



Senior Update 2022

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New laws preserve, expand prescription drug help

More seniors will benefit from prescription drug assistance, thanks to a new law taking effect this year that raises the income limits to qualify for the PACENET program. The law increases the threshold from \$27,500 to \$33,500 for a single person and from \$35,500 to \$41,500 for a married couple.

The law also largely eliminates the PACENET premium “clawback” provision, which will result in cost savings for some enrollees. The provision will apply only to participants who are enrolled in the program’s Part D partner plans.

A second new law extends the COLA moratorium, which allows enrollees to maintain their PACENET benefits despite Social Security cost-of-living adjustments. The original moratorium, which was set to expire at the end of 2021, has been extended to Dec. 31, 2023.

Supporting these bills was important to me, because for so many seniors, prescription medications are as essential as food, housing, and other life necessities. No senior should ever be forced to choose between them.

You can learn more about the PACENET program by visiting the Department of Aging at www.aging.pa.gov and clicking on the prescription assistance link.



It was an honor participating in the 125th Annual New Bedford Memorial Day Weekend Program!

Boosting broadband

Affordable, reliable Internet service can be essential, whether it’s for accessing telemedicine and other vital services, shopping online, or simply keeping up with loved ones. For years, however, residents in rural or underserved areas have struggled with slow or no access.

Now, thanks to a historic new law taking effect this year, those critical connections will soon be reaching all Pennsylvanians, regardless of where they live.

The new law creates the Pennsylvania Broadband Development Authority, which will oversee federal funding and the deployment of infrastructure needed to support broadband in unserved and underserved areas. I supported the new law because in today’s world, online access isn’t a luxury – it’s a lifeline to essential services, especially for seniors.

Grants bolster senior center, veterans’ lodge project

Several grants were awarded last year to benefit our area’s seniors and veterans.

The Human Service Center was awarded \$250,000 for renovation of a former Red Cross Building into a Fairweather Lodge for veterans with mental health needs. Some veterans pay a heavy price for their service and may continue to live with post-traumatic stress or other mental health challenges. It’s hard to think of a better investment than one that promises to bring hope to those who have sacrificed so much for our freedom.

In addition to that funding, the Lawrence County Area on Aging was awarded nearly \$5,000 to help our area senior center, Challenges: Options in Aging, of New Castle, weather the effects of the pandemic.

Cracking down on elder abuse

Two new laws I supported will better protect Pennsylvania's seniors from elder abuse.

One gives the Attorney General's Office concurrent jurisdiction to investigate those who abuse their position of trust to financially exploit seniors and care-dependent Pennsylvanians.

A second law targets a different kind of abuse, making it a crime for a professional caregiver to post social media images of care-dependent Pennsylvanians without their permission. Fortunately, this kind of behavior is the exception, not the rule. Most caregivers are compassionate, dedicated professionals. Sadly, however, there are documented instances of private, potentially humiliating photos being posted with the intent to ridicule or demean those in dependent care.

Criminalizing the posting or sharing of private images will help root out and deter that behavior and safeguard the dignity care-dependent seniors deserve.



Catching up with some furry (and non-furry) friends at the Healthy Kids Day Humane Society booth!

To outsmart scammers, don't fall for spoofing technology!

A popular technique used by many scammers today involves using spoofing technology to make it appear that they are calling from a legitimate organization.

Last year, for example, there were news reports about a scammer impersonating a Monroeville police officer. The scammer called and said that he had a relative in custody and needed bail money. Because the scammer had the actual name of the relative – *and the caller ID showed the name of the Monroeville Police Department* – some residents fell for the scam and sent the money.

To protect yourself, *don't automatically trust the number you see on your caller ID.*

That holds true even if caller ID makes it appear that the call is coming from a legitimate government agency like Medicare, the Social Security Administration, the IRS, or the state Department of Revenue.

Scammers have been known to impersonate PA Department of Revenue staff and call Property Tax/Rent Rebate Program participants, saying that their application has been approved and asking if they would like their rebate deposited into their bank account.

If you receive a call like this, hang up! The department never calls applicants to confirm approvals or collect bank account information over the phone!

In another scam, a caller claiming to be from the Social Security Administration tells the intended victim that there

may be a problem with their Social Security number and asks them to verify certain information. Remember that a Social Security employee will never threaten any action and will never promise to approve or increase benefits in exchange for information.

The following are helpful guidelines from the PA Attorney General's Office:

- **Never give out or validate personal information over the phone, especially if you did not place the call.**
- **Never wire money, send cash, or use gift cards or cryptocurrency to pay someone who claims they are with the government.**
- **Remember that legitimate agencies will never call to demand payment or ask you to verify information. If you are unsure if the call is legitimate, hang up and look up a number for the agency that purportedly called.**
- **Never click on links in unexpected emails or text messages. They may look like they come from a government agency but are often scams designed to steal your money or personal information. Simply delete the message.**

For more tips on avoiding government impersonation scams, visit the Federal Trade Commission at <https://www.consumer.ftc.gov/articles/how-avoid-government-impersonator-scam>.

Expanding the Property Tax/Rent Rebate Program

Several recent bills I am co-sponsoring would expand eligibility for the Property Tax/Rent Rebate Program. One would increase the existing exemption for life insurance benefits from \$5,000 to \$10,000 when calculating income eligibility for the program.

The \$5,000 limit was established more than four decades ago, when the average funeral cost less than \$1,000. Since then, the average has increased to more than \$7,000. Many seniors use a small life insurance policy to help pay those expenses, but today, it would take more than a \$5,000 policy to cover those costs.

The bill would increase the death benefit exception from \$5,000 to \$10,000, to prevent a surviving spouse from being disqualified based on income.

Another bill I am co-sponsoring would ensure that seniors do not lose eligibility for the Property Tax/Rent Rebate Program simply because of a COLA Social Security increase. Many seniors depend on the program and should not have to fear losing eligibility if a small cost-of-living increase puts them over the income limit.

Strengthening caregiver support . . .

Seniors are Pennsylvania’s fastest-growing segment of the population. Reports estimate that by 2025, more than one in five residents will be age 65 or older.

With our senior population quickly expanding, it’s important that our laws keep pace with the increasing demand for quality nursing care and better caregiver supports.

A recent law I supported will help ease the burden for more than 1.6 million Pennsylvanians who act as caregivers. The law, which took effect last summer, updates the state’s Caregiver Support Program to expand resources for those who care for older adults, grandparents raising grandchildren, and older caregivers of adults living with a disability.

The new law removes maximum reimbursement rates, which will allow many unpaid caregivers to receive higher reimbursements for out-of-pocket expenses, home modifications, and assistive device costs.

It also provides greater support for caregivers, including expanded access to respite services, benefits counseling, care management, and caregiver education and training.

Pennsylvanians of any age who care for someone with Alzheimer’s Disease or other forms of dementia are also eligible for the program. To learn more about the program, visit www.aging.pa.gov and enter “caregiver support” into the search bar.

. . . and nursing home care

Last year, Pennsylvania took an important step to improve care for more than 72,000 residents of skilled nursing facilities by announcing proposed regulations to increase the minimum daily required hours of direct resident care from 2.7 to 4.1 hours.

Federal guidelines and best practices have recognized for more than 20 years that four hours is the minimum amount of time needed to ensure patients remain healthy and avoid malnutrition, falls, bedsores and other issues. Adopting the new regulation would bring Pennsylvania in line with those standards and ensure better outcomes for our most vulnerable residents.

The proposal – which is still working its way through the regulatory process – would be a welcome update to a law that has not been overhauled since 1999.

ONLINE SITE PROVIDES NURSING HOME COVID-19 DATA

A recent online site provides a comprehensive look at how COVID-19 is impacting residents and staff at Pennsylvania’s 688 skilled nursing care facilities. The site includes data on how many COVID-19 cases and deaths have occurred in any nursing home, along with vaccination rates for residents and staff. To see the page, visit www.health.pa.gov and enter “LTCF Data” in the search bar.



The Cray Bowl-a-thon was a fun-filled event benefiting a wonderful cause – mentoring programs.



It was a pleasure to attend the American Cancer Society Relay for Life at Pearson Park.



I enjoyed a great breakfast in November at the Mahoning Valley Grange’s Annual Sportsman Breakfast in Mahoning Township!



This is a reminder that Medicare Advantage Open Enrollment runs through March 31. Advantage plan members can switch to a different plan or to ordinary Medicare. PA MEDI offers free benefits counseling. To learn more, call 1-800-783-7067 or visit www.aging.pa.gov/aging-services/medicare-counseling.



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New programs can help with water, Internet service

Two recent programs can help eligible households that are struggling with water or broadband services.

The **Low-Income Household Water Assistance Program** can help households in danger of losing water service by providing crisis grants – which do not need to be repaid – directly to the service provider. Eligible households can receive up to two \$2,500 grants – one for water service and one for wastewater service. To learn more, visit www.dhs.pa.gov and enter LIHWAP into the search bar.

A second program – the **Affordable Connectivity Program** – can help low-income households that are having difficulty paying for Internet service by providing monthly discounts

of up to \$30 per month.

Households may be able to qualify for several different programs, and those already enrolled in the Federal Communication Commission’s **Lifeline** program do not have to apply again for the ACP but can reach out to their Internet company directly to enroll.

To learn more about ACP, visit www.acpbenefit.org. To learn more about Lifeline, visit www.fcc.gov and enter Lifeline into the search bar.

Protection from surprise medical bills

The state Insurance Commissioner is reminding Pennsylvanians that a new law protects against surprise medical bills – those patients receive when they unknowingly or unintentionally obtain health care from out-of-network providers. To learn more, visit <https://www.media.pa.gov/Pages/Insurance-Details.aspx?newsid=469>.

Mortgage assistance

A new program can help homeowners who are suffering financial hardship because of the pandemic. The Pennsylvania Homeowner Assistance Fund can help eligible homeowners avoid delinquency, default or foreclosure by assisting with mortgage and housing-related expenses. To learn more, visit <https://pahaf.org/>.

Property Tax/Rent Rebate Program now open for rebates on 2021 payments

The Property Tax/Rent Rebate Program is now open for applications based on property tax or rent paid in 2021. The program benefits eligible Pennsylvanians age 65 or older; widows and widowers age 50 or older; and people with disabilities age 18 or older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded.

Residents now have the option of filing online through the Department of Revenue’s myPATH system. To learn more, visit www.revenue.pa.gov and enter PTRR into the search bar.

Please remember that my staff can also help you file for your rebate. Contact my office at (724) 656-1112 to schedule an appointment. Please bring proof of local (county, borough and school) property taxes or rent paid, and proof of income, such as an IRS Form 1099.