

Key Takeaways from *Understanding Medicare: What It Is and How to Use It*

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In this session, we covered Medicare basics and updates for 2025. Here are a few highlights:

- **Enrollment:** Most people enroll around age 65. You can delay Part B if you have current job-based insurance, but late enrollment may lead to penalties.
- **Coverage:**
 - **Part A** covers hospital care
 - **Part B** covers doctor visits (with a monthly premium and 20% coinsurance)
 - Medicare doesn't cover dental, vision, hearing aids, or long-term care
- **Extra Help & Supplement Plans:**
 - **GHI Senior Care** and **Medigap plans** help reduce out-of-pocket costs
 - **Extra Help**, **EPIC**, and **Medicare Savings Programs** can assist with premiums and drug costs
- **Medicare Part D:**
New in 2025: A **\$2,000 yearly out-of-pocket cap** for prescriptions and a new **monthly payment option**
- **Need support?**
Call HIICAP at **212-244-6469** or visit www.shiphelp.org for free Medicare counseling

Q: What cooling resources are available for older adults in NYC during the summer?

A: NYC offers several programs to help older adults stay safe and cool during hot weather:

- **Cooling Centers:** During heat waves, the city opens free cooling centers in libraries, senior centers, and community spaces. You can find one near you by calling **311** or visiting nyc.gov/beattheheat.
- **Home Cooling Assistance (HEAP):** Older adults who meet income guidelines may be eligible for a **free air conditioner** through the Home Energy Assistance Program (HEAP). Applications open in the spring and are available while funding lasts. Call **1-800-692-0557** or visit access.nyc.gov.
- **Check on Your Neighbors:** If you or someone you know doesn't have AC, spend time in a cool space — even a few hours in air conditioning can prevent heat-related illness.

For help navigating these resources, you can also call **NYC Aging at 212-244-6469**.

Stay safe, stay cool, and don't forget to check in on a neighbor or loved one during the hot days ahead. We're all in this together.