



Seniors' Council of Douglas County
October 3, 2024 Meeting Minutes
Douglas County Philip S. Miller Building in Castle Rock

Meeting started: 10:05 a.m.

Meeting ended: 11:40 a.m.

No. of attendees: 18 attendees in person, 15 online attendees

Executive Committee Members: Gretchen Lopez, Tiffany Curtin, Mary Cates, Valerie Robson

County reps: Kim Smith, Allison Cutting

Presenter: Fonda Buckles, Denver Regional Council of Governments (DRCOG)

Opening Remarks

- Gretchen Lopez welcomed attendees and thanked Fonda Buckles for coming today to do the presentation.
- She asked the group to please complete the medical access survey. She also explained that the Seniors' Council would be researching the need for doctors.

Announcements

- Tiffany Curtin, Education Chair, introduced herself as the representative for Douglas County Libraries. Tiffany encouraged the thrill of reading. There will be a reading challenge where you can win a \$200.00 Gift Certificate to Shanahan's Steak House or a Denver Zoo Family pass. The challenge consists of tracking reading time, including audiobooks. She also shared information about the many programs available at the Douglas County libraries, including Active Minds, Author events, DCL at the Movies, and a new program called Brain Health Fitness for Mixed Generations presented by Ageless Grace. More detailed information and the registration process can be found at www.dcl.org.
- Tiffany reviewed the upcoming meeting dates, locations and presentation topics. Our next meeting will be on November 7th at 10:00 a.m. at the Parker Library, presenting information on offerings for the holidays. Refreshments will be provided by Tall Tales Ranch.
- The December Holiday Celebration will be on December 5th at 10:00 a.m. at the Canvas Credit Union, 10000 Park Meadows Drive, in Lone Tree. We will be meeting in the Community Room in the building to the left.
- She then introduced our speaker, Fonda Buckles.

Presentation: “What to Know as Medicare Open Enrollment Begins”

- Fonda provides unbiased information on Medicare.
- She emphasized that there are many new upcoming changes.
- Medicare’s Annual Open Enrollment Period is always from October 15th through December 7th. Beneficiaries can evaluate their plan options for the upcoming year and change if they want to, but don't have to.
- Medicare & You 2025 Handbooks have been mailed out and are also available online at www.medicare.gov. The newest information is on the inside cover.
- 2025 premiums and deductibles will be available online beginning Oct. 15th.
- You can receive personalized help by calling 1-800-MEDICARE or working with a State Health Insurance & Assistance Program (SHIP) volunteer by calling 1-888-696-7213.
- Fonda advised each attendee to set up his/her online Medicare account to track claims and payments.
- New Medicare beneficiaries must be U.S. citizens and have an initial open enrollment period to include 3 months prior their birth month, their birth month and 3 months after their birth month. It is recommended to enroll during the 3 months prior to your birth month for coverage to start as early as possible. Enrollment is through the Social Security Administration at www.ssa.gov.
- Medicare coverage is offered two ways, original Medicare and Medicare Advantage plans. By law, Medicare Advantage plans must offer everything original Medicare offers and often have extra benefits.
- Medicare Part A covers in-patient hospitals charges plus more and is pre-paid via 10 years of work experience for most beneficiaries.
- Medicare Part B covers medically necessary expenses plus more and has an annual premium.
- Medicare Part D covers prescription drugs. A stand-alone Part D plan can be added to original Medicare for an additional cost. Most Medicare Advantage plans include Part D coverage.
- In 2025, the yearly out-of-pocket drug costs will be capped at \$2,000.00.
- There are other drug assistance programs through the Federal programs, such as the Low-Income Subsidy (LIS) program.
- Fonda encouraged all the attendees to contact her with questions: Fonda Buckles, Denver Regional Council of Governments (DRCOG) at 303-480-6835 or email at <mailto:ship@drcog.org>

Closing Remarks

- Gretchen thanked Fonda for a very informative presentation and urged attendees to read their copy of the Medicare & You 2025 Handbook before October 15th to be ready to compare plan options.
- She also invited everyone to the November 7th meeting.
- Completed Medical Access Surveys were collected as attendees left.