

Crucial service at Office for Aging

If you've just turned 65 or are about to, there's plenty you need to know to smooth out the rest of your life. But you have a friend who can do just about everything except read you the morning paper. That friend is your county Office for the Aging.

To anyone who isn't close enough to the magic number to even begin contemplating the consequences of moving into senior citizenship, the Office for the Aging might as well be the Sons of the Pioneers.

But if you're anywhere near 65, you'd better cement your friendship soon.

Just before you turn 65, you're advised to make an appointment with your nearest Social Security office to sign up for Medicare. But, as helpful as the Social Security staff is, you are going to walk out of that office without answers to plenty of questions you didn't even know enough to ask.

You'll be on board for Medicare the first month you cross that golden threshold of 65, but that's only the beginning for most people in planning for medical coverage. You've been receiving solicitations for months from insurance companies vying for your business as a subscriber to their "supplemental coverage." That's what pays (or what you wish would pay) for care you receive that Medicare will not cover.

What care is that? How much will it cost? What's the best deal I can hope for? Whom should I go to for supplemental coverage? Do I need a separate policy to help pay for medications I take now or will probably take in the future?

This is all daunting stuff. Most people are ill-equipped to sift through all of it and make the most intelligent decisions. But they are decisions that will affect your health and your prosperity for the rest of your life. They should not be made without counsel.

Answers to those questions are available at the Office for the Aging. People there have been through this dramatic transition with many, many people and know where to go for the answers.

Almost as soon as the government moves ahead, changing the rules for turning 65, the Office for the Aging catches up. The Clinton County Office for the Aging will, if you request, call your insurance company to ascertain exactly what coverage you have and take that information to the computer to show how that compares to what is available and what you need. They can help you figure out how much your specific prescriptions will cost under available plans.

You'll walk out of there at least confident you're in the best position you can be in and armed with the right sources and the right questions.

What a useful service it is. It's like going to a foreign country with a translator by your side.

If you're nearing the midway point of your seventh decade and you're not a certified public accountant or a member of Congress, you should get to your county Office for the Aging to get an idea what services and coverage you need for the rest of your life.