

MINUTES OF THE JUNE 26, 2023 SENIOR ADVISORY BOARD MEETING

Chairman Ken Miller called the meeting to order at 10:00 AM at the Harbor Bay Clubhouse.

There was a Flag salute and a moment of silence for our military and world peace.

Roll call was taken. Board members in attendance were: Ken Miller, Nancy Cotter and Richard Dutton. Dan Maxwell, Liaison to the Little Egg Harbor (“LEH”) Township Committee, was also in attendance.

As there was not a quorum present, the minutes of the last meeting of the Board on May 22, 2023 could not be approved and this approval will be carried over to the next meeting.

The first speaker was Mike Tassello of United Healthcare, who assists seniors with health care decisions relating to Medicare. He began by explaining that you become eligible for Medicare Part A (hospital coverage) and Part B (medical coverage) upon reaching the age of 65, but the coverage extends to only 80% of your costs. One alternative to paying the balance out of your own pocket is purchasing what is called “gap insurance” to cover the other 20%. The typical monthly cost for this sort of coverage is over \$400, consisting of a basic Medicare charge of about \$165 plus an additional premium of about \$150 plus further premiums for a prescription drug plan of about \$50 and for dental insurance of about \$75. Another alternative would be a Medicare Advantage Plan, which would combine Medicare Part A and B coverage with a supplemental plan under one umbrella. An attractive feature of such a plan is that it usually has a very low monthly premium, perhaps as low as \$35 or even \$0 per month. Also, it typically would include not only prescription drug coverage as well as the Part A and Part B coverage, but additional features such as a gym membership and a Fitbit device for you to use that measures such things as your calories burned, steps taken, distance traveled and sleep quality. In such a plan, however, you would have to pay a copay for each visit to a doctor who is in the plan’s network of doctors and a larger copay for each visit to a doctor outside of the network (A “copay” is a set amount you must pay out of pocket, as opposed to a “coinsurance amount”, which is a set percent). Visits to a primary care physician, however, would typically not require a copay, but some prescription drugs might require copays. A Health Maintenance Organization (“HMO”), he then said, is a type of plan that pays only for services performed by an in-network provider, while a Preferred Provider Organization (“PPO”) is more flexible and pays for both in-network and out-of-network services. Because plans change regularly with regard to which doctors are in-network, which prescription drugs are covered and to what extent, etc. there is an annual election period each year during which participants may change from one plan to another. Also, all plans have limits on what you are required to pay out of pocket, which would not be the case of you were paying the 20% of costs not covered by Medicare out of your own pocket rather than participating in a plan.

The next speaker was Samantha Foster-Tiso of the Ocean County Health Department, who gave a rundown of the many different health-related areas in which the Department is involved. Its vaccination unit offers not only COVID vaccines, but shingles, flu and other vaccines as well. Its animal facilities, including one at 360 Haywood Road in Manahawkin, are open from 1-4 daily for visitors and it is also possible to see pictures of animals currently available for adoption online at the Department’s website, www.ochd.org. Free rabies clinics are held on the second and fourth Wednesday of every month at the Manahawkin facility and appointments can be obtained by calling 609-978-0127. The Department also offers a variety of free cancer, diabetes

and other health education programs, some in schools and some geared toward seniors; blood pressure, blood sugar and cholesterol screening; hepatitis and HIV programs and testing; eye screening for the uninsured or underinsured; and tuberculosis testing and treatment. Its environmental health division inspects restaurants and monitors water quality at bathing beaches and pools. In the area of substance abuse and addiction, the Department provides free NARCAN to combat overdoses, along with instructions, to anyone who wants it, and offers programs relating to such subjects as driving under the influence, stopping smoking, and fentanyl. Ms. Foster-Tiso was able to touch only briefly on some of what the Department does and its website, www.ochd.org, includes a great deal of additional information.

Township Committee Liaison Dan Maxwell then reported that there will be a parade on the Fourth of July along Route 9 as well as fireworks in the evening; that there will be a townwide yard sale in LEH on July 15 and 16 and participation will be free; that there will be a National Night Out on August 1 at the Recreation Complex on Route 539 with activities for all ages; that a Trunk or Treat event is planned for October; that the two LEH beach projects have now been completed and turned out beautifully, and that wheelchairs are available upon request through the Township for individuals who need them in order to have access to the beaches; and that three new pickleball courts and paths for walking are planned for the Sports Complex.

The next meeting of the Board will be on Monday, July 31, 2023 at 10:00 AM at The Terraces. All seniors are welcome and urged to attend.

The meeting was adjourned at approximately 12 noon.

*Respectfully submitted,
Richard Dutton, Acting Secretary, LEH Senior Citizens' Advisory Board*