Pathways for the Future dba Western Alliance **108 New Leicester Hwy** Asheville NC 28806



MEDICARE AND MEDICAID

Medicare and Medicaid are two different types of insurance programs run by the government but a number of people still have a difficult time understanding the difference between the two.

Lets start with Medicare. Medicare is the earned-benefit program for Americans aged 65 and older or for those who have a disability. Workers pay into Medicare throughout the years. You can sign up for Medicare Part A (Hospital) and Medicare B (Medical) through Social Security.

When a person is already receiving Social Security Retirement benefits when reaching the age 65 or are in the 25th month of receiving disability checks, enrollment in Medicare will be automatic. Otherwise, a person can apply for Medicare online at www.socialsecurity.gov/medicare/.

Medicare Part C (Medicare Advantage) and Part D (Prescription Drug) plans are available through the insurance marketplace. Social Security administers a program called Extra Help to help people with low income and low resources pay for premiums, co-pays and co-insurance costs for Part D plans. You can find out more about Extra Help and file for it at www.socialsecurity.gov/medicare/prescriptionhelp. Each year, The Center for Medicare & Medicaid Services publishes *Medicare and You* available online at their website at www.medicare.gov/medicare-and-you/.html.

For Medicaid, each state runs its own Medicaid program under the guidance from the Centers for Medicare & Medicaid Services. Medicaid is based on needs which there are guidelines about how much income and resources you can have to gualify. Medicaid provides coverage for older people, people with disabilities and families with children. Each state has its own eligibility rules and decides which services to cover. For the state of North Carolina, enrollment in Medicaid is automatic when eligible for Supplemental Security (SSI).



DISABILITY PARTNERS EXPRESS



COMPUTER DONATIONS NEEDED

DisAbility Partners' computer program, CyberPals, provides refurbished computers to our consumers. The computers that are refurbished are generous donations from individuals and area businesses. DisAbility Partners is seeking both desktop & laptop computers and all-in-ones that are Windows 10 compatible. How can you identify a computer to be Windows 10 compatible? Any computer purchased after 2009 and any computer with an intel dual-core chipset or newer. Each computer will have a label on the case (typically the front panel) that will identify the chipset. We also need working keyboards, mice and LED monitors and also printers that work. We cannot accept other items but you may donate them at Goodwill to keep them out the landfills. Computers can be donated at DisAbility Partners Monday–Friday between the hours of 8:30 am and 5:00 pm. Donations are accepted at 108 New Leicester Highway, Asheville at the back door. All donations are tax deductible and much appreciated.







POWER STRIPS AND SURGE PROTECTORS

Is a surge protector the same as a power strip? For many of us, it can be a bit confusing since both gives the user the ability to plug in multiple electronic devices. The surge protector serves another important function as it protects electronic devices from a power spike. A power spike is a temporary, very high increase in power that lasts for a fraction of a second. They can be caused by lightening strikes (however unlikely), power outages, tripped circuit breakers, short circuits and more. If a power strikes occurs when a device is not hooked into a surge protector, damage can occur.

Because of the electrical sensitivity of computers, it is HIGHLY advised that they are hooked into a surge protector. Surge protectors do a very good job of preventing damage from a power spike. A surge protector costs a little bit more than a power strip. A 6-outlet power strip can often be found for less than \$10.00 while a 6-outlet surge protector might cost between \$10.00 and \$20.00. Not every device in your house needs to be plugged into a surge protector, just the expensive devices.

To tell the difference between a power strip and a surge protector, look for an electric rating. A surge protector will have a rating in Joules of energy, as well as the maximum voltage it can take from a power spike. It is a surge protector if you find those numbers on the box it came in or on the device itself. If you come across the term "surge suppressor," it is the same as a surge protector.

DATES TO REMEMBER:

- Daylight saving time 2018 in will begin at 2:00 AM on Sunday, March 11. Set clocks an hour ahead.
- First day of Spring 2018 is at 12:15 pm on Tuesday, March 20.



MAKING LIFE EASIER FOR PEOPLE WITH DISABILITIES

Most of us have heard about the Amazon Echo, a device that does several tasks with a simple voice command. It is a voice controlled, hands free speaker device that connects to an Alexa Voice Service giving you the ability to get information, news, music and weather on demand. To do other tasks for example, turning lights on and off, controlling the thermostat, locking and unlocking doors, setting alarm clocks, you may need smart home devices that are compatible with the Echo like Ecobee smart home devices, Insteon, Phillips Hue, WeMo, Samsung SmartThings, Wink and Nest. To have Alexa play music, you will need to have music services like Spotify, Tunien, Pandora, iHeartRadio or Amazon Music.

Additional tasks the Amazon Echo can do through the assistant it has named Alexa can be for example, creating a shopping list, keeping track of appointments, access information through the Internet to get the latest weather and traffic report or it can be set up to do audible books.

Anyone in the household can enjoy using the Amazon Echo, but those with disabilities seem to benefit the most from this helpful personal assistant. People who may see the biggest benefits include:

- People with visual disabilities.
- People with issues involving agility and this includes fine motor movements.
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- People with painful movement issues.
- People with mobility limitations, especially those who use wheelchairs.

There are a number of assistive devices out in the market place today that proves to be beneficial for people with disabilities but the Amazon Echo is one of the less expensive options. Through the Amazon Echo, there are many assisting features that increases independence for people with disabilities within their homes.



People with memory issues or any other disability that affects the thought process.