


PREMIER SENIOR

Insurance Group



Nicole Wiggins has spent three decades in leadership positions within the health insurance industry in all corners of the country. Since coming back to her roots in the Hudson Valley, she now specializes in Medicare as a licensed independent insurance with a passion for helping senior citizens and their families sort through the clutter to find the best plans to suit their individual situations. Always available to answer your questions: 845-420-3272

A question I commonly get from my new clients is, “What is the difference between Medicare and Medicaid?” And “can I have both Medicare and Medicaid at the same time?”

Let’s start with the basics of the programs.

Medicare is Federal Health Insurance for people aged 65 and over. Some people under 65 may also be eligible for Medicare due to certain disabilities or if they have End Stage Renal Disease. Medicaid is a joint federal and state program that helps with medical costs for certain people , children, adults and seniors, who have limited income and resources. Can you have both programs at the same time, The answer is, Yes, people on Medicare may also qualify for Medicaid . People with both Medicare and Medicaid are known as Dual Eligible. Many people don’t know that there are Medicare Advantage plans specially designed for Medicare and Medicaid recipients called Dual Eligible Special Needs Plans (D-SNP). A Medicare Advantage D-SNPs is an all-in-one plan that combines your Medicare Part A and Part B benefits, your Medicare Part D prescription drug coverage, your Medicaid benefits and additional health benefits not provided by Medicare or Medicaid.

Examples of extra benefits a Medicare Advantage D-SNP may provide include:

- Credits to buy health products
- Transportation assistance
- Care coordination via a personal care coordinator
- Personal emergency response system
- Tele-health options such as virtual medical visits with your doctor
- Worldwide emergency coverage
- and more

To be eligible for a Medicare Advantage D-SNP you must meet the following qualifications:

- 1) You are eligible and enrolled in both Medicare and Medicaid
- 2) You have Medicare Part A and Part B
- 3) You live in an area where these plans are offered

There are also numerous special enrollment periods during which you can enroll in a D-SNP plan throughout the year.

These plans can make the coordination between your Medicare and Medicaid plans much more streamlined and provide you with important additional benefits. Talk with a licensed insurance agent to help you decide if a Medicare Advantage D-SNP plan is right for you.


There is no cost for using our services and you won’t pay more for your plan when working with a licensed agent.

So whether you’re brand new to Medicare, or working through the Medicare Annual Election Period, let the experts at Premier Senior Insurance Group guide you through the entire process. Call Nicole Wiggins at 845-420-3272 or visit premierseniorgroup.com to schedule your appointment.

CMS Required Disclaimer:
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 call 1-800-MEDICARE to get information on all of your options.

Village of Goshen

Police Updates as of 8/28/23



VILLAGE OF GOSHEN


POLICE DEPARTMENT

1 GRAND ST.

GOSHEN, NY 10924

(845)294-7988

(845)294-3193 - FAX



CHIEF OF POLICE

James C. Watt

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- On August 2nd, a subject stopped for failure to stop at a stop sign was arrested for driving with a suspended registration. That subject was released on tickets to appear in Village court.
- On August 3rd, after reports from multiple witnesses, a subject was arrested and charged with reckless driving after driving recklessly through the Village and nearly causing a motor vehicle accident. That subject was released on tickets to appear in Village court
- On August 4th, resulting from a call for service at a short-term rental on South St, a subject was arrested and charged with endangering the welfare of a child and released on an appearance ticket for Village court.
- On August 9th, a subject was stopped and arrested for driving with a suspended registration. That subject was released on tickets to appear in Village court.
- On August 11th, overnight patrols located a suspicious vehicle at a closed business. The subject was arrested for driving with a suspended driver's license. That subject was released on tickets to appear in Village court.
- On August 12th, a subject was stopped for an equipment violation and arrested for DWI. That subject was released on tickets to appear in Village court.
- On August 13th, a subject was stopped for a traffic infraction. The subject was arrested for driving with a suspended driver's license. That subject was released on tickets to appear in Village court.
- On August 16th, patrols located a suspicious vehicle near the water treatment plant on Lower Reservoir Rd. After investigating, multiple subjects were charged with trespass and released on appearance tickets to Village court. TRESSPASSING OF ANY KIND, FOR ANY PURPOSE IS PROHIBITED ON ANY VILLAGE RESERVOIR OR WATER SUPPLY.
- The Department is conducting an active assailant training for school staff in conjunction with NYSP and the Tactical Response Unit.
- The Departments Child Passenger Safety unit is Holding a car seat check event on Saturday September 23 from 10-2pm at the Goshen School Administration building 227 Main St. This event is in conjunction with the Governors Traffic Safety Child Passenger Safety Week.
- The Village of Goshen Police Department would like to remind motorists that school opens Wednesday, September 6th and to be aware of children walking to and from school.

School speed zones are in effect from 7am to 6pm, daily. Patrols will be monitoring & enforcing the school zones.

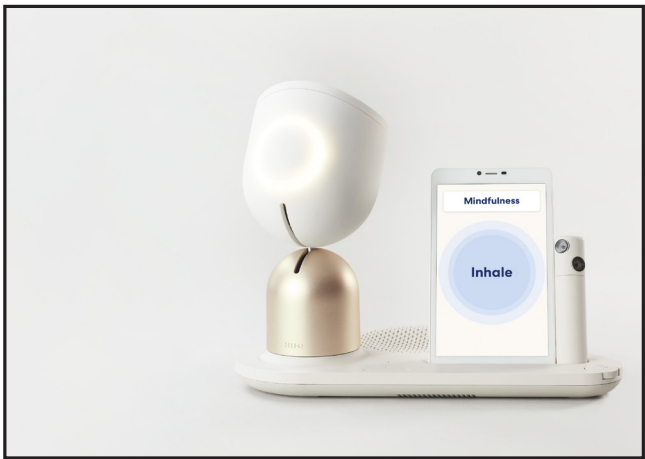
ALONE DOESN'T HAVE TO MEAN LONELY

BY COOPER DRUMMOND

ElliQ, an artificial intelligence (AI) program designed to help combat loneliness in older adults, will be rolling out in a pilot program in Orange County.

“ElliQ will remind you to take your medication, she tracks your nutrition, your sleep and your wellness and she will give you ideas on things to do,” said Ann Marie Maglione, Director of the Orange County Office for the Aging. You ever watch The Jetsons? It was an animated television show which ran in the early 1960’s. The Jetsons had a maid that was a robot. It’s kind of like a tabletop version of her. It really is wonderful.”

“Loneliness and isolation is a huge issue and has always been a huge issue for older adults,” Maglione continued. Post pandemic, it has been even more of a critical issue. So that is one of our top goals that we re-



ally work on is to help older adults reintegrate into our new world.”

According to a 2020 report from the National Academies of Sciences, Engineering and Medicine (NASEM), nearly one thirds of adults aged 45 and older feel lonely and nearly one-fourth of adults aged 65 and older are considered to be socially isolated.

Maglione says the program is at its “kickoff stage,” which means soon ElliQ will be implemented into homes. “We have five people that are going to be starting the pilot program.”

“Don’t hold me to September,” said Maglione about the date of the pilot program. “We ourselves have to learn it, we have to be able to go in and help the older adult adjust to this and answer the questions that will be needed before we can turn ElliQ loose.”

“All counties are eligible to participate,” said Roger Noyes, the Director of Public Information for the New York State Office for the Aging. “The units are provided to local offices for the aging at the county level if they decide to participate in the program. ElliQ initiative is being implemented in a number of participating counties (approximately 40 counties total), in addition to New York City.”