

RETIREMENT



COURTESY OF ASKAR ABAYEV

A post-retirement job, whether volunteer or paid, can provide personal fulfillment and an opportunity to socialize and make new friendships.

FIND A RETIREMENT WITH A PURPOSE

By Courtney Diener-Stokes
For MediaNews Group

After retirement, you might be missing the structure and sense of purpose your job added to your life. For many, a part-time job comes to mind as a possible answer to continued fulfillment, in addition to adding supplemental income.

At the West Chester Area Senior Center, Kathy Sullivan, executive director, is used to that question coming in from seniors who utilize the

daytime activity center for anyone age 69 and older.

“Often they say jobs, but the first thing we always ask them is if they are interested in being a volunteer at the center,” Sullivan said. “It can offer them structure and give them a way to be helpful and give back.”

Most end up gravitating toward a volunteer role after being presented with that option as a possible solution to what they are seeking. While they don’t get paid to volunteer, they reap many benefits beyond struc-

ture, such as socialization, friendship, a sense of self-worth and giving back.

At the small nonprofit, they get to choose the area they are interested in volunteering based on what they are seeking and the center’s needs, such as some quiet desk work versus engaging with people at the front desk or bookstore.

Since the center offers breakfast and lunch, meal distribution, a computer center, language clubs, an exercise program and two bookstores,

there is a lot to choose from.

“It is based on their skills, capabilities and interests,” Sullivan said. “They might prefer working behind a desk or table rather than be moving around in the kitchen.”

Sullivan, who has been the center’s executive director for 12 years, always finds that even as a volunteer, seniors take pride in and ownership of their work. She said they operate more like staff members in that they are reliable and ask for

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FOR MORE INFORMATION

About Social Security’s special earnings limit rule

The special earnings limit rule is an exception to Social Security’s earnings limit — the cap on the amount you can make from work in a year without Social Security reducing your benefits. The cap only applies if you are under full retirement age, which is 66 and 4 months for people born in 1956 and will gradually increase to 67 over the next few years. The special rule generally applies in the calendar year in which you start receiving Social Security.

In 2022, people who reach full retirement age (FRA) — the age at which you qualify for 100% of the benefit calculated from your earnings record — can earn up to \$51,960 without losing benefits. Above that amount, Social Security will deduct \$1 for every \$3 in income.

But Social Security only factors in money you earned before you hit FRA; after that, you get your full monthly benefit payment, no matter how much you earn from work.

Source: www.aarp.org

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COURTESY OF RODNAE PRODUCTIONS

Some seniors enjoy working behind the scenes, and some prefer positions that enable them to interact with others.

Retirement

FROM PAGE 1

time off in advance when needed.

Some might volunteer two to three hours a week, and others might work three days a week for five or six hours a day.

“We have people that spend a lot of hours with us and make a huge difference for us,” she said. “What I hear and understand they are looking for is that when they want to be off, they want to be off, such as when they want to travel or have a family event or an appointment.”

The center, which operates five days a week, had 300 volunteers helping out pre-COVID. They are in the process of building back up with around 100 volunteers.

“About 45% of our volunteer pool at any time is made up of seniors, and most of the seniors are members themselves,” Sullivan said.

For those in need of additional finances due to a need to supplement their living expenses, the center also has resources for that route.

“We try to keep our ears to the ground for opportunities and are connected to many local businesses in town,” she said. “We do send seniors their way.”

There might be a driving opportunity, or a restaurant might be in need.

“If someone needs drivers and they are looking for someone who is good with driving and want to stay local, that is one of the options we see,” she said. “Some local restaurants want someone who can pick up food and deliver it locally during the lunch rush.”

Sullivan knows of a young senior who lives at a 55+ senior living community who has made a business out of driving back and forth to Florida.

“This is her retirement gig,” Sullivan said. “She gets people’s cars down while they fly and gets the



COURTESY OF GRETA HOFFMAN

Some retirees enjoy taking on volunteer roles that keep them active, such as working in a community garden or at a garden center.

cars back up when they return home.”

Given the current national labor shortage that has led to a high demand for workers, seniors have many opportunities.

“Right now there is a great need for reliable employees with flexible schedules, said Brian Parkes, executive director of the Tri-County Active Adult Center in Pottstown. “Bus companies, school districts, home improvement stores and restaurants are all good options for retirees looking for part-time work.”

Since there is a limit as to

how much a person can earn prior to full retirement age if collecting Social Security, that is a factor that many have to take into consideration if they don’t want their Social Security benefits impacted.

“It is so individual, they need to know their own situation and circumstances and work with that,” Sullivan said. “Factors like age, Social Security, if they are on disability — it all depends on their individual circumstance.”

Whether seeking a paid or volunteer role post retirement, Sullivan finds some

like to take advantage of the skills they used to use in their prior professional roles, and some want to do anything but. Overall, it’s a new chapter that poses an opportunity to try something new.

“For someone who was a banker or CPA their whole lives, some don’t want to see numbers,” she said.

Sullivan knows a man who was in a very demanding job for his entire career and was looking for a change.

“He decided to work for a few nonprofits, and the office pressure is gone,” she

said. “He said, ‘I go home exhausted, but have never had more fun.’”

For those who don’t want to work or volunteer weekly, there are opportunities to work per event or project.

“They might want to help out at a garden, which is seasonal, or work on a special major event,” Sullivan said. “They can go in and make a difference.”

Sullivan finds that new program ideas offered at the center often come from seniors.

“They know they contribute and make a difference here,” she said.

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SPOT OF T

Watching the world go by

By Terry Alburger

Our backyard slopes down from our house and bottoms out into a little swale, which I covered with river rock.

When it rains heavily, like it did one night last week, this beautiful rocky realm is transformed into a little babbling brook, very soothing to watch. Dogs and grandchildren are drawn to the splashing opportunities it offers. I am drawn to its serenity.

I have had four dogs since moving into my house 25 years ago. Interestingly, each of them has sat in the exact same spot, toward the top of that little hill to literally watch the world go by. Their heads turn in the direction of any noise they might hear — a child laughing, a dog barking, birds chirping away, all off in the unknown distance within earshot of our little abode.

I find it interesting that each of my dogs chose this same spot. I guess it is the best vantage point of the world outside of the fenced-in backyard that they call home.

So, what is it about that spot? The other day, I plopped myself down next to my pup and just

watched the world go by with her. Do you know what I found? Peace.

There is something to be said for being still. No, my responsibilities did not vanish, the chores I needed to accomplish were still there, and my worries were still lurking somewhere. But in that moment on the hill, they were not in the forefront of my mind.

I think dogs have something on us humans. Their ability to slow down in an instant, going from playful pup running at full tilt after a ball to complete stillness is admirable!

I think there is a lesson to be learned from these canine companions. Play hard, work hard, but then rest often and completely.

And, to borrow a lyric from singer Stephen Stills, "Love the one you're with."

Serenity shared is a beautiful thing. Sitting in perfect silence, with a good friend, family member or yes, even a beloved pup, is something to be cherished. No words are necessary. The serenity says it all.

Eleanor Roosevelt once said: "Yesterday is history, tomorrow is a mystery, but today is a gift. That's why we call it the present."

This is very true.

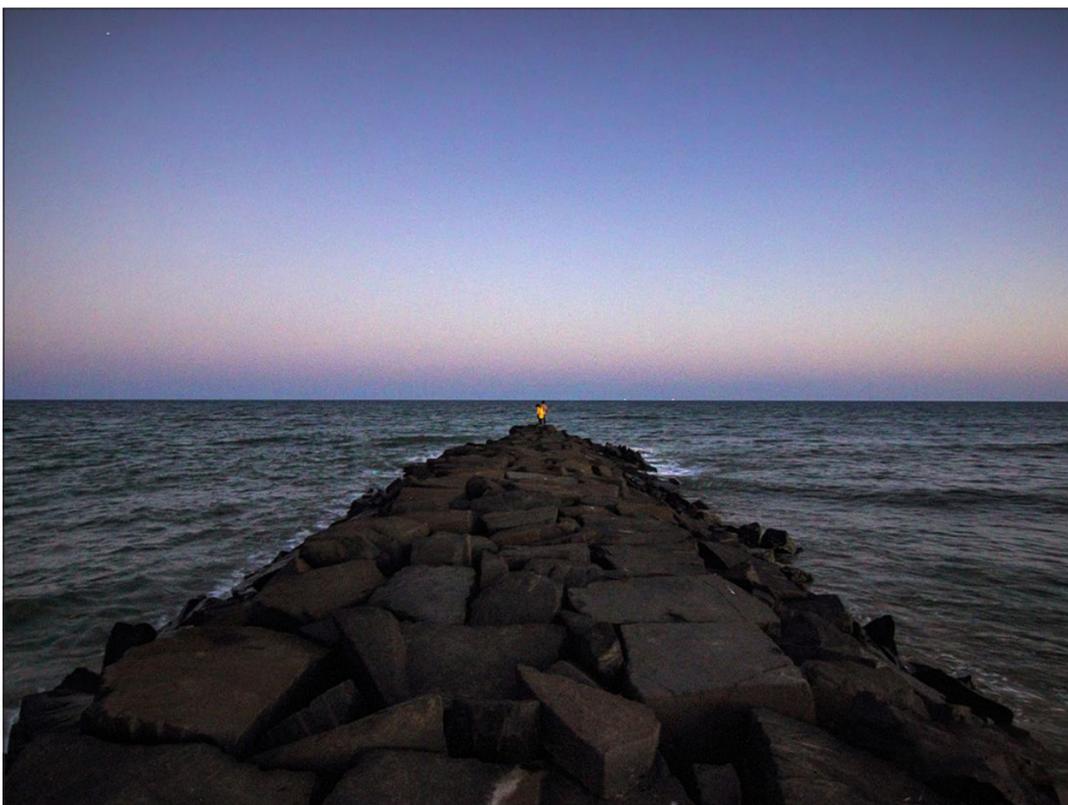
So, if today is a gift, let's make sure to treasure it as such. These moments, whether good or bad, spectacular or horrible, upbeat or sad, will never come again. They will be converted into memories and stored in your mind, to perhaps be recalled in a quiet moment.

So do yourself a favor, do your best to make today a great memory. Set yourself up for a wonderful day of watching the world go by, remembering that yesterday's history once was a wonderful present.

As for tomorrow, let it remain a mystery. You'll find out soon enough.

Unless you are Marty McFly and have a DeLorean time machine, you are stuck in this day and time. No sense wasting the precious moments pondering what tomorrow may or may not bring.

Because today, right now, is a gift. Enjoy!



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PROMOTING SENIOR WELLNESS

You've planned and retired, what comes next?

By Jennifer Singley

After years, perhaps even decades, of financially planning for your retirement, you have successfully crossed that well-earned finish line and hung up your hat.

And while the planning phase might be over, the managing phase is most certainly not — and effective management of finances during retirement couldn't be more important. While not an exhaus-

tive list, the following points are worth considering if you are in retirement (or approaching it) and wondering what to do next.

Revisit your estate documents

Before anything else, ensure that your estate is in order. Not only does proper estate planning make certain that your affairs are handled to your liking, but an organized estate also creates



PICPEDIA

Effectively managing your finances when you are retired is important.

less future stress on your loved ones during an already emotional time.

Now is the perfect time to review your estate documents — including will,

living will, medical power of attorney and financial power of attorney — to make sure they still reflect your wishes and life circumstances, or to begin having them drawn up if you have not yet done so.

Who will be making your financial decisions?

While some seniors might be willing and capable of handling their own investments and financial decisions, others might entrust these decisions to a close family member. Still others might prefer to seek the guidance of a professional and will hire a financial advisor.

In choosing the latter, make sure the individual you hire is a fiduciary financial advisor. A fiduciary financial advisor is upheld to a fiduciary standard, meaning he or she is legally bound to act in your best interest even if that means less or no compensation for them.

No matter what your decision, be sure to appoint a financial power of attorney who will make financial decisions and trans-

actions on your behalf in the event that you are no longer able to do so.

Live off your assets with tax efficiency

When you enter retirement, carefully consider how you structure your retirement income so that you are paying the lowest tax rates possible.

For example, IRA and 401k accounts are pre-tax investments that are designed to help you save for your retirement; you will consequently pay taxes when you withdraw from those accounts. On the other hand, Roth IRA accounts are after-tax investment accounts; as long as certain criteria are met, funds can be withdrawn tax- and penalty-free.

Consider consulting with a tax professional to discuss your options and determine a plan for living off your assets in a way that will keep as much money in your pocket as possible — it can make a significant difference in how far you can stretch your retirement income in supporting your lifestyle.

Invest appropriately

Your investment portfolio will likely need to be adjusted to reflect your retirement needs. Many individuals commonly opt for a very conservative investment portfolio, which is understandable given that when you are in retirement there is less time for your investments to recover from a market downturn than when you were younger.

However, consider that likely at least one spouse will live into his or her 90s or beyond, which can potentially mean 20-25 years (or more) living on retirement income and savings. Decide what makes the most sense for you and your circumstances, seeking professional guidance as needed.

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Send information to seniorlife@medianewsgroup.com. Be sure to include your contact information in case we need to follow up.

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FUNDRAISING



COURTESY OF MALVERN FEDERAL CHARITABLE FOUNDATION

A charity polo match on Sept. 25 will kick off 2022 fundraising for the Malvern Federal Charitable Foundation.

Malvern Federal Charitable Foundation to hold charity polo match

For MediaNews Group

The Malvern Federal Charitable Foundation was established in 2008 and has donated more than \$878,500 to charitable organizations in its service area.

The Foundation will kick off fundraising for 2022, with the second annual Charity Polo Match on Sept. 25 at the Brandywine Polo Club in New Garden Township, Chester County.

The event will offer a fun-filled day of polo and the opportunity to hear from the 2022 grantees on the work they perform.

The day starts with a celebration of the Foundation

awards at 1 p.m., a gourmet lunch at 2 and then polo. Tickets cost \$150 and can be purchased on the Foundation website at https://www.malvernbank.com/about/foundation_celebration.html

Malvern Bank established an equestrian business focus in 2017, and the bank's sponsorship of the polo match is a natural extension of its support for the equine industry.

"We are looking forward with a renewed sense of hope and knowledge that what we do at the Foundation makes a difference,"

said Anthony C. Weagley, president of the Foundation and president and CEO of Malvern Bank, National Association.

The Foundation is the 501(c)(3) charitable arm of Malvern Bank, National Association whose focus is to support organizations that contribute to the betterment of their citizens and who seek to create a strong positive impact on the essential needs within the communities that it serves in Southeastern Pennsylvania, Northern New Jersey and Palm Beach County, Fla.

FUNDRAISER

Hickman Friends Senior Community schedules Rock-A-Thon

For MediaNews Group

The Hickman Friends Senior Community in West Chester will hold its inaugural Rock-A-Thon on Sept. 15 from 9 a.m. to 5 p.m.

Five teams will grace the front porch of the Anna T. Jeanes building, 444 N. Walnut St., on the Hickman campus. Residents, staff members board members and guests, will rock to-and-fro for a great cause: the Resident Assistance Fund (RAF).

The RAF provides financial support for those residents that need a little financial support. The Hickman is proud of its tradition of offering options for those that have

dwindling personal resources.

"Our residents are family to us," said Executive Director Toni Kelly. "This is their home. We do all we can to assure their safety and security, all the while having a bit of fun."

Sponsors buy a rocker for a number of hours or number of minutes: \$1,000 and \$500 sponsorships include event signage and promotion on the Hickman website. For \$1 a minute, rockers will rock on your behalf. Other benefits can be found at www.thehickman.org.

Since its founding in 1891, The Hickman has provided senior care for

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FUNDRAISING

RSVP's Golf Classic raises funds to support nonprofit's initiatives

RSVP

Many nonprofits struggle to promote their work and bring awareness to the causes they support. One way to raise awareness and build community is to host events that draw attention to their work and raise funds to support their initiatives.

On July 19, RSVP held its fifth annual Golf Classic at RiverCrest Golf Club and Resort in Upper Providence Township, Montgomery County.

More than 200 golfers and dinner attendees came out to enjoy a day and night on the greens while supporting RSVP's community-based programs that provide targeted programs for our most vulnerable community members.

RSVP's newest program, Digital Technology Training, was featured at the event to bring attention to the gaping digital divide experienced by adults and seniors who were further marginalized and isolated during the pandemic. The program features direct and individualized online training offered through classes covering:

- Guide to internet safety
- Introduction to email
- Web browsers
- Apps for Android and iPhone
- Zoom user's guide

Two retired couples participated in the training so they could gain skill and comfort using their devices. Percy and Bette wanted help using their iPad. Their volunteer, Tom, used a diagram of their device to show them where the apps could be found and how to access and use them. They even learned how to take a selfie so they could share it

with their family members.

"Our instructor went above our expectations," Bette said. "He made sure we understood everything and encouraged us to make notes of questions that arose so that we could go over them in our next session."

Valerie and Ed wanted to learn how to search for information on the internet. Their instructor, Eve, showed them how to access a search engine and type in their questions. Ed was curious to know where Abraham Lincoln was born and was surprised to learn that he was born in Kentucky.

"I ran into a friend at a local store and told him about RSVP and this free program," Ed said. "I think it's just great."

Any adult or senior who has a computer, smartphone or tablet with a camera and microphone and can receive email can participate for free in the training. To register as a student, visit <https://tinyurl.com/seniortech-Form>.

An extension of the program includes a train-the-trainer component. Staff from area nonprofits received training and online materials so they could deliver the training to their members, often Spanish-speaking populations.

The organizations that received the training by RSVP staff are fellow members of the Southern Chester County Digital Equity Coalition and include the Maternal and Child Health Consortium's Family Center, Might Writers, Unionville-Chadds Ford School District and the Kennett Square Senior Center. To learn more about train-the-trainer, contact michelleh@rsvp.org.



RSVP Golf Classic participants.

COURTESY OF RSVP

A video highlighting smartphone training at the Kennett Square Senior Center was created and featured at RSVP's Golf Classic. Program impact on area seniors is highlighted in this brief video.

RSVP would like to thank and recognize their generous Golf Classic sponsors: Renewal by Andersen, RDS Automotive Group, Peoples Security, Jackie & Dale Danilewitz, Citadel, Displays and Graphics, Haverford Investing, Excel Physical Therapy, AIS, UBS, EuroMotorcars of Devon, Stradley Ronon, Uninvest, Ardmore Toyota, Sargent Watson Wealth Management, Sedona Tap-house, Dottie & Rich Singer, Joan and Alan Kober, Martha Simelaro, John Heiberger, The Gedney Group, Keystone Property Group, The Carney Group, Colliers, Health Mats, Dresler Dental, HBK CPAs and Consultants, Anthony Carter Personal Trainer, Camera, Ham-



RSVP Golf Classic putting contest participants.

COURTESY OF RSVP

ilton and Associates, Budget Safe Solar, Trim, Ludwig Business Consultants, Bryn Mawr Beverage, Judy and Bob Leib, Cindy and Sam Auslander, Mary and Alan Frankel, Bernie Roseman, Ginnie and Gene Davidov, Bishop Mary Enterprises and Community 4 All.

RSVP's next event will be a Wellness Fair and Voluntary Recognition event and will be held in the spring.

RSVP volunteers pro-

mote and encourage wellness for vulnerable community members while at the same time improving their own mental and physical health as well as improving their social well-being and life satisfaction.

The event will feature vendors showcasing wellness and nutrition tips, free Medicare counseling, physical and mental health tips and include demonstrations and free information. This

is a free event and is open to all ages. For additional information, visit www.rsvp.org/events-news.

Nonprofit RSVP's programs improve the lives of vulnerable populations by focusing on education and wellness. For information on volunteering, visit www.rsvp.org, email volunteer123@rsvp.org or call 610-834-1040, ext. 123.

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SENIOR LIVING

Elder Index shows many seniors can't afford basic necessities

By Judith Graham
Kaiser Health Network

Fran Seeley, 81, doesn't see herself as living on the edge of a financial crisis. But she's uncomfortably close.

Each month, Seeley, a retired teacher, gets \$925 from Social Security and a \$287 disbursement from an individual retirement account. To make ends meet, she's taken out a reverse mortgage on her Portland, Maine, home that yields \$400 monthly.

So far, Seeley has been able to live on this income — about \$19,300 a year — by carefully monitoring her spending and drawing on limited savings. But should her excellent health worsen or she need assistance at home, Seeley doesn't know how she'd pay for those expenses.

More than half of older women living alone — 54% — are in a similarly precarious financial situation: either poor according to federal poverty standards or with incomes too low to pay for essential expenses. For single men, the share is lower but still surprising — 45%.

That's according to a valuable but little-known measure of the cost of living for older adults: the Elder Index, developed by researchers at the Gerontology Institute at the University of Massachusetts-Boston.

A new coalition, the Equity in Aging Collaborative, is planning to use the index to influence policies that affect older adults, such as property tax relief and expanded eligibility for programs that assist with med-

ical expenses. Twenty-five prominent aging organizations are members of the collaborative.

The goal is to fuel a robust dialogue about "the true cost of aging in America," which remains unappreciated, said Ramsey Alwin, president and chief executive of the National Council on Aging, an organizer of the coalition.

Nationally, and for every state and county in the U.S., the Elder Index uses various public databases to calculate the cost of health care, housing, food, transportation and miscellaneous expenses for seniors. It represents a bare-bones budget, adjusted for whether older adults live alone or as part of a couple; whether they're in poor, good or excellent health; and whether they rent or own homes, with or without a mortgage.

Results from the analyses are eye-opening. In 2020, according to data supplied by Jan Mutchler, director of the Gerontology Institute, the index shows that nearly 5 million older women living alone, 2 million older men living alone, and more than 2 million older couples had incomes that made them economically insecure.

And those estimates were before inflation soared to more than 9% — a 40-year high — and older adults continued to lose jobs during the second and third years of the pandemic.

"With those stressors layered on, even more people are struggling," Mutchler said.

Nationally and in every state, the minimum cost of living for older adults calculated by the Elder Index

far exceeds federal poverty thresholds, which are used to calculate official poverty statistics. (Federal poverty thresholds used by the Elder Index differ slightly from federal poverty guidelines. Data for each state can be found here.)

One national example: The Elder Index estimates that a single older adult in good health paying rent needed \$27,096, on average, for basic expenses in 2021 — \$14,100 more than the federal poverty threshold of \$12,996. For couples, the gap between the index's calculation of necessities and the poverty threshold was even greater.

Yet eligibility for Medicaid, food stamps, housing assistance and other safety net programs that help older adults is based on federal poverty standards, which don't account for geographic variations in the cost of living or medical expenses incurred by older adults, among other factors. (This isn't an issue for older adults alone; the poverty measures have been widely critiqued across age groups.)

"The poverty rate just doesn't cut it as a realistic look at the struggles older adults are having," said William Arnone, chief executive officer of the National Academy of Social Insurance, one of the new coalition's members. "The Elder Index is a reality check."

In April, University of Massachusetts researchers showed that Social Security benefits cover only a fraction of what older adults need for basic living expenses: 68% for a senior in good health who



TRIBUNE NEWS SERVICE

More than half of older women living alone — 54% — are in a precarious financial situation: either poor according to federal poverty standards or with incomes too low to pay for essential expenses. For single men, the share is lower but still surprising — 45%.

lives alone and pays rent and 81% for an older couple in the same situation.

"There's a myth that Social Security and Medicare miraculously take care of all of people's needs in older age," said Alwin of the National Council on Aging. "The reality is they don't, and far too many people are one crisis away from economic insecurity."

Organizations across the country have been using the Elder Index to convince policymakers that older adults need more assistance. In New Jersey, where 54% of seniors are economically insecure according to the index, advocates used the data to protect property-tax relief programs for older adults during the pandemic. In New York, where nearly 60% of seniors are economically insecure, advocates persuaded the legislature to raise the Medicaid income eligibility threshold.

In San Diego, where as many as 40% of seniors are economically insecure, Serving Seniors, a non-profit agency, persuaded county officials to use pandemic-related stimulus payments to expand senior nutrition programs. As a

result, the agency has been able to double production of home-delivered meals, to more than 1.5 million annually.

Officials are often wary of the financial impact of expanding programs, said Paul Downey, president and CEO of Serving Seniors.

But, he said, "We should be using a reliable measure of economic security and at least know how well the programs we're offering are doing."

By law, California's Area Agencies on Aging use the Elder Index in their planning process.

Maine is No. 5 on the list of states ranked by the share of seniors living below the Elder Index, 56%. For someone in Seeley's situation (an older adult who is in excellent health, lives alone, owns a house and doesn't pay a monthly mortgage), the index suggests \$22,560 a year is necessary — \$3,200 more than Seeley's annual income and \$9,500 above the federal poverty threshold.

A look at Seeley's budget reveals how quickly necessary expenses accumulate: \$2,041 annually for Medicare Part B (this is deducted from her Social

Security check), \$4,156 for property and storm water taxes, \$390 for home insurance, \$320 for furnace cleaning, \$1,440 for heat, \$125 for water, \$500 for gas and electricity, \$300 for property maintenance, \$1,260 for phone and internet, \$150 for car registration, \$640 for car insurance, \$840 for gas at current prices, \$300 for car maintenance and \$4,800 for food.

The total: \$17,262. And that doesn't include the cost of medications, clothing, toiletries, any kind of entertainment or other incidentals.

Seeley's great luxury is caring for four cats, which she describes as "the light of my life." Their annual wellness checks cost about \$400 a year, while their food costs about \$1,080.

With inflation now making her budget even tighter, "it means I have to cut back in any way I can. I find myself going into stores and saying, 'No, I don't need that,'" Seeley said. "The biggest worry I have is not being able to afford living in my home or becoming ill. I know that medical expenses could wipe me out in no time financially."



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MEDICARE

Medicare Advantage plans send pals to seniors' homes for companionship, profits

By Phil Galewitz
Tribune News Service

Widowed and usually living alone, Gloria Bailey walks with a cane after two knee replacement surgeries and needs help with housekeeping.

So she was thrilled last summer when her Medicare Advantage plan, SummaCare, began sending a worker to her house in Akron, Ohio, to mop floors, clean dishes and help with computer problems. Some days, they would spend the two-hour weekly visit just chatting at her kitchen table.

"I love it," she said of the free benefit.

Bailey, 72, is one of thousands of seniors around the country being visited each week by employees of Papa Inc. Known as "Papa pals," their primary aim is to provide companionship to seniors along with helping with errands and light housework duties. Since 2020, more than 65 Medicare Advantage plans nationwide have signed up with Papa, a Miami-based company, to address members' loneliness — a problem exacerbated by the pandemic.

"It's the best thing ever" to counteract social isolation, said Anne Armao, a vice president at SummaCare.

More than 12% of the company's 23,000 Ohio Medicare members used the Papa benefit last year.

But SummaCare and other health plans also stand to benefit by sending Papa pals into members' homes. The workers can help the plans collect more money from Medicare by persuading members to get annual wellness exams, fill out personal health risk assessments and undergo



Tim Barrage, a "Papa pal," takes a break from doing yardwork for Gloria Bailey outside her home in Akron, Ohio. Bailey's Medicare Advantage health plan, SummaCare, contracts with Papa Inc., which provides workers to provide companionship, perform light housekeeping and run errands. Barrage usually visits Bailey once a week for two hours.

covered health screenings. Accomplishing these steps helps plans in two ways:

- By gleaning more information, plans may discover members have health issues that may earn higher reimbursement rates from Medicare.

- Plans can boost their star ratings, which are based on more than 40 performance measures, including cancer, diabetes and blood pressure screenings; outcome measures such as controlling hypertension; and overall satisfaction with the plan. Plans that score at least four stars on a five-star scale receive bonuses from Medicare.

Bonus payments from the star ratings make up an increasing share of federal payments to these private Medicare Advantage plans,

which are an alternative to traditional Medicare. In 2021, Medicare paid plans \$11.6 billion in bonus pay, double the amount in 2017.

The federal government's base pay for the plans is a monthly fee for each member, but it increases that amount based on the members' health risks. So plans also get billions of dollars a year in extra payments by pinpointing members' health problems through a variety of measures, including the health risk assessments.

Yet federal investigators have found these diagnoses do not always result in additional treatment or follow-up care to beneficiaries. As a result, the federal government is probably overpaying the Medicare health plans and wasting billions in taxpayer dollars, accord-

ing to the Medicare Payment Advisory Commission that advises Congress.

In a report last September, the Health and Human Services inspector general found 20 Medicare Advantage companies generated \$5 billion in extra payments from the federal government for diagnoses identified through health risk assessments and chart reviews without documentation that the patients were treated for these issues.

Nearly half of Medicare enrollees get their coverage through Medicare Advantage.

David Lipschutz, associate director of the Center for Medicare Advocacy, said Papa pals provide an important benefit to seniors by helping them with chores, reducing their loneliness, and getting them to medical appointments. But the benefit can also help the insurers' bottom lines.

"If there is one thing these plans are good at it's maximizing their profit," he said.

Medicare Advantage plans often give doctors financial incentives to get patients to undergo health assessments. Plan workers repeatedly call patients with offers to send nurses or doctors to their homes to complete them. Lipschutz said health risk assessments are useful only if the health plans act on the information by making sure patients are getting treatment for those issues.

Armao said the health risk assessment and annual wellness exam reminders are on the list of things Papa employees are told to ask about on visits.

"They are our eyes and ears who can learn so much from members in their homes," she explained.

Pals look in refrigera-

tors to see if members have enough to eat, check on how members are feeling and remind them to take prescriptions. SummaCare even directs pals to ask whether members have urinary incontinence or are up to date on cancer screenings.

Andrew Parker, who founded Papa in 2017 after finding a couple of college students to visit with his grandfather, take him to doctor appointments and do other errands, said he estimates his company will provide more than a million hours of companionship in 2022. The Medicare plans pay Papa, a for-profit company, a per-member fee monthly.

"Papas (pals) are very proactive and will call you to see how you are feeling and, maybe not on the first day but over the course of the program, can ask, 'Did you know your health plan would prefer if you had a wellness exam and it could help you with your health?'" he said. "A pal is a trusted adviser who can get them to think about benefits they do not know about."

He said insurers often don't know a member is facing a health issue until they see a medical claim.

"We can identify things they don't know about," he said.

Until recently, Medicare rarely paid for non-health services. But Papa began working with Medicare Advantage plans in 2020, just one year after the program began allowing the private insurers to have more flexibility addressing members' so-called social needs, such as transportation, housing and food, which are not typically covered by Medicare but could influence health.

Papa's goal of addressing members' loneliness took on even more signifi-

cance during the pandemic when many seniors became socially isolated as they sought to reduce their risk of getting infected.

Papa has more than 25,000 pals whose average age is mid-30s. Before being hired, pals must undergo a criminal background check and a driving record review as part of the vetting process. After being hired, pals are trained on empathy, cultural competency, and humility.

Michael Walling, 22, who works as a Papa pal near his home in Port Huron, Mich., said most seniors are receptive to getting help or a chance to talk to someone for a couple of hours.

One of his clients has trouble walking, so Walling helps vacuum and mop her trailer and take her to the grocery store. On Christmas Eve, he even took her out to lunch.

"It was to be my day off, but I didn't want her to be alone on the holiday," he said.

Tim Barrage, a former parole officer, who visits Bailey and about a dozen other seniors in the Akron area each week, turned to Papa because he was looking for a flexible part-time job to supplement income from his firearms safety training businesses.

"I've done work in the garden, hanging up and taking down Christmas decorations, cleaning ovens or stovetops," he said.

Each time he arrives at a member's home, Papa directs him to check to see how the member is feeling overall and then periodically ask about issues that can include the wellness exam and health risk assessment. At the end of the visit, he reports to Papa about what services he provided and how the member interacted with him. He alerts his supervisors at Papa to a member's potential health issues, and Papa connects with the health plan to address them.

Jennifer Kivi, manager of Medicare product development for Priority Health, a Michigan health plan, said members who have used the Papa service said it makes them feel less lonely.

"If we can reduce their loneliness, it helps members feel better and their physical health will improve," she said.

The insurer doesn't want its Papa pals to ask members a long list of health questions, but they can ask about cancer or diabetes screenings, which also can bolster a plan's ratings.

"What we have seen is you can have a doctor tell them and their insurance company tell them they need it, but a Papa pal can start to build that relationship with them, and it means a lot more coming from them," she said.

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ASK RUSTY

What do my wife and my ex-wife get if I die?

By Russell Gloor

DEAR RUSTY» I am a 77-year-old married male. I am retired and started drawing Social Security at age 66, and my monthly amount is a little over \$3,000. My present wife is 52 and employed, and we have been married for 22 years. I also have an ex-wife who is 85, not married and drawing Social Security. My ex-wife and I were married 13 years.

When I am deceased, what happens to my Social Security benefits? When my present wife decides to receive SS benefits, would she draw the higher benefit of our monthly amounts? Would my ex-wife be able to increase her benefit?

Signed: Planning Ahead

DEAR PLANNING AHEAD» In the event of your death, here is how Social Security eligibility would work for your current wife and for your ex-wife:

For your current wife, unless she is disabled, she cannot collect a survivor benefit as your widow until she is at least 60 years old. However, if she claims her survivor benefit before reaching her full retirement age (FRA), it will be reduced.

Claimed at age 60, her benefit as your widow would be 71.5% of the amount you were receiving at your death. If she waited beyond age 60 to claim, her survivor benefit would continue to grow until it reached maximum at her FRA of age 67 (100% of the benefit you were receiving when you died).

She would also have the option to wait un-



Russell Gloor

til age 62 and claim her own reduced personally-earned SS benefit first while allowing her survivor benefit to grow to maximum at age 67; or she could take her reduced survivor benefit only first and allow her personally-earned SS benefit to grow to maximum at age 70. She should choose whichever strategy would give her the highest benefit for the rest of her life.

Note, too, that if your current wife were to collect any benefit before reaching her full retirement age (67) and she works, she would be subject to Social Security's earnings test. The earnings test limits how much can be earned before some of her benefits are taken away by Social Security.

For reference, the 2022 earnings limit is \$19,560, but it changes annually. If the annual earnings limit in force when your wife claims is exceeded, and she hasn't yet reached age 67, SS will take away benefits equal to \$1 for every \$2 over the limit. The limit is higher, and the penalty is less in the year FRA is

reached, and the earnings test goes away when your current wife is 67.

Regarding your ex-wife, if you die first, and because you were married for more than 10 years, your ex-wife will be entitled to collect a survivor benefit from you, if that amount (what you were receiving at your death) is more than she is currently receiving based on her own lifetime work record (she would get the higher of the two amounts).

Your ex-wife would need to contact Social Security to claim her survivor benefit from you, and your ex-wife collecting a survivor benefit from you will not affect your current wife's benefit in any way — both can get their full survivor benefit from you independent of each other and neither will be reduced because more than one wife is collecting.

For clarity, since you and your ex-wife are both already collecting Social Security, your ex-wife may be entitled to a spousal boost from you while you are both living, if her own personally-earned FRA benefit amount is less than 50% of your SS benefit, and that would have no effect on either your own current benefit or your current wife's survivor entitlement.

Your ex-wife would need to contact Social Security directly to apply for her ex-spouse benefit from you while you are both living.

Russell Gloor is a certified Social Security adviser by the Association of Mature American Citizens: <https://amac.us/social-security-advisor>.



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