



*Presents*

**“Health Care Insurance Questions As We Age”**

**Wednesday, September 27, 2023**

**5:30-7 PM**

**Helen Keller Conference Room**

**Southern Tier Independence Center**

135 East Frederick Street, Binghamton, NY 13904

(For this program, please enter the building on the Grant Street side, across from Reardon’s; parking available in lots on Ely and on Grant)

Free. Open to public.

Presenters:

**Chad Eldred**, Director, Health Exchange Navigators, Southern Tier Independence Center (STIC)

Navigating the health insurance marketplace with a focus on those who retire before age 65 and need options to bridge the gap until Medicare.

**Jane Talbot and Leann Keim**, Health Insurance Information, Counseling, and Assistance Program (HICAP), Action for Older Persons (AOP)

An overview of Medicare: enrollment and various plans (advantage, supplemental, prescription drug, retiree, financial assistance), issues and appeals.

**Susan Hoyt**, Director, Consumer Directed Personal Assistance (CDPA), Southern Tier Independence Center (STIC)

Information about the home care assessment process, approval, denial, appeals, and the Consumer Directed model for home care support.

This “Hybrid” program will be presented in-person with an option for people to attend via Zoom. Please register for Zoom *or* in-person:

<https://forms.gle/9dTfJQvDQk9uzHts7>

If you have accommodation needs, please email Sue Ruff at [advocate@stic-cil.org](mailto:advocate@stic-cil.org)