

# August 2018 Newsletter

[Campaign Preview](#)

[HTML Source](#)

[Plain-Text Email](#)

[Details](#)

---

**There is SO Much Information in the  
Newsletter - Scroll on Down!**



There's a lot of information out there, and there's a lot right here. Start with our list of [August Events](#) - all designed to entertain and keep you cool and well informed. But wait, there's more! If you haven't joined the [ShortTakes](#) group, now's a good time as they talk about "body language". If you want to learn about Vietnam or just have an opportunity to hang out with the guys - go to the [Men's Lunch!](#) Coffee lover? We have choices. [2nd Cup](#) has moved back to Central Market, N. Lamar and [Coffee, Caffeine and Conversation](#) will be held downtown at Better Half.

Golfers (and Spectators): Come one, come all to the [3rd Annual Golf Tournament!](#)

But wait! We don't just have great events - we have loads of information to share. Please scroll on down to learn about caregiver information, affordable housing, and Medigap, plus what's happening at the Jewish Community Center this month.

After all that, if you'd like to help more of us to live independently, maybe those of us who struggle to afford even a minimal membership fee, click the "[Donate](#)" button. Thanks!



## August Events at a Glance

Check out our new and improved [Events](#) listing on our new [website](#)! You can RSVP for any of our events online now.

Just click the name of the event below and you'll go to more information and be able to RSVP.

- Wednesday, Aug 1 at 2:15pm - [Movie Group](#) at Regal Gateway Stadium 16 (NW)
- Thursday, Aug 2 at 4:30pm - [Happy Hour](#) at LaMancha TexMex (NC)
- Tuesday, Aug 7 at 9:30am - [Coffee Klatch](#) at Wheatsville S. Lamar

- Thursday, Aug 9 at 9:30am - [2nd Cup](#) at Central Market N. Lamar
- Monday, Aug 13 at 6:45pm - [Dominoes](#) at a member home
- Tuesday, Aug 14 at 10am - [ShortTakes](#) at Manchaca Library (S). See article below.
- Wednesday, Aug 15 at 12pm - [Men's Lunch](#) at Andiamo Ristorante (NC). See article below.
- Thursday, Aug 16 at 11:30am - [Lunch & Laughter](#) at Wheatsville S. Lamar
- Thursday, Aug 23 at 9:30am - [Coffee, Caffeine and Conversation](#) at Better Half Coffee & Cocktails (Downtown, 2 blocks W of Whole Foods)
- Tuesday, Aug 28 at 10am - [Managing Mindfulness](#) at a member home in S. Austin

#### **Cancellations:**

- **The Book Group is taking a summer break and the next meeting will be Friday, September 21.**
- **The Women's Lunch is also taking a break and will resume Wednesday, September 26.**

#### **Save the Dates:**

[3rd Annual CCV Golf Tournament](#) Saturday, September 29. See article below.

[Keep Aging Weird Annual Fundraising Luncheon](#) Thursday, November 1

[View All CCV Events and Details, and RSVP!](#)



**Amy Cuddy**

**ShortTakes Move to a New Venue**

## SHORT TAKES MOVES TO A NEW VENUE

The next Short Takes will be on Tuesday, August 14 at the Manchaca Public Library, [5500 Manchaca Road, Austin 78745](#). We will begin at 10:00am and finish about noon. [Here](#) is a link to the TED talk that will be the focus of our conversation, "Your Body Language Shapes Who You Are" by Amy Cuddy. You may be interested in viewing it ahead of time; however, it will be shown for all of you at the beginning of our time together.

[RSVP Here](#)

We're looking forward to our first meeting at this location as it will now serve as our home base for this fun CCV program. Bring your coffee, a snack (optional) and your curiosity about how body posture has a strong influence on our confidence and ways we view ourselves.

Give some thought to any TED talk, Youtube or article you would like to offer/host in the future.

---



## The Men's Lunch Presents "Images of Vietnam"

Our next CCV men's lunch will be on Wednesday, August 15th at 1200 hours at [Andiamo Ristorante](#), [2521 Rutland Drive](#) (at Burnet Road).

This time Henry McCown will be presenting some of the "Images of Vietnam" that he and his wife Ellen took on their recent trip to that fascinating land. Please [RSVP](#) so Henry will know how many to expect for lunch.

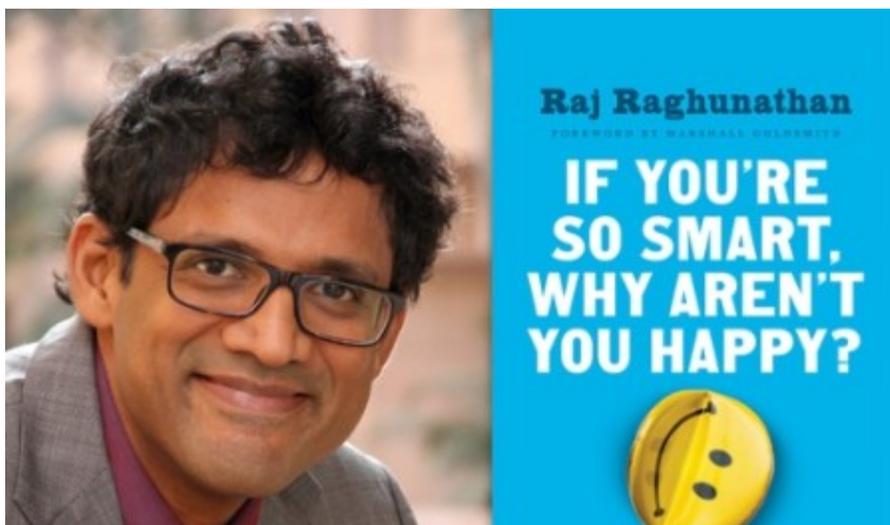
---



## Save the Date for CCV's 3rd Annual Golf Tournament!

It's August, so September 29 isn't that far away! And surely it will be cooler! All you golfers and spectators can [sign up NOW](#) for the Village's 3rd Annual Golf Tournament Saturday, September 29. Shotgun start at 8:30am at Austin's Riverside Golf Course. Capital City Village (CCV) is a 501c3 nonprofit that helps seniors age well at home through supportive volunteer services, enriching programs, and referrals to trusted providers. Funds raised from the golf tournament will be used for CCV's Scholarship Program making these supportive programs and services available to seniors regardless of their household income and to augment Village operations.

---





## **Keep Aging Weird Annual Luncheon Thursday, Nov. 1!**

This year's [Keep Aging Weird](#) luncheon features Dr. Raj Raghunathan, Professor of Marketing at UT McCombs School of Business and author of *If You're So Smart, Why Aren't You Happy?*. KXAN's always-popular Jim Spencer serves as MC.

**Thursday, Nov. 1st, 2018, 11 am – 1 pm** at the  
Norris Conference Center, 2525 W. Anderson Lane #365 (Northcross Mall); ample free  
parking

Proceeds from the luncheon help fund services and programs for members and volunteers of Capital City Village. Join us at an important, festive event to champion and honor the independence and vitality of local seniors. Stay where you live; live well where you stay!

More details to be announced soon in a special e-blast edition of our newsletter!



## **Austin "60 Strong" Contest and Calendar to Benefit Capital City Village!**

Capital City Village has been selected to be the recipient of calendar sales from a contest currently underway in the Austin area. The Austin 60 Strong Contest will select 12 ambassadors ages 60-69 who represent what it takes to be inspiring in mind, body and spirit. A panel of celebrity judges will select Austin-area residents who will be featured in a special 2019 Austin 60 Strong calendar that will be sold throughout the area. Winners will participate in a professional

photo shoot and be compensated for their time, and the person who nominated them will also receive \$65 in gift cards to Austin-area establishments.

Capital City Village was chosen to benefit from the calendar sales because of our commitment to seniors and healthy living! The project is part of Connected Senior Care Advantage, a program from Austin Regional Clinic and Premier Family Physicians for people who have or who are choosing a Medicare Advantage plan.

**Nominate someone you know NOW** – he or she could be a winner! The deadline for entries is August 10, 2018. Complete details and more information is on the website, [www.austin60strong.com](http://www.austin60strong.com)

Information for Caregivers



## **AARP Presents Phone-Based Town Hall for Caregivers**

Are you a caregiver? Do you provide unpaid care to a family member, friend or neighbor with Alzheimer's or dementia who needs a little extra help with daily tasks?

On **Tuesday, August 7**, at 10:00 a.m., AARP will be hosting a live [telephone-based town hall](#) just for people like you. They'll provide essential information to help you provide the best care possible for your loved one.

AARP will also have experts available to answer your questions.

[Sign up](#) to take part in the event, then AARP will call you when the town hall starts on August 7.

## At the Jewish Community Center



Contact Annie Skelton at 512-735-8088 or [annie.skelton@shalomaustin.org](mailto:annie.skelton@shalomaustin.org) to reserve a spot for any of these opportunities!

[Click here for JCC's full August schedule.](#)

- August 3 - Road Scholars Trip to the Blanton Art Museum, 11:30am bus departs 11:00am. Join us for a docent lead tour of the new exhibition Ancestral Modern: Australian Aboriginal Art from the Kaplan and Levi Collection. Reservations required.
- August 17 - Pre-Shabbat Luncheon, 11:30am. Join us as we welcome Shabbat and celebrate Summer birthdays. This quarterly Shabbat luncheon will be led by JCC Jewish Educator, Cathy Schechter. Reservations required.
- August 22 - Movie Night at the J, 6:30 pm. Join us for a screening of the movie Florence Foster Jenkins. Based on the incredible true story, Meryl Streep delivers a hilarious and touching performance as a New York socialite who dreams of becoming a great opera singer, despite having a hilariously awful singing voice
- August 28 - Capital Metro – Issuing Senior Passes 1:00 pm. Getting around Austin has just gotten a lot easier. Join us for an informative meeting about Capital Metro's Reduced Fare ID Card program for those 65+. Capital Metro is saving you a trip downtown by hosting an off-site RFID enrollment event this August! If you would like to secure an RFID Card please bring a valid government-issued photo ID, \$3 cash or credit card, and a completed RFID Application. Presented by Lonny Sterns of Capital Metro.

## Affordable Housing Information





## Fair Housing and Economic Opportunity Community Survey and Study

The City of Austin, Travis County, Williamson County, the City of Pflugerville, the City of Round Rock, and area housing authorities are collaborating on a regional housing and economic opportunity study intended to identify barriers to housing and economic opportunity. This survey will help identify needs in housing, education, employment, transportation, and services and will be used for regional community planning efforts. Study partners want to ensure that residents of all backgrounds have a chance to share information about the challenges that they are facing. It is an easy survey to take and allows residents to tell their personal story of looking for housing in the region. All responses will be confidential and the data are used only for this study. For more information about the study [Click Here](#). If you are a service provider who works with low-income families, please consider sharing this opportunity with the clients using this survey tool provided here: <https://www.research.net/r/CentralTXAI>.

---



**HOUSING AUTHORITY  
OF THE CITY OF AUSTIN**  
*Bringing Opportunity Home*

The Housing Authority of the City of Austin will be opening its waiting list for the Housing Choice Voucher Program (Section 8) from **September 17<sup>th</sup> – 24<sup>th</sup>, 2018**. The process will be similar to the 2014 waiting list opening including an online pre-application and subsequent lottery to place randomly selected individuals on the waiting list. Interested individuals may apply online at [www.hacaapply.org](http://www.hacaapply.org) during the 8-day waiting list opening. Updates will be available through HACA's [Facebook](#) and [Twitter](#) pages as well.

---

Thanks to Kaiser Health News for this "Medigap" Article



## No Gaps In Understanding: Here's Your Primer On Medigap Coverage

by Judith Graham, Kaiser Health News

Every year, older adults can opt out of a Medicare Advantage plan and opt in to original Medicare during open enrollment season, which begins on Oct. 15. But unexpected problems can arise with this change. Notably, seniors who want to return to original Medicare might not be able to purchase Medicare supplemental insurance, also known as Medigap coverage.

Medigap covers some or all of the out-of-pocket costs associated with Medicare (deductibles, copayments and coinsurance), minimizing the financial risk to seniors. Under original Medicare, there is no limit to an individual's out-of-pocket liability. (By contrast, Medicare Advantage plans limit out-of-pocket costs to a maximum \$6,700 a year.)

Yet private insurers are required to offer Medigap policies only when people first enroll in Medicare and under a few special circumstances. Otherwise, insurers can refuse to cover people with preexisting conditions, such as diabetes and heart disease.

"People think they can choose Medicare Advantage one year and traditional Medicare another year, and go back and forth without difficulty," said Tricia Neuman, senior vice president at the Kaiser Family Foundation and a co-author of a new report on consumer protections in Medigap. "But in states that don't guarantee supplemental coverage, this might not be a realistic option." (Kaiser Health News is an editorially independent program of the foundation.)

Only four states require insurers to issue Medicare supplemental policies to adults age 65 and older, regardless of their health status: Connecticut, Massachusetts, Maine and New York. Dozens of other states have more limited protections.

Craig Boyle, 69, learned about uncertainties surrounding Medigap the hard way three years ago, after he ran over a fire hose while biking to work in Denver and landed on his head.

Rushed to the emergency room, Boyle was told that he'd broken a couple of vertebrae but had a much bigger problem: Scans revealed two tumors at the top of his spine, compressing his spinal cord.

Surgery was in order, and doctor friends recommended two local surgeons with significant experience in this rare procedure. But neither worked with Kaiser Permanente of Colorado, the Medicare Advantage plan Boyle had chosen when he turned 65.

Boyle thought he could switch to original Medicare and be treated by a specialist at the University of Colorado's Anschutz Medical Campus. But two large Medigap insurers declined to cover him because the spinal surgery was a disqualifying preexisting condition.

"I have to say, I'm fairly knowledgeable about insurance, but I had no idea that this was a possibility," Boyle said.

He ended up getting lucky: A Medicare Advantage plan offered by Aetna in Colorado had in its network the University of Colorado surgeon he wanted to see. Boyle joined that plan (Medicare Advantage plans are required to accept all applicants), had the procedure and experienced no significant complications afterward.

Because your health needs can change after you first sign up for Medicare, it's important to understand the ins and outs of supplemental coverage, said Fred Riccardi, vice president of client services at the Medicare Rights Center. Your local chapter of SHIP (which often stands for Senior Health Insurance Assistance Program) is a good place to start.

Here's some essential information about Medigap coverage: Medicare supplemental policies help fill gaps in traditional Medicare coverage. There are 10 types of plans, each with standard benefits.

All plans cover coinsurance and copayments for Medicare Part A (hospital services), Medicare Part B (physician services and outpatient care), and hospice care, either in full or in part. All but one plan pays in full or in part for Medicare's hospital deductible — this year, \$1,350 per hospital stay. Some plans pick up coinsurance costs for skilled nursing facilities (\$167.50 per day after the first 20 days); some do not. Drug costs are not included among other benefits.

About 13 million people — over 95 percent of them older adults — had Medigap coverage in 2016, the most recent year for which data are available.

Premiums vary depending on someone's age, gender, geographic location and, in some states, smoking status. Monthly costs range from under \$100 on the low end to over \$250 on the high end, said Katie Haug, an insurance broker at Caravus in St. Louis.

Medigap open enrollment. Once you've enrolled in Medicare Part B, insurers are required to offer you a Medigap policy, regardless of your health status, over the next six months.

If you've chosen original Medicare, your automatic right to buy Medigap ends after this six-month period. Insurers can then exclude you from coverage or charge you more for a

month period. Insurers can then exclude you from coverage or charge you more for a policy if you've been recommended for surgery or if you have a preexisting condition, such as chronic bronchitis, asthma or rheumatoid arthritis.

If you've chosen a Medicare Advantage plan, you have 12 months to change your mind, select original Medicare and qualify for a Medigap policy regardless of your health status. This ends after you've been enrolled in Medicare Advantage for a year. From this point on, Medigap insurers can take your medical status into account in deciding whether to offer you coverage.

Special considerations. Under federal law, you regain your right to buy a Medigap policy regardless of your health status under the following conditions: if your Medicare Advantage plan withdraws from the area where you live or is found guilty of fraud; if you move out of your plan's service area; or if your retiree health coverage is canceled by your former employer.

Twenty-eight states go further by requiring insurers to issue Medigap policies to seniors when an employer alters retiree health coverage. (More than 13 million people on Medicare have out-of-pocket expenses covered through retiree health plans.) Nine states have a similar requirement for people who become ineligible for Medicaid. (More than 7 million individuals on Medicare are also enrolled in Medicaid, which covers Medicare's out-of-pocket expenses.)

Last September, Boyle experienced another change in his insurance status when Aetna notified him it was discontinuing his Medicare Advantage plan in Colorado. Because this triggers an automatic right to purchase Medigap coverage, he was able to transfer to original Medicare — this time, with supplemental coverage from UnitedHealthcare.

Now, he and his wife pay \$360 a month for their supplemental coverage. This arrangement works better since the couple divides their time between Colorado and Florida, where she has relatives and is treated for Parkinson's disease at a renowned clinic at the University of Florida.

"I have to say, I feel fortunate that things worked out for us," he said, "even though there were some rocky parts along the way."



---

**Our mailing address is:**

3710 Cedar St, Suite 283, Austin, TX 78705

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#).

---

This email was sent to << Test Email Address >>  
[why did I get this?](#) [unsubscribe from this list](#) [update subscription preferences](#)  
Capital City Village · 3710 Cedar St · Ste 283 · Austin, TX 78705 · USA

