

Northeast Michigan Regional Council on Aging
September 28, 2020 at 1:00 pm
Virtual Zoom Meeting

The meeting was called to order by President C. Proulx at 1:00

Roll Call

Roberta Matelski, Carol Wilder, Terry Dutcher, Corleen Proulx, David Burdine, Eileen Howell, Chuck Corwin, and Madeline Hiller

Excused: Roger Schulte, Mitzi Downs, Dennis Fay, Elaine Ableidinger, Barbara Kaye

Unexcused: Darlene Huff, Cyndi Sabin, Lorelei King, Merianne Tappan, Violet Ward

Guests: Elizabeth Fortino, Connie Messina, Lisa Bolen

AAA Staff: Laurie Sauer, Yvette Smigelski, Connie McQuarrie, Kelly Robinette, Kitty Glomski, Brooke Mainville, Becky Hawks

Approval of Agenda – A motion was made by M. Hiller with support from R. Matelski to approve the agenda as presented. Motion carried.

Approval of Minutes – A motion was made by C. Wilder with support from T. Dutcher to approve the minutes of July 27, 2020. Motion carried.

Nominating Committee – M. Hiller reported Jim Mathis, Otsego Delegate, resigned his position on the Council. She asked for a motion to accept his resignation and send a letter of appreciation. A motion was made by C. Proulx with support from C. Wilder. Motion carried. Connie Messina, Otsego Board Member, attended the meeting today as a possible replacement. M. Hiller also reported we continue to have the following vacancies on the council: Alpena Delegate and Member-at-Large for Alcona, Arenac, Cheboygan, Oscoda, and Otsego counties. Current members from those counties were asked to seek out possible members in their communities. The positions will also be advertised in the COA newsletters or local newspapers where a newsletter is not available.

Speakers – Auto Insurance Changes – Terry Dutcher for Farmers Insurance and Elizabeth Fortino for State Farm.

Handouts were distributed previously. Terry reported the new auto insurance law took effect July 1, 2020. Legislators wanted to reduce the cost of high auto insurance premiums by providing medical limit options. Seniors have the option to completely opt-out from no-fault allowable expense Personal Injury Protection (PIP) benefits if they have both Medicare Part A and B. Personal Injury Protection is about 45% of your policy cost. Before the new law, we had unlimited benefits for life under Michigan's No-Fault Insurance, which included PIP, medical and work loss coverage. That has all changed. Your choices for PIP now include unlimited, the level you have now, a \$500,000 limit and a \$250,000 limit. Options with Medicaid/Medicare or qualified health coverage are to opt out (if have Medicare Part A & B), \$250,000 limit which excludes all PIP medical benefits, or \$50,000 limit for those with Medicaid only. Terry reviewed a table of covered items and if they are covered by Auto No-Fault or Medicare. He also discussed that if you take the \$500,000 liability to cover other people, then you should have the same for yourself. He recommends you have a million-dollar umbrella. As an adviser, that's what you should be told whether you take it or not.

Elizabeth Fortino reported that she also recommends clients to pick up a million-dollar liability policy. The scary parts to insurance coverage are when you have passengers in the vehicle. If they don't have auto insurance or you're not on Medicare or Medicaid or have any other insurance, the only option for the passengers will be to sue you. Some of these changes were not thought out thoroughly. I expect to see an increase in these types of lawsuits and changes to this new law. If you don't have enough coverage for the amount you're being sued for, you could lose your home, have your wages garnished, etc. We don't

recommend you lower your coverage. All insurance companies are working hard to have everyone get the forms signed that indicate you were made aware of these changes. Your policy will automatically default if you do nothing. One good change from the new law is for those who carry PLPD. If you are in an accident and it's not your fault before you could collect up to \$1,000 for repairs, now it's \$3,000. Michigan is still a no-fault state. This has all been a difficult process with Covid going on. Many insurance offices are closed, or clients don't want to come in, so they have nothing visually to look at making it hard to explain the changes. Be sure to talk to your insurer. Some do not allow changes before a policy renewal.

C. Corwin – The last time I checked, only four states had no-fault. Michigan is a significant minority. How are the other states dealing with this? Terry – I don't know how other states are handling things. Michigan is either the highest or second highest as far as the cost of insurance. In New Jersey there were some medical providers that were not quite up to par with their credentials. After a person was in an accident and healed and allowed back to work, the medical provider would contact the client and send them back in for a series of tests and back charge the insurance companies for the cost. Michigan has a \$5 million fraud division. In speaking with various representatives and senators, they said they were going after those without insurance so there's a lot of gaps in what's going on.

C. Corwin - I was involved at one point in reviewing fraud and abuse in the medical system. The majority of health professionals are not out to fraud the Medicare system. This new law comes down to how lucky you feel in taking the lower coverage. Terry - It is a cost factor because 45% of your rate is medical coverage.

L. Sauer – There was also a change that they cannot raise insurance based on certain factors. Is that true? Elizabeth – They take your credit into factor. Every company is different in what they use to factor your score. Some look to see if you pay your bills on time. There were certain discounts afforded to teachers, etc. that cannot be applied now.

Director's Report

FY 2021 AIP – Good news, our annual plan was approved by the State Commission on Aging.

AAA Staff – We have a few staff changes taking place. The Intake Specialist in Alpena recently resigned and took a job at the college and a nurse in our West Branch office has resigned to spend more time with family. We also currently have our Intake Specialist in the West Branch office out on maternity leave. This puts a bit more pressure on existing staff. Also, the Oscoda County COA Director, Merianne Tappan, submitted her resignation. Her last day will be in December.

Census Deadline – The census numbers are critical for demographic information and funding. A federal judge extended the deadline to October 31st so please encourage everyone to do the brief survey. Results will impact our corner of the world.

AASA Updates – AASA put forth a major policy change for criminal background checks beginning October 1, 2020. AAAs, subcontractors, and our vendors must run the ICHAT and national and state sex offender checks prior to new hires and every three years thereafter. Checks on existing staff must be done within 90 days of October 1st. There are some mandatory exclusions now but there will be no grandfathering in or statutes of limitations. Some COAs may lose staff as a result. AASA is also working to bring back the No Wrong Door Initiative in hopes to improve access to information and referrals. We are not sure of the details to date. There is also a new project to distribute boxes with personal care items. Funding will be distributed using the Intra-State Funding Formula. We are slated to receive \$10,190. More Q boxes and fresh food boxes are likely. Distributions of PPE is over. If we have another spike in virus numbers, we will have to find other sources.

New State Plan on Aging – The new state plan will be released on October 1st. An information session will be held this Thursday from 10 am to 11:30 am. For more information and to listen to it, go to www.michigan.gov/OSA. This will affect our plans for the coming years.

Futures for Frontliner Tuition Program – The governor launched a tuition-free college assistance program for those providing essential frontline services during COVID-19 and includes those working in healthcare, food service, public works, transportation, IT, etc. This is a good opportunity for folks to advance their education. More information can be found at <https://www.michigan.gov/frontliners>

Increase for Direct Care Workers – The \$2 an hour increase has been extended through December. There is no additional money to support the extension. We are waiting to hear if AASA will allow Cares Act Funds to be used.

State Budget – Budget talks are complete, but no news on how aging fared. We expect flat funding and should know within the next few weeks. No word on the federal budget but another stimulus package is in the works.

Annual Assessments – AAA staff have been busy with assessments and year-end closure. Most of the assessments are done remotely. Supports Coordinators are conducting theirs over the phone as well. They have only seen clients to obtain signatures.

Senior Center Re-Openings – A couple of the COAs have tried outdoor dining. One is opening to 50% capacity on October 12th, others are working on opening with limited capacity. Several are having success with Zoom classes.

Legislative Virtual Town Hall Meeting – The tentative date is set for October 23. Representative Sue Allor and Senator Wayne Schmidt are interested in participating.

Virtual Focus Group – We continue to work on scheduling a focus group for minorities, immigrants, and the LGBTQ community to increase our efforts to reach these groups for their input on senior issues and services.

MSAC Delegate – Ending on good news, we have submitted Pat Rondeau to act as our delegate on the Michigan Senior Advocates Council. Pat has a long history of work with the aging community. She will join our council meetings for a report once she is approved and attending meetings.

Program Reports

Legal Services Board – Corkie reported the board last met by conference call. Steps are being taken to meet the high demand of eviction cases. They are working on staff pay increases with most within 3%. They currently have 77 open landlord/tenant cases and 289 domestic violence cases. Another attorney will be placed in the Alpena office to work on domestic cases. They received a few grants, Telework for \$21,000, Cares Act for \$200,000 and for \$188,000.

Region 9 Directors Report – No report.

Long Term Care Ombudsman Program Report – Laurie reported for Sara on the following:

Program Updates – The ability of nursing home residents to receive visitors is opening up. Masks must be worn, social distancing practiced, and a trained staff person must be visible. However, the State Department disagrees with the indoor visits, so all of our nursing homes continue to allow only outdoor visits at this time. Facilities can stop them at any time if there is a spike in virus cases. The National Conference originally scheduled to be held in November has been changed to a virtual conference in December. Sara will present on bias.

PREVNT – Sara has started the project to educate law enforcement on dementia awareness. She is doing one today. She has been getting good reviews from law enforcement particularly county and city sheriff departments. She is working to make it more appropriate for the state police.

Elder Abuse Prevention Video Project – Work continues with Olive Animations to complete the videos. The person we were working with had some medical issues which changed our timeline. We are hoping for completion in a month.

Planning and Volunteer Coordinator Report – Kitty reported to be aware of a beneficiary phone survey being conducted by Medicare. This is not a scam. Surveys are being conducted in Cheboygan, Montmorency, and Roscommon counties. Beneficiaries that receive calls and that have questions, may contact 1-800-Medicare to verify they are on the list to be called. Participation in the survey is optional. This is a national survey, only eight Michigan counties were selected to participate; three of the eight counties are in Region 9.

Open Enrollment starts October 15th and runs through December 7th for Medicare Part D. All counseling will be done remotely by telephone, Zoom, email, or US mail.

MMAP welcomes five new counselors that have completed their initial MMAP training: Darlene Huff (Alpena); Jean Horrocks and Bill Stypick (Presque Isle); Shawna Morris (Alcona); Michelle Miller (Otsego). MMAP paid farewell respects to volunteer counselor Larry Calder who passed away September 10th and Barb Whalen who passed away last week.

MDHHS is sending letters to clients about D-SNP Advantage Plans for Medicare/Medicaid dual enrolled recipients only. Kitty continues to hold Region 9 monthly Zoom planning meetings on the first Wednesday of each month at 9:00 am. She also held a "How to Use Zoom Basic" training for the counselors to use for Zoom counseling sessions. A survey was conducted to see which counselors remain active and to update their information.

MMAP is asking COA partners to evaluate the ease of access to MMAP by phone to be sure it is user-friendly, hearing-aid friendly, and the messaging is clear for beneficiaries. MMAP also requests that their standardized message be used. It was given to all counselors. There is a two-day "Standard of Promptness" to return MMAP client calls which are monitored through the 800 number phone records and SHIPtools documentation.

Upcoming Workshops for Counselors include: A required Statewide Training Day for All Regional and Site Coordinators on Tuesday, October 6th from 9:00 am to 4:00 pm. For all Counselors, a Region 9 Open Enrollment Zoom Meeting will be held on Wednesday, October 7th from 9:00 am to 11:00 am. Followed by a MMAP Meeting from 2:00 pm to 3:00 pm. A CMS Getting Ready for Open Enrollment is scheduled for all counselors for October 8th from 1:00 pm to 4:00 pm.

C. Proulx – Is the new plan for just those under Medicare? Kitty both Medicare and full Medicaid. Dual enrolled only.

Maddie – I have a friend who was already contacted for the Medicare survey. He was on the phone for an hour and 45 minutes. He felt good about having the interview. Kitty – That's good to hear and just a reminder, Medicare will never call and ask for personal information or money.

C. Proulx – The survey is by phone only? Kitty – Yes. It used to be done in person.

Special Projects Coordinator Report – Brooke reported on the Evidence Based Disease Prevention Programs. She is partnering with Region 7 to provide an evening Powerful Tools for Caregivers from 5:30 pm to 7:30 pm. Brooke and Kelly have a Diabetes PATH Workshop scheduled for Tuesday, November 3rd from 1:00 pm to 3:30 pm.

Region 9 AAA Facebook Page – It is highly recommended that you check it out, search for information, follow us, and let others know. The information on the state plan meeting is on there as well.

Caregiver Empowerment and Wellness Virtual Conference – Overall both days went very well. The participant rate was low, but we did get caregivers signed up for the newsletter and other resources.

Developing Dementia Dexterity Grant (DDD) – The grant just ended, but we may continue with the services, dementia consultations and brain health presentations.

Adult Day Assessments – These are also being done remotely. It went very well, all six are finished.

AAA Website – Brooke has been working on updates to our website – Brooke gave a quick demo. It has a new look which is easier to use and contains a lot of great information and resources. She asked for a few volunteers to have you test it for ease of use and accessibility. She will email a list of questions to see if you could find certain information and see how long it took you to do so. C. Proulx, C. Wilder, and C. Messina volunteered. Everyone is encouraged to go to the site and take a look.

Services Coordinator Report – Kelly reported during Covid we had two counties who did not do drive up congregate meals. Participant numbers ranged from 0 meals a week to 200. We have one COA opening up congregate for two days a week. She conducted her annual assessments remotely this year and made two site visits. The seniors she spoke with really miss the socialization. Home delivered meal clients were contacted in each county. Many were amazed the meals were still being delivered. She received no complaints or concerns.

Covid Webinars – Kelly has participated in several webinars to keep informed as senior centers begin to open back up. Participants want to see procedures in place for keeping them safe as far as masks, sanitizing, etc.

C. Proulx – What do they do for drive up congregate? Kelly – They call ahead and receive a time for curbside pickup.

M. Hiller – I had an instance where I had to go to the school. I had to fill out a questionnaire, have my temperature taken and use hand sanitizer. Are we requiring this at the senior centers? Kelly – The two I visited did require this, all of them have safety measures in place.

Corkie – We have to follow guidelines at MCCOA.

Advocacy Reports

Michigan Senior Advocates (MSAC) – We hope to have Pat Rondeau attending our meetings soon.

State Advisory Council – C. Corwin reported the Council is continuing to work on their project.

State Updates

State Commission on Aging – No report.

Aging and Adult Services Agency (AASA) – No report.

Local Updates From Council Members

Nothing to report.

Action Items

None

Question or Comments

No further questions

Adjourn

A motion was made by C. Corwin with support from M. Hiller to adjourn the meeting. Motion carried. The meeting was adjourned by Chair C. Proulx at 2:15 pm. Our next meeting is scheduled for Monday, October 26th.

Nominating Committee met prior to at 12:30 pm.

Laurie, Connie, Brooke, Corkie and Maddie were in attendance.

Vacancies on the council were discussed. Notice in COA newsletters. What enticed you to join. Help us to build our ad. Maddie was taking over for a board member and was approached by C. Corwin. She also knew Carol from the Lions who suggested it also. "Personal contact from someone they knew. Otherwise she would never have heard about NEMCSA, the AAA or RAC. Corkie got involved as a COA board member.

Any connections to VA offices that we could draw. Maddie can contact someone that goes to the VA coffee hours. Corkie, we have a county rep at the county building I could give info too. Laurie, he may be interested. Maddie – How about contacting the chambers. They get involved in a lot of things.

Will put ad for 2 counties without newsletters. Laurie – Arenac and Oscoda may not have Chambers. Maddie will check.

Laurie – if you can also touch base with reps from these counties to see if they can make contacts to try and find members.