves low-income people of any age
  - Participants pay no part of costs
  - Federal/State Program-services vary from state to state
  - Information through the Ohio Dept. of Medicaid & local human services offices (ODJFS)



# Medicare Choices

## DOOR 1-----

**Medicare Part A:  
Hospital Care**

**+**

**Medicare Part B:  
Medical Care**

**+**

**Medicare Part D:  
Prescription Plan**

## DOOR 2-----

**Medicare Part  
C:**

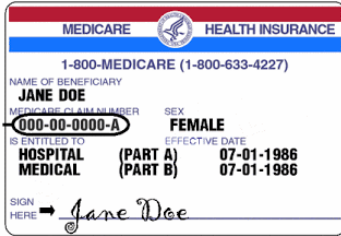
**Advantage  
Plan(HMO or  
PPO)**

# Medicare Open Enrollment Periods



- **Initial Open Enrollment (7 months around 65<sup>th</sup> birthday)**
- **After that—for Parts A, B,C,D**
  - ◆ **October 15-December 7**





# Traditional Medicare Part A

**Coverage is automatic at age 65 if vested in Social Security or disabled on SS at any age (ranges from 274-499/month if not)**

- **Covers:**

- ◆ **Hospital Care**

- **After Initial Deductible (\$1556.00)**
- **Uses 60 Day Periods**
- **Pays the hospital set amount for a diagnosis regardless of time in facility**

- ◆ **Post Hospital Skilled Nursing Home Care (also called sub acute or rehab care)**

- ◆ **Some Skilled Home Health Care**

- ◆ **Hospice Care**

# Levels of Care



- Skilled — Medicare & Medicaid cover—  
Medicare generally primary if dual eligible—  
Definition is being clarified due to a court case  
called *Jimmo Settlement Agreement*(3-14)
- Intermediate — Medicare *never* covers,  
Medicaid does cover
- Protective — Medicaid and Medicare do NOT  
cover

# Traditional Medicare--Part B



- **Voluntary to join, monthly premium taken from Social Security (for most is about \$170.10)**
- **Higher Income Beneficiaries(incomes over \$85,000 for an individual and \$170,000 for a couple) pay more for premium**
- **Pays 80% of bills after Yearly \$233.00 Deductible**

# Traditional

## Medicare--Part B

### Covers :

- ◆ **Doctor's Bills**
- ◆ **Some Outpatient Treatments**
- ◆ **Some Skilled Home Health Care**
- ◆ **Durable Medicare Equipment**
- ◆ **Some Rehabilitative Therapies**
- ◆ **Some Laboratory Procedures**
- ◆ **Some Preventative Care(expanded very much!!)**



# Preventive Services and Screenings



- One time Welcome to Medicare Physical
- *Advance Care Planning*
- Yearly Physical
- Abdominal aortic aneurysm
- Bone mass
- Cardiovascular disease
- Colorectal cancer
- Diabetes
- Pneumonia vaccines
- EKG
- Flu Shots
- Glaucoma tests
- Hepatitis B shots
- HIV Screening
- Mammograms
- Pap test
- Prostate
- Smoking Cessation
- *Shingles Vaccine\*\**



# **Traditional Medicare Does** **Not Cover**

- **Most dental care, eye care, and hearing aids**
- **Intermediate and protective level of care in nursing homes and home care**
- **Care in “Assisted Living” Facilities**
- **Adult Day Health Services**
- **Homemaker, chore and meal services in the home**
- **Non- traditional therapies**
- **Transportation Services outside emergencies**





# Medicare Prescription Drug Coverage(Part D)

- Available for all people with Medicare
- Have both statewide or national plans
- Provided through
  - ◆ Prescription Drug Plans (PDPs)(about 30 in Ohio in 2020)
  - ◆ Other Medicare Health Plans (M. i.e. Medicare Advantage)
- Can't have both MA-PD & PDP



# Medicare Part D Assistance— Limited Income & Resources

- Some are *Deemed Eligible*(Medicaid, QMB etc.)
- You may qualify for a *Limited Income Subsidy(LIS)* from Medicare which gives you “*Extra Help*” to pay prescription drug costs if your yearly income & resources are below the limits for 2022
  - ◆ It varies based on family size**MUST APPLY THROUGH SOCIAL SECURITY OFFICE**



# Important Medicare Part D Mailings

- **July-October 2022**
  - **Re-determination by Social Security**
  - **Auto Plan assignment by CMS**
  - **Plan drops out-Notice Sent**
  - **Plan Premium goes above benchmark(about \$35 a month in 2022)**
  - **State records no longer show deemed eligible—CMS will notify**
  - **ANOC—Annual Notice Of Change**
  - **Letter from Existing Health Plan about future coverage**
  - ***NOTE—Open Enrollment is--Oct. 15-December 7, 2022***



# **Supplemental Medicare Insurance**



- **Sometimes called Medigap or Medisup**
- **Regulated and Standardized**
- **Choice of 7 Policy types, Coverage is the same in each type(this was 10 until 2020)**
- **Medicare Beneficiary should only have one**
- **Initial 7 month open enrollment around the age 65 then they can turn down people for any reason**
- **Once a person is enrolled, cannot be canceled involuntarily**
- **Different from Long-Term Care Insurance**
- **See “Buyers Guides” published by the Ohio Dept. of Insurance**

# **Medicare Part C-** **Advantage Plans**



- **Larger and better benefits than in the past. Expanded open enrollment period...through March 31.**
- **Many offer set co-pays and deductibles as well as some expanded coverage(eyes, wellness exams, transportation, over the counter meds and food)**
- **Usually Includes prescription coverage. No need for an extra Part D Plan.**
- **Most cover a specific geographic area-i.e. county.**
- **Must go to plans' providers to receive coverage outside of emergency care.**

# **Medicare Part C: Advantage Plans**

- **No need for Medisup policy**
- **If a person drops their policy to enroll in a Medicare Advantage Plan, he/she may pick it back up—ONCE—if they later drop the Medicare Advantage Plan.**
- **Must keep a plan for a year until the next open enrollment period.**
- **Person receives a notice from any current provider with specific information about present coverage and available choices for the following year.**

# Poll

**Under what Federal Act is Medicare and Medicaid Established and governed?**

- a. Older Americans Act**
- b. Community Mental Health Act**
- c. Social Security Act**
- d. US Medical Care Act**





# Medicare Savings Programs



- **Qualified Medicare Beneficiary (QMB)**
- **Specified low-income Medicare Beneficiary (SLMB)**
- **Qualified Individual(QI)**
  - ◆ **Note: Ohio Dept. of Medicaid considers this benefit a type of Medicaid**

# Current Medicare Issues

- Medicare & Medicaid — Dual Eligibility and PACE Program
- Prospective Payment System vs. Reimbursement System
- Balanced Billing Ban in Ohio
- Rights under Medicare — *LivantaOhio*
- Same Sex Couples & Medicare, Medicaid Changes

# Current Medicare Issues

- Use of Outpatient Observation Days rather than Inpatient Care(**MOON**—Person needs to be notified as of March 8, 2017)
- *In Ohio*—OSHIP program operated by the Ohio Dept. of Insurance
- Medicare Website—Compare Areas....send consumers to visit-  
[www.medicare.gov](http://www.medicare.gov)
- [www.cms.gov](http://www.cms.gov)-Website for Providers

