

Advisory Council on Aging and Disability Services

Creating choices for elders and adults with disabilities in Seattle-King County

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www.adsadvisorycouncil.org

MONTHLY MEETING

NOVEMBER 13, 2009

MEMBERS PRESENT

City of Seattle	King County	United Way
<input type="checkbox"/> Vacant	<input type="checkbox"/> Vacant	<input checked="" type="checkbox"/> Dr. Elizabeth Phalen
<input checked="" type="checkbox"/> Duong Nguyen	<input checked="" type="checkbox"/> Marsha King	<input checked="" type="checkbox"/> Katty Chow
<input checked="" type="checkbox"/> Diane Snell	<input type="checkbox"/> Julie Peterson	<input type="checkbox"/> Lorna Stone
<input type="checkbox"/> Dr. Pierre Loebel	<input checked="" type="checkbox"/> Silversity Madrazo, Secretary	<input checked="" type="checkbox"/> Timmie Faghin
<input type="checkbox"/> Tim Burgess, elected official	<input checked="" type="checkbox"/> Kaylene Moon	<input checked="" type="checkbox"/> Thelma Pegues
<input checked="" type="checkbox"/> Barbara Hurst	<input checked="" type="checkbox"/> Rose Finnegan	<input checked="" type="checkbox"/> Don Moreland
<input checked="" type="checkbox"/> Houston Brown,	<input checked="" type="checkbox"/> Art Mussman	<input checked="" type="checkbox"/> Michael Miller, Member at Large
<input checked="" type="checkbox"/> Dr. Robert Gross	<input checked="" type="checkbox"/> Kate Slaminko	<input checked="" type="checkbox"/> Midge Levy
<input checked="" type="checkbox"/> Jacqueline Deerr-Lord	<input checked="" type="checkbox"/> Cathy VonWald, AC Chair	<input checked="" type="checkbox"/> Amy Astle-Raaen

Excused Absence	Tim Burgess, Julie Peterson, Phil Pitruzzello, Lorna Stone
Guests:	George Dicks Chair MCAAE, Richard George, Mike Shriber, Zelalem Kassa, Julian Wheeler, Dave Rogers, Berta Seltzer, Tom Minty, Bev Clark, Lillian Tang, Christine Lamb, Marsha King, Larry Low, Kris Fredricson
ADS Staff	Karen Winston, Gigi Meinig, Maria Langlais, Margaret Casey, Rosemary Cunningham, Doug Ricker
United Way Staff	Linda Woodall
King County Staff	Linda Wells
City of Seattle	Pamela Piering

Welcome and introductions:

Cathy VonWald, Chair, welcomed Advisory Council members and ADS staff to the meeting. She asked those present to introduce themselves.

In association with the Area Agency on Aging for Seattle-King County and sponsored by:

Co-sponsored by:



Program Social Security and Medicare

The speaker, Kirk Larson, the Western Washington Public Affairs Specialist for the Social Security Administration, presented an update on Social Security and Medicare changes. Kirk has worked with the agency for over 16 years in both technical and managerial roles and has spoken to numerous audiences about Social Security throughout the United States and in Canada. He is recognized for his outstanding public service by his own agency and other Federal Government organizations. Kirk has a degree in Business Administration from California Polytechnic University at Pomona.

History and future issues

Kirk gave a brief history of Social Security which began in 1935 during the depression years. The program was never designed as a stand-alone retirement system; instead it was a foundation to build a solid retirement through savings, investments and pensions. The majority of benefits are paid to retired workers; however, a portion goes to disabled workers, widows and children of deceased workers. While the Social Security trust fund has continued to grow, in year 2037 the baby boomer demographic will create a situation in which more in benefits are paid than collected in taxes. If changes are not made beneficiaries could see cuts up to 25%. The chart below shows how the change in demographics will affect the number of people supporting Social Security recipients.

Year	Number of People Supporting SS recipients	Number of recipients receiving SS
1967	5	1
2009	3	1
2025	1	1

Question: Given the current economy, if people continue to work it will push the potential 2037 imbalance into the future?

Answer: Possibly in the short term, but it won't make a difference in the long term. The Social Security Administration has found people are beginning to draw benefits even if they continue to work. Note: People who continue to work may be taxed on their Social Security earnings.

Eligibility

To qualify for Social Security benefits a recipient must receive 40 credits in a lifetime. Each credit equals \$1090 in earnings and workers may earn up to a maximum of 4 credits a year or \$4360. In 1984 the retirement age was adjusted upward. For most baby boomers the retirement age is 66. People may apply for social security at 62; however, they will receive a reduced benefit and are limited in the amount they can earn until they reach retirement age. If people delay retirement they will receive bonus credits each year entitling them to a higher benefit.

Question: How will Social Security determine how much a recipient will receive?

Answer: Social Security uses the highest earnings over 35 years adjusted for inflation. Kirk stressed the importance of reviewing the Social Security statements for any misinformation or blank years on the yearly statements. Keep the W2s as proof.

Question: What if part of your work history was in another country?

Answer: You may still be eligible for benefits if there is a reciprocal agreement between the US and the country in which you worked. The recipient must be a legal alien with a work history in both countries.

Question: Are divorced spouses eligible to receive benefits from their former spouse?

Answer: Yes under certain conditions. The marriage must have had 10 year duration. If there are multiple marriages the spouse may receive the benefit from the highest earning spouse.

Question: Are unpaid family caregivers eligible to receive a benefit credit?

Answer: Only through a spouse benefit.

Question: Do children receive benefits?

Answer: Children of a deceased worker will receive benefits until they are an adult. Step children may receive benefits although there is a waiting period of one year.

Question: What about grandparents raising grandchildren?

Answer: In certain situations, grandchildren may be eligible, check with your local Social Security office.

Social Security disability:

People unable to work due to health problems may be eligible for Social Security Disability. The amount of the disability benefit is the same as a full, unreduced retirement benefit.

Question: If the recipient was disabled at 62, do they receive their full benefit?

Answer: Yes they receive 100% of their retirement benefit. The process to determine eligibility for disability benefits is based on a medical condition preventing substantial work for at least 12 months, the age of the individual, education and ability to work at a job paying \$15,000.

Question: I understand there is a backlog in disability applicants?

Answer: Disability applicants go through a process

1. The first review results in acceptance or denial of benefits.
2. If denied, a second review could result in reconsideration of eligibility.
3. If denied after a second review the applicant may request a fair hearing with an Administrative Law Judge. Most of the backlog remains at the fair hearing level. Social Security recently hired hundreds of administrative law judges to handle the backlog.

Medicare

Medicare is a health insurance plan for people age 65 and older, and people with disabilities. It has four components

- Part A: Hospital insurance
- Part B Supplementary Medical insurance
- Part D: Medicare Prescription Drug plan
- Part C: Medicare Advantage Plans

In 2010, more people may become eligible for extra help from Medicare due to changes in the law. Certain financial resources will no longer count as income including life insurance cash value, financial help received from someone else used to pay for household expenses such as food, housing expenses, utilities. Plus income limits will be increased slightly.

Question: What is the donut hole under the part D program?

Answer: Medicare D includes three payment levels

1. 20% co-pay
- 2 100% out of pocket
3. 100% coverage

Question: How will people find out about Medicare changes?

Answer: In the first quarter of 2010 recipients will receive letters with information about the changes. Additionally, the Social Security Administration plans to produce a TV ad campaign.

Kirk encouraged people to go online to the Social Security and Medicare websites:

www.socialsecurity.gov

www.medicare.gov

You may contact Kirk at Kirk.larson@ssa.gov.

Business Meeting

Minutes

It was moved, seconded and passed to approve the minutes from the September 2009 meeting.

City Council Report

The election results:

Mayor: Mike McGinn

City Attorney: Pete Holmes

Council Position 2: Richard Conlin

Council Position 4: Sally Bagshaw

Council Position 6: Nick Licata

Council Position 8: Mike O'Brien

Proposition 1: Low Income Housing Levy - Won

Planning and Allocations Committee

No Report

Sponsors

The Sponsors discussed the following topics:

- Budget update
- King County Care Partners
- Adult Day Health Updates
- Results from the special I&A RFP serving special language and cultural groups

Outreach and Advocacy Committee

Don Moreland, Chair of the Outreach and Advocacy Committee gave an overview of the meeting.

- Peter Greenfield, guest speaker, requested that the Advisory Council advocate for a statewide public guardianship program. States with public guardianship programs save hundreds of thousands of dollars in long term care costs and recipients receive more appropriate and timely service.
- The committee debriefed the election results and discussed how the election will impact social service programs.
- Pamela Piering, Director of Aging and Disability Services gave a budget update. According to Pam, the Governor's budget will be completed by December 8th. The state will have a short fall this year of two billion dollars. The easy cuts are done. Now the more difficult cuts must be made by legislators.
- Don invited everyone to attend the next Outreach and Advocacy meeting at 10:00 AM on December 11th before the Noon Advisory Council Holiday Party. He stressed the Council must develop an advocacy strategy for legislators before the session begins.
- Committee members were advised to mark their calendars for Senior Lobby Day February 18, 2010.

State Council on Aging

The State Council on Aging will meet next Tuesday. Don Moreland was nominated for Vice Chair and Cathy VonWald as Secretary.

NW Universal Design Council

Art Mussman reported that the "City of Seattle Low Income Housing Levy" passed. He informed the Advisory Council that the NW Universal Design Council added several key universal design features to the Green Building Checklist. The checklist is used by builders and contractors.

Communications Committee: No report.

Director's Report

- 1 Pamela Piering, Director Aging and Disability Services thanked Advisory Council members for their participation at the four events held recently:
 - October 9 the joint Advisory Council meeting with Snohomish County yielded a number of good ideas to implement in the future.
 - October 29 State Council on Aging gathering of Advisory Council members, including Marsha King's excellent presentation on how to best approach the media.
 - October 30 Senior Lobby Conference where Margaret Casey received an award for her work with the legislature.
 - November 9 Reception for eastside legislators. Cathy Von Wald with the help of Doug Ricker and Pamela Piering were instrumental in arranging the reception for legislators in the 41st, 45th and 48th districts. Participants met with the legislators and presented their issues.

2. Pam gave an update on the proposed state budget cuts to DSHS (see below). Other possible targets for reduction include State Senior Citizen Act which funds Senior I&A, transportation, adult day health, family caregiver and many other services.

- Reduce the home care agency rate
- Reduce the home care worker rate
- Eliminate the wage parity between home care agency workers and individual providers.
- Raise the eligibility for Medicaid Long Term Care recipients – this will affect approximately 400 people in King County
- Reduce volunteer chore
- Reduce Adult Day health through attrition
- Reduce Medicaid transportation
- Reduce interpretation services
- Reduce Medicaid dental and vision

The good news is that ADS developed a new partnership with the Veterans Administration to deliver home and community based services to veterans.

3. Pam traveled to Washington DC to discuss strategic issues related to the reauthorization of the Older American's Act the cornerstone of aging services. The seven issues included:

- Bring public awareness to Area Agencies by articulating benefits, including evidence based practices to show how Area Agencies make a difference in communities.
- Reduce the gap in the scope of services offered by Area Agencies.
- Expand vital services and resources offered by Area Agencies which save money for Medicare, Medicaid and the health care system. Activities related to self management of chronic disease and health promotion improve health outcomes, Area Agencies must tap into new and expanded revenue streams.
- Engage and elevate support for older workers, volunteers, and caregivers an untapped national resource.
- Promote healthy aging and evidence-based practices.
- Assure any changes to the Older American's Act allow for flexibility to meet each community's needs and offer consumer choice.

New Business and Announcements

Nominating Committee

Rose Finnegan reported the slate of officers to be voted upon at the next meeting. Officers include:

- Chair: Timmie Faghin
- Vice Chair: Michael Miller
- Secretary: Lorna Stone
- At Large: Kaylene Moon

Retreat Committee

Midge Levy reported that the retreat will be held on January 8th from 8:30 AM at the Urban Horticultural Center near the UW. The Speaker will be Nancy Amedei, a retired professor from the UW School of Social Work.

Disability Legislative Forum

Rose Finnegan announced the forum will be held Monday, November 23 at the Double Tree from 7-9 PM. It is well worth attending.

NEXT REGULAR MEETING:**Friday, December 11, 2009 – Holiday Party****11:45 AM – 2:00 p.m.****4060 Conference Room, Seattle Municipal Tower, 700 Fifth Ave
Seattle, WA 98124**www.adsadvisorycouncil.org