

Shutesbury Geezette

The Newsletter of the Shutesbury Council on Aging

Fall 2022

Food, Glorious Food!

Learn about these nearby meal programs

Amherst Survival Center: The Center at 138 Sunderland Rd. in North Amherst plans to reopen its dining room on September 1 to serve lunch indoors from 12:00—2:30pm on Monday, Tuesday, Thursday, and Friday. Lunch “to go” is available at its shed those days from 12:00—3:00pm. Call 413-549-3968. (**Groceries also available; see pg. 2.**)

Not Bread Alone at First Congregational Church of Amherst, 165 Main Street: Pick up lunch and supper take-out style behind the lower level of the church (enter from Spring St).

- Supper: Wednesday 3:45— 5:15pm
- Lunch: Saturday and Sunday, 11:45am —1:15pm.

Donated groceries are distributed on Saturday at 12:45pm.

Unitarian Universalist Society of Amherst: Every Wednesday, a free breakfast can be picked up outside the meetinghouse at 121 N. Pleasant St.,

Amherst. Food provided by Craig’s Doors and cooked by volunteers is served from 8:00—10:00am. Breakfasts are boxed to take home or to

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The Latest Word on Tax Exemptions for Seniors

COA note: Kevin Rudden, our town’s Administrative Assessor, is available to answer seniors’ questions about local and state property tax exemptions at 413-259-3790 or assessor@shutesbury.org. Hours: Monday—Tuesday 11:00am—3:00pm, and Wednesday 10:00am—12:00pm. See also the “Assessors” page at <https://www.shutesbury.org>.

By Kevin Rudden

At this year’s Annual Town Meeting, Shutesbury’s voters approved several articles that accepted the most recent versions of state laws involving property tax exemptions for seniors.

Here are some of the changes adopted by the town (the “Clause” refers to the part of Massachusetts General Law, Chapter 59, Section 5):

Taxes, continued on pg. 3

To receive email updates from your COA, please send your email address to coa@shutesbury.org. Also, let us know if you would like to receive your *Geezette* by email instead of a paper copy. Thanks!

This newsletter is produced with funding from the Mass. Executive Office of Elder Affairs.

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enjoy at a few tables set up outside. The program hopes to resume indoor dining later this year.

Meals on Wheels from LifePath:

Homebound individuals age 60 and older who are unable to prepare nutritionally balanced noon meals for themselves can receive them from LifePath, our local Area Agency on Aging. There's no charge for the meals, but financial donations are accepted. Volunteers deliver meals Monday—Friday. Call 800-732-4636.

Here's help with groceries

Food Pantry at the Amherst Survival Center, 138 Sunderland Rd. in North Amherst: Free groceries (10+ days' worth) for all household members of anyone in its service area, which includes Shutesbury. No income cap, ID or documentation required.

You can register and take food home the same day. Register in person, on the Amherst Survival Center website, by phone at 413-594-3968 x109, or email pantry@amherstsurvival.org to receive a form to complete at home.

Please bring your own bags! Amherst Survival Center Food Pantry hours :

- Monday, Tuesday, Friday from 12:00—3:00pm
- Thursday from 12:00—7:00pm
- Third Saturday of the month from 9:00am—12:00pm.

Pre-packed groceries are also available at the Center through the Open Hours Express and Curbside Pick Up options. Ask for details.

Farm to Home Food Program:

Through March 2023, LifePath, our Area Agency on Aging, will deliver free, farm-fresh produce, meats and dairy products valued at approximately \$50 per month to older adults and individuals with disabilities.

Due to high demand for this program, call LifePath at 877-590-2540 to see if you can still apply and/or be put on a waitlist. Income must not exceed \$34,400/year for an individual, or \$48,958/year for households of two or more. They must be able to cook their own meals or have someone to assist with cooking.

Shopping and delivery services:

Volunteers with LifePath will shop for and deliver groceries in Franklin County and the North Quabbin region to people over age 60, people with physical illnesses or disabilities, or people who are immuno-compromised. Call 800-732-4636.



HIP (Healthy Incentives Program)

HIP offers people in Massachusetts who receive SNAP benefits (formerly called Food Stamps) an automatic rebate on produce purchased from farmers' markets, farm stands, mobile markets, and CSAs.

Have SNAP? You automatically have HIP!

What is HIP?

- HIP = free extra SNAP money for fruits & veggies
- HIP is a "hidden benefit" on your EBT card
- No matter how much SNAP money you get, every month you get an extra:
 - \$40 in HIP for SNAP households of 1-2,
 - \$60 for 3-5,
 - or \$80 for 6+

How does HIP work?

- HIP works as a rebate. You need some money on your EBT card in order to use your HIP.
- You have until the end of each month to use your HIP benefits. It does not roll over the same way SNAP does.

Where can I use HIP?

- Only certain farms & farmers' markets accept HIP. Find locations near you at:
 - www.buylocalfood.org/hip-map



Questions about SNAP
or how HIP works?
Call Project Bread!
1-800-645-8333

Taxes, continued from pg. 1

- Clause 17C, 17C ½, 17D and 17E – Exemptions for Senior, Surviving Spouse, Minor Child of Deceased Parent: Increases the whole estate limit each year by a cost-of-living adjustment set by the MA Department of Revenue.
- Clause 17F – Exemptions for Senior, Surviving Spouse, Minor Child of Deceased Parent: Increases the

amount of exemption each year by a cost-of-living adjustment set by the MA Department of Revenue.

- Clause 18A – Hardship Deferral: Decreases the amount of interest on property tax deferrals from 8% to 3%.
- Clause 37A – Blind Person: Increases the exemption amount to \$1,000.

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Taxes, continued from pg. 3

- Clause 41A – Senior Deferral:
Decreases the amount of interest on property tax deferrals from 8% to 3%.
- Clause 41C – Senior Exemption:
Reduces eligibility age to 65; increases exemption amount by up to 100%; Increases gross receipts limit up to \$20,000 for single people and \$30,000 for married people; Increases whole estate limit up to \$40,000 for single people and \$55,000 for married people; and, Excludes the value of up to 4 family home from whole estate.
- Clause 41C ½ – Senior Exemption:
Reduces eligibility age to 65; Increases exemption % up to 20%; Reduces durational residency requirement to 5 years; and, Adjusts income limits to apply to combined household income.
- Clause 41D – Senior Exemption:
Increases Clause 41, 41B or 41C gross receipts and whole estate limits automatically each year by a cost-of-living adjustment set by the MA Department of Revenue.
- Clause 57 – Senior Exemption:
Exempts seniors up to amount of “circuit breaker” state income tax credit received for their domicile.

Some Ways to Save on Health Care

A tip from SHINE (Serving the Health Insurance Needs of Everyone)

Did you know that the **Medicare Savings Plans** can help you pay for Medicare premiums and make you eligible for BIG SAVINGS on your prescriptions? Check these current 2022 numbers. If you have Medicare and your income and assets are similar to those below, you might qualify!

Medicare Savings Plans	Gross Monthly Income Limit	Asset Limit*	Application to use	Benefits
MassHealth Senior Buy-In (QMB)	\$1,473 (individual) \$1,984 (couple)	\$16,800 (individual) \$25,200 (couple)	MassHealth SACA-2 or Buy-In 1-800-841-2900	Medicare A, B premiums, deductibles and copays, automatic full extra help with prescription costs
MassHealth Buy-In (SLMB, QI-1)	\$1,869 (individual) \$2,518 (couple)	\$16,800 (individual) \$25,200 (couple)	MassHealth SACA-2 or Buy-In 1-800-841-2900	Pays Medicare B premium & full extra help with prescription costs

* Primary residence and one vehicle are not counted

If you have any questions about these programs, call 800-732-4636, Monday—Friday, 9:00am to 5:00pm, to find out more about SHINE and SHINE counselors serving our area. You can apply any time and reap big savings!

Bridge the gap with Prescription Advantage!

Each year, thousands of Medicare beneficiaries reach a gap in their Medicare prescription drug plan that is often referred to as the “**donut hole.**” If you reach that gap, you will see your prescription drug costs increase dramatically!

Prescription Advantage is a state-sponsored program that supplements your Medicare drug plan to fill the gap. For more information, call MassOptions at 800-243-4636, Monday—Friday, 9:00am—5:00pm, or visit prescriptionadvantagemma.org.

More free home COVID test kits now available!

After an initial limit of two packs per household, the Shutesbury Board of Health has announced that any person from Shutesbury (including those with second homes here) may now have five packs. They are available from the Town Clerk (413-259-1204). These kits have passed their initial expiration date, but that has been extended by the FDA to the end of October and may possibly be extended another three months beyond that.

Medical equipment loans

If illness or injury temporarily impairs mobility, you needn't buy medical equipment — borrow it!

The TRIAD Program of the Franklin County Sheriff's Office loans *and delivers* medical equipment such as canes, walkers, rollators, wheelchairs, commodes, and hospital beds as part of its mission to protect the safety and welfare of residents age 60 and up. Call 413-774-4726 between 7:00am—3:00pm weekdays.

Stavros Center for Independent Living in Amherst loans durable medical equipment for a specified period of time. Items generally in stock include power wheelchairs, crutches, walkers, bath chairs, grab bars, and slings to help patients in and out of beds. Call 800-804-1899 V/TTD between 9:00am—5:00pm weekdays, or email info@stavros.org.



Happy feet

Appointments in your home with a registered Foot Care Specialist can be scheduled by leaving a message with the Shutesbury Council on Aging (COA) at 413-259-3796 or by emailing coa@shutesbury.org.

We suggest clients donate toward the visit's cost; the COA will use state grant funds to cover the balance.

This service is provided through FootCare By Nurses, LLC, a foot-care nurse staffing agency based in Greenfield. For more information about them, call them at 413-367-8369.

More resources for aging well!

LifePath/Community Action Older Adult Home Modification Program

This program helps eligible homeowners, 62 years of age and older, to remain in their homes through no-cost modifications that reduce the risk of falling, improve general safety, and increase accessibility.

Examples include installation of grab bars, railings, lever-handled door knobs and faucets, and safety bathroom/tub equipment. For more information and details about eligibility, call Home Repair Program at 800-370-0940 or 413-774-2319 or visit the website at www.communityaction.us/homerepair.

Help for those impacted by Alzheimer's Disease

The Alzheimer's Association Helpline (800-272-3900) is available around the clock, 365 days a year.

Through this free service, specialists and master's-level clinicians offer confidential support and information to people living with the disease, caregivers, families and the public.

Community Legal Aid

Free civil legal services to low-income and elderly residents of Western Massachusetts. Community Legal Aid includes the **Medicare Advocacy Project** that provides advice and free

legal representation for Massachusetts Medicare beneficiaries. For information and to apply for help, call 855-252-5342.



Valley Eye Radio

This non-profit member of MAIN (Massachusetts Audio Information Network) covers Franklin, Hampshire and Hampden counties.

Valley Eye Radio volunteers read aloud for broadcast from more than 30 different local newspapers and publications, including featured event recordings, *free of charge* to the blind, visually impaired and those who have difficulty in reading independently for themselves due to a disability or other health condition.

Call 413-747-7337 to request a specially tuned radio.

Virtual learning and fitness opportunities

Visit the M. N. Spear Library website, mnspear.org, for information about virtual learning classes and fitness programs.

Check out area college websites for information about virtual learning in retirement programs.

How to be prepared for a medical emergency involving you or your family members

The following suggestions are based on an article in LifePath's *The Good Life* (Wendy Iseman, December 26, 2020). This list contains documents and information that may prove valuable to your family or caregivers in the event that you are incapacitated with a medical condition. For further information about legal documents, please see online information and/or consult with a lawyer.

Keep your documents in a safe place such as a labeled metal file box, file folder, or binder, and let your family and caregivers know where this is located. Documents might include:

Health Care Proxy

This is a simple document, legally valid in Massachusetts, which allows you to name someone (an "agent") to make health care decisions on your behalf if you are unable to make or communicate those decisions. It must be signed by two witnesses who are not designated as the agent.

Health Care Directive or Advance Directive

Also known as a Personal Directive or Living Will, this states your wishes regarding end-of-life medical care, including the treatments you do and do not want. This is not a legally binding document in Massachusetts, but it informs your Health Care Agent of your wishes.

Medical Order for Life-Sustaining Treatment (MOLST)

MOLST is a medical order form that relays instructions between health professionals about a patient's care. MOLST is based on your preferences to accept or refuse medical treat-

ment, including treatments that might extend life. The MOLST must be signed by your health care provider (physician, nurse practitioner, physician's assistant), with copies given to your health care professional and your health care agent.

Power of Attorney

This is a document used to grant someone the authority to act on your behalf, such as tending to your finances or maintaining property. It should be signed in the presence of a notary public or two witnesses, with an official copy given to your agent.

List of doctors you see

and their contact information, with your emergency contact person listed.

List of medications and pharmacies that you use.

Name of your legal counsel or estate lawyer and contact information.

List of relatives and close friends with addresses, phone numbers and email addresses.

Any other significant information that may help your authorized representative act on your behalf.



Shutesbury Council on Aging
P.O. Box #276
Shutesbury MA 01072

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Check out Village Neighbors!

Village Neighbors is a volunteer-run nonprofit helping people over age 60 have high-quality, independent lives in Shutesbury and adjacent towns. Membership is free.

Village Neighbors offers free rides to medical appointments, grocery stores or meal sites (see page 2); makes simple home repairs; and provides other free services and activities. Village Neighbors invites you to become a member or a volunteer!

Call 413-345-6894

or e-mail:

membership@villageneighbors.org

or volunteers@villageneighbors.org

Shutesbury Council on Aging

**Linda Avis Scott and
JoAnn Bernhard, Co-Chairs;
Susan Millinger, Secretary;
Susan Gomberg; Janis Gray**

Meetings are the second Wednesday
of the month at 5:30pm on Zoom.
Phone 413-259-3796

Email coa@shutesbury.org

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