



## How to find help unraveling the Medicare and Social Security enigmas

*By Ellen Waldman*

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This year, many of you will be turning 65 or getting close enough to want to learn how Medicare actually works. Once again, we are fortunate that here in the Rogue Valley, there is an organization, SHIBA, that provides free individual counseling on this very topic. Here is some info that comes right off the Oregon.gov website about this program:

“The Senior Health Insurance Benefits Assistance (SHIBA) program uses a statewide network of trained volunteer counselors to educate and advocate for Oregonians with Medicare. Oregon provides this information to help you understand Medicare before you turn 65. Counselors help people in their community understand their Medicare insurance choices and their rights through individual counseling, education, and referrals.”

Here is how to get connected locally to SHIBA in Medford. For individual counseling, or any questions, call: 541-857-7780 from 8 a.m. to 3:30 p.m. Monday to Friday. All sessions are by appointment only. You can also check out the website: [www.oregon.gov/DCBS/SHIBA/Pages/index.aspx](http://www.oregon.gov/DCBS/SHIBA/Pages/index.aspx). While online, review the following as well: A 50-minute Webinar entitled “SHIBA-who we are and what we do,” and a list of more than a dozen free Medicare publications.

For those who like to read, there is an 88-page online Oregon Guide to Medigap, Medicare Advantage and Prescription Drug Plans. Not only that, but if this is your thing, you can become a Medicare SHIBA volunteer through in-person training. Check back in the spring for their classes. Medicare is such a big topic, and so much of this changes every year, that I often refer people to SHIBA for immediate information and updates. I’m so glad they stay current with this so we can benefit from their knowledge.

Another area that you might need to become acquainted with this year is Social Security. Talk about a messy bureaucracy, here’s one that will try your patience. If you’ve ever gone to their office in Medford, you know all about waiting in line. Suffice it to say that if you should need help in this arena, you might actually ask for a professional to lend a hand. I recently attended a seminar on Social Security in Medford through the Southern Oregon Estate Planning Council (SOEPC). They are a member of the National Association of Estate Planners & Councils ([www.naepc.org](http://www.naepc.org)).

For more info Locally on this organization, contact Don Watson at SkyOak Wealth Management at 541-973-2108. Don himself is a wealth of helpful information, as he has a full and varied professional background, including understanding how Social Security actually functions. This organization’s members include professionals involved with estate planning, such as attorneys, financial and investment planners, trust officers, CPA’s, insurance professionals and adjunct services like mine. If you’re a professional who fits into this category, call and find out when the next meeting is scheduled. They meet at the Rogue Valley Country Club and serve a lovely dinner for a fee before the seminar, culminating with a certificate of attendance.

At their recent seminar, I found out just how very complex this whole system is for families to sort through in order to know when to access their benefits. Based on this, I suggest that you consult with your tax and/or legal professional like Don Watson for guidance on your specific situation and needs. You can try to contact Social Security online at [www.ssa.gov](http://www.ssa.gov), or visit the local office at 3501 Excel Drive #101, Medford, or call 866- 931-7943.

There is also a book that I have recommended many times over the years which addresses the subjects of Medicare and Social Security, and many other topics quite thoroughly. It's entitled "You and Your Aging Parents: The American Bar Association Guide to Legal, Financial, & Health Care Issues," 2009 edition. This is available online at Amazon, or ordered through a local bookstore. And guess what? Our wonderful Ashland Library also has a copy of this book. I like the Q&A format that allows you to hone right in to your particular questions. It might also support you personally, and is not just for those needing help with aging parents.

And the city of Ashland will offer a class on "Social Security Planning for Baby Boomers" designed for baby boomers who are not yet retired, covering strategies to maximize benefits and current reform proposals, on Jan. 27, March 24 and May 19. There's a \$10 fee. Register online at [www.Ashland.or.us/register](http://www.Ashland.or.us/register) or call 541-488-5340.

"Dry as bone" is how most people think of the Medicare and Social Security systems. When it's time to access them though, it sure helps to know how to get to the right information. I hope this helps shed some light on beginning the quest for answers.