

## Are You Missing Out on Benefits?

Millions of older adults are having trouble making ends meet. Yet many do not realize help is within reach through underused money-saving public and private benefit programs.

When asked why they do not apply, many respond that they assumed they are not qualified. Or they may not be aware that there is a program to match their situation, whether it is financial help with utility bills, high-cost prescriptions, tax relief, caregiver support, and more.

If your budget is tight and getting tighter, now is a good time for you to see what kind of assistance may be available to help you. Here are a few ideas to help give your budget some breathing room.

### The Homestead Exemption

The Ohio Homestead Exemption is a credit on property tax bills giving homeowners who live in their home an exemption of up to \$25,000 from all local property taxes. For example, through the homestead exemption, a home with a market value of \$100,000 is billed as if it is worth \$75,000.

To qualify, the homeowner must be age 65 or older by December 31 the year they apply. The Exemption is also available to qualified disabled citizens or surviving spouses. For 2023, the maximum adjusted gross household income is \$36,100.

Disabled Veterans may be eligible for Ohio's Enhanced Homestead Exemption

which exempts the first \$50,000 of the veteran's home value from taxation.

For more information or to learn how to apply, contact your local County Auditor's Office.

### HEAP (Heating Assistance) Program

The Home Energy Assistance Program (HEAP) is a federally funded program designed to help eligible low-income Ohioans meet the high costs of home heating. To be eligible for this benefit program, you must have an annual household income (before taxes) below 60 percent of the State median Income as shown here:

#### Annual Household Income Limits (before taxes)

Household Size and Household Income per Year	Limit
1 Person	\$28,450
2 People	37,450
3 People	45,858
4 People	54,711
5 People	63,465

To learn more, visit the <https://development.ohio.gov> or call HEAP Monday through Friday at: 1-800-282-0880.

### Learn About Other Programs

You can learn more about many other benefit programs through the National Council on Aging's online program, BenefitsCheckUp®. It is a free, confidential online

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Dear Friends,

*As I was setting up my 2023 calendar, a notice for January 24<sup>th</sup> caught my attention. I never knew that this is National Compliment Day, a day set aside every year to give genuine compliments. The day was created in 1998 by two New Hampshire women who wanted to encourage people to compliment others as a way to connect and spread positivity.*

*I began thinking, National Compliment Day is a perfect fit for Northeast Ohio. After all, who among us wouldn't welcome a sincere compliment to brighten up our grey January days? It doesn't cost anything. And it will brighten the day of both the giver and receiver.*

*So, on the 24th let's all be a source of positivity and happiness in the lives of others by giving someone a genuine compliment. If I don't see you that day, please accept my compliment now. You are one of the best customers anyone could ask for. I appreciate your loyalty, patience, and understanding especially during Open Enrollment and the holidays that followed. Thank you for the kindness you continue to show to all of us here at Mutsko Insurance Services.*

*Sincerely,*

*Laura Mutsko*

*P.S. If National Compliment Day isn't inspiring you, you may be interested to know the day before is National Pie Day! Apple or Cherry, anyone?*

*...Are You Missing Out on Benefits continued.*

screening tool designed to help older adults and people with disabilities connect with programs to help pay for health care, food, prescription assistance programs, utilities, and more.

### **NCOA's Benefits**

Checkup makes it easy. Go to [www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org) where you will enter your zip code (or any other area zip code in the U.S.) to discover what benefits are available in that area. You will then answer a few general questions to see if you qualify for any program

you are interested in learning more about.

If you have questions, please call their helpline at 1-800-794-6559, Monday–Friday, 9:00 a.m. to 5:00 p.m. for assistance. Even if you think you or an older adult you care for is not eligible for any benefits, it only takes a few moments to find out for sure.

### **Getting Help**

There are many more benefits not mentioned here. Your local Area Agencies on Aging is devoted to helping older people perform benefits assessments or can refer you to other groups that conduct these evaluations. Contact your local Senior Center or your Area Agency on Aging to learn more.

## **Free COVID Test Kits**

You may recall that last September, the distribution of free COVID test kits was suspended. However, the program has been renewed to help reduce the spread of the COVID virus this winter.

The fourth round of free at-home COVID tests are now available through the mail for every U.S. household.

### **How Do I Get My Test?**

You can order your free at-home COVID-19 test kits online at [www.covid.gov/tests](http://www.covid.gov/tests). If you prefer, you can place your request for test kits by calling the U.S. Government's Covid 19 Hotline at 1-800-232-0233. Each household is eligible to order four free at-home tests. Special test kits for the visually impaired are also now available upon request through the Hotline.

You will need to provide your name and mailing address. You will also have the option to share an email address if you would like updates on your order. All at-home COVID-19 tests will be mailed within 7 – 12 days directly to the address entered with their orders. No credit card or other information is needed.



## Q. Does Medicare cover the shingles shot in 2023?

A. The CDC recommends adults 50 years and older get two doses of the shingles vaccine called Shingrix. It is more than 90% effective in preventing shingles. Unfortunately, up until now, many people on Medicare have found the shingles vaccine to be unaffordable at up to \$200 per dose. This changes as of January 1, 2023.



All vaccinations – including the Shingrix vaccine – that are approved and recommended by the Centers for Medicare and Medicaid and the CDC, are now covered 100% under Medicare part D, without a co-pay. Give your physician's office a call to learn how you can get the Shingrix vaccine soon.

## Here's One More Reason to Workout: Tuition Rewards

SilverSneakers and Sage Scholars have teamed up to offer SilverSneakers members a unique opportunity to earn tuition dollars for their loved ones simply by working out at a participating SilverSneakers location. It's easy. And It's free. Here's how to get started.



### STEP 1: SIGN UP

SilverSneakers will give you 1,000 Tuition Rewards Points just for signing up for a Tuition Rewards account. That's a guaranteed minimum scholarship of at least \$1,000!

### STEP 2: ADD STUDENTS

Add children, grandchildren, or other students in your extended family as the beneficiaries of your Tuition Rewards Points. Students between birth and August 31st prior to their senior year of high school are eligible.

### STEP 3: WORKOUT

For every month you visit a SilverSneakers participating location seven times or more, Silver Sneakers will add 250 Tuition Rewards Points to your account. That's \$250 in tuition savings each month.

For complete details including participating colleges, eligible family members and how much you can earn for each student, visit their website at [www.silversneakers.tuitionrewards.com](http://www.silversneakers.tuitionrewards.com) or email your questions to [support@sagescholars.com](mailto:support@sagescholars.com).

## Friends of Mutsko Insurance Services

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect. This month, I would like to acknowledge. . .

*Annie Klein*  
*Little Annie's Hope Train*  
[www.littleannieshopetrain.com](http://www.littleannieshopetrain.com)  
440-290-9827



Little Annie's Hope Train is devoted to assisting Northeast Ohioans in need of a helping hand while preserving their dignity and worth.

Their goal is to actively engage the community to assist others in need. Educating our community to the needs of our neighbors is a priority of Little Annie's Hope Train. Please help Annie Klein help others.

If you would like to have your business mentioned as a "Friend of Mutsko Insurance" in our newsletter and on our web site, send me an email at [lmutsko@mutskoinsurance.com](mailto:lmutsko@mutskoinsurance.com)



9th ANNUAL

# Pasta for Puppies!

A pasta dinner & fund raising event to support  
Puppy Raising and Leader Dogs for the Blind!  
Trained Leader Dogs are provided to the blind at no cost.

**MONDAY, APRIL 3, 2023 • 5-9pm**

**American-Croatian Lodge • Eastlake**

**\$25 TICKET • HUGE BASKET AUCTION  
50/50 RAFFLE • DOOR PRIZES!**

**ADVANCE TICKETS PURCHASE BY MAIL**

Make checks payable to: **Puppy Raisers for the Blind, Inc.**

Please include a self-addressed envelope and mail to:

**1168 S. Beachview Road • Willoughby, OH 44094**

or CALL LINDE @ 440-669-7291 or EMAIL: [LeaderDogPuppies@gmail.com](mailto:LeaderDogPuppies@gmail.com)

**THESE 19 PUPPIES WERE RAISED RIGHT HERE IN LAKE COUNTY  
TO BECOME LEADER DOGS FOR THE BLIND.**

## These Crack Me Up!

I stayed up all night  
wondering where the sun went,  
then it dawned on me.

•••

I asked my date to meet me  
at the gym today. She didn't  
show up. That's when I knew  
we weren't gonna work out.

•••

Before I criticize a man, I  
like to walk a mile in his shoes.  
That way, when I do criticize  
him, I'm a mile away and I have  
his shoes.

## Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

Medicare Advantage • Life • Health • Dental • Group Coverage • Medicare Supplements • Annuities

Telephone: 440-255-5700 • [www.mutskoinsurance.com](http://www.mutskoinsurance.com)

*The Nicest Compliment You Can Give, is Your Referral.*

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area.  
Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.