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# Aging Alert

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## LAME DUCK ENDS WITH NO BLUES BILLS

Senate Republicans resisted pressure from the House to pass rewrites of legislation changing Blue Cross Blue Shield. Work on the issue in lame duck was chaotic, with multiple new versions of House Bills 5282 and 5283, and a half a dozen conference committee meetings scheduled and cancelled. The bills would have reduced state oversight of the Blues, and allowed them to charge higher premiums of seniors and people with chronic conditions.

“Attorney General Mike Cox and his office did a magnificent job in leading the charge to stop these complex, intricate bills from being taken up by the legislature after the election, when everything is so hurried,” said RoAnne Chaney of the Michigan Disability Rights Coalition, which joined with the Michigan Association of Health Plans, Consumers Union, AARP, Area Agencies on Aging Association of Michigan, the Multiple Sclerosis Society, Paralyzed Veterans of America and others to form the Put Michigan People First Coalition.

“Senate Majority Leader Mike Bishop and Sen. Tom George stood up to intense pressure. They are profiles in

courage,” Mary Ablan, Director of the Area Agencies on Aging Association said. “We look forward to Blue Cross joining consumers, health plans, and others at the table early next year. We also want to make sure that we integrate Michigan’s next steps with the national health care plans that are going to be considered in Washington.”

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The issue is sure to be resurrected next year, with Sen. Bishop conceding it is important to make changes to the individual health insurance market as soon as possible, since more autoworkers will need affordable coverage if they lose their jobs. Bishop has asked House Speaker Andy Dillon (D-Redford Township) to create a workgroup to develop new legislation.

Legislation to overhaul funding for the state’s transportation system and smoke-free workplace legislation also died in the final hours of lame duck.



## help for paying heating bills

Winter is here and experts are predicting a 20% average increase in heating bills! If you think you might have trouble paying your heating bills, call your utility company now – there are a lot of programs available to help customers, especially if they plan ahead.

The Budget Billing Plan is available to all customers and the Winter Protection Plan is available to all 65+, regardless of income. Some programs target customers with low incomes. A new state law passed this year requires utility companies to launch programs beginning the summer of 2009 to help all customers save energy. Contact your utility for more information.

### BUDGET BILLING PLAN

At a customer's request, utility companies can bill a customer an equal amount each month, allowing the customer to pay an estimated average. For example, if your heating bills last year were \$1200, you can ask to be billed \$100 each month, instead of having low bills in the summer and high bills in the winter. Gas and electric companies offer this plan to all customers, regardless of income; contact your utility to sign up.

### WINTER PROTECTION PLAN

This plan protects all seniors 65+ and certain low-income customers from service shutoffs between November 1<sup>st</sup> and March 31<sup>st</sup>. Some utilities may offer this protection to those 62+. Between these dates, seniors are protected from shut-offs even if they make no monthly payments. (They are still encouraged to pay something to avoid higher bills when the protection period ends.) Low-income customers have to pay at least 7% of their estimated annual bills between November 1<sup>st</sup> and March 31<sup>st</sup>, along with a portion of any past-due amount. Both seniors and low-income customers must pay back any money owed between April and October, and shut-offs are allowed during this period for nonpayment. Low-income customers are defined as 1) receiving cash assistance from the Department of Human Services (formerly called the Family Independence Agency); 2) receiving Food Stamps or Medicaid; or 3) having an annual household income at or below 150% of the poverty level (which in 2008 is \$15,600 for one person and \$21,000 for two – these amounts will go up for 2009). All gas and electric companies offer this plan to eligible customers; contact your utility to sign up.

### WEATHERIZATION

Extra funding for 2009 will mean more resources for this program, which helps low-income customers of all ages reduce their heating costs by making apartments and homes more energy efficient. Households that are weatherized can save 20 – 30% in energy costs. The program offers home inspections, and can pay for insulation and heating duct repairs. It also provides repair or replacement of furnaces, thermostats, water heaters and refrigerators. Weatherization is available to low-income homeowners and renters who have a household income around 150% of poverty (which in 2008 is \$15,600 for one person and \$21,000 for two – these amounts will go up for 2009). You are automatically eligible if you receive Supplemental Security Income (SSI), or cash assistance from the Department of Human Services. Most weatherization providers are Community Action Agencies. To find the agency that serves your county, look in the phone book's business section under Community Action Agency, or on the Internet, go to [www.mcaaa.org](http://www.mcaaa.org).

## HOME HEATING CREDIT

Certain low-income customers (including seniors) can receive a state income tax credit for past heating expenses. Low-income is defined as having an annual household income at or below 110% of the poverty level (which in 2008 is \$11,440 for one person and \$15,400 for a couple). You can apply for the home heating credit even if you do not pay any income tax or file an income tax return; a separate form is used. To be eligible, a person must be low-income, or receive public assistance or unemployment compensation. Eligibility is based on household income, the number of people in the household and actual heating costs. Applications are available in January from the Treasury Department at 1-800-367-6263. You can also get assistance in filling out the form—call 1-800-827-4000. Forms are available on the Internet at [www.michigan.gov/taxes](http://www.michigan.gov/taxes). Applications can be filed between January 1 and September 30, 2009.

## STATE EMERGENCY RELIEF

This program, run by the Department of Human Services (DHS), is available year-round, helping people of all ages with a wide variety of needs, including utility bills and energy-related home repairs. Assistance is targeted to households with an immediate need (for example, receiving a shut-off notice). The monthly income limit is 150% of poverty (which in 2008 is \$15,600 for one person and \$21,000 for two – these amounts will go up for 2009). Payments are made directly to the utility or contractor. To apply, call the DHS office located in your county for an appointment. For more information, visit the DHS website at [www.michigan.gov/dhs](http://www.michigan.gov/dhs) and select “Assistance Programs.”

## MEDICAL EMERGENCY

You can postpone paying a utility bill for 21+ days due to a medical emergency – contact your utility company.

## DELIVERABLE FUEL EMERGENCY

If funds are available, low-income customers using propane, heating oil, coal or wood facing an emergency may be able to get assistance from their local Community Action Agency.

## THAW

The Heat and Warmth Fund (THAW) provides assistance in paying utility bills for low-income residents in 73 counties, including the Upper Peninsula. Emergency funds are available for households already shut-off or completely out of fuel, and help is also available for households in danger of being shut-off. Customers must have a household income no greater than 200% of poverty (in 2008, this is \$20,800 for one person and \$28,000 for two). If a special hardship exists, assistance may be provided up to 250% of poverty (in 2008, this is \$26,000 for one and \$35,000 for two). Applicants must apply for all other assistance first. Payments are made directly to utility companies, and can include gas, electricity, fuel oil, coal or propane. Applications can be submitted at the Salvation Army and some other organizations. THAW’s toll-free number is 1-800-866-8429 – their website is [www.thawfund.org](http://www.thawfund.org).

## OTHER PROGRAMS

Some utilities have created their own programs to help with utility bills and other basic needs. For example, Consumers Energy, in partnership with the Salvation Army, operates the “People Care Plus” program. Ask your utility if they have any special programs or discounted rates.

**IF YOU HAVE A COMPLAINT ABOUT YOUR GAS OR ELECTRIC COMPANY** and the company hasn’t resolved it to your satisfaction, call the Michigan Public Services Commission’s toll-free hotline at 1-800-292-9555.

## *27 WAYS TO CUT YOUR UTILITY BILL*

- ✂ Set the water heater to 120 degrees and insulate the tank & pipes.
- ✂ Lower heat at night and when no one is home—get a programmable thermostat.
- ✂ Have your furnace cleaned and inspected annually and replace air filters regularly.
- ✂ Check furnace ducts for leaks and seal with heat tolerant duct tape (mastic, butyl or foil).
- ✂ Test for air tightness – on a windy day, hold a lit incense stick next to windows and doors. If smoke travels horizontally, there's a leak.
- ✂ Caulk and weatherstrip around doors and windows. To check your door, close the door on a dollar bill. If it's easy to pull out, warm air is escaping. Close curtains at night.
- ✂ Remove or cover window air conditioning units when not in use.
- ✂ Keep windows on the south side clean to let in the winter sun.
- ✂ Close heat registers and turn off radiators in your basement, storage area or unused rooms.
- ✂ For radiators on outside walls, put foil behind the radiator to reflect more heat.
- ✂ Don't block heating vents with furniture or clutter.
- ✂ Clean and vacuum ducts, registers and vents regularly.
- ✂ Keep your refrigerator and freezer full; if necessary, use 2-liter bottles filled with water.
- ✂ Set the refrigerator temperature at 42 degrees and the freezer at 5 degrees.
- ✂ Tape clear plastic sheeting to the inside of window frames.
- ✂ Replace regular light bulbs with compact fluorescent bulbs that use 75% less energy.
- ✂ Wash clothes in cold water whenever possible.
- ✂ Install low-flow faucets and showerheads; fix dripping faucets.
- ✂ Take more showers than baths, which use much more hot water.
- ✂ When buying new appliances, look for the Energy Star ® logo.
- ✂ Unplug appliances when not in use; they use energy even when off. Or put them on a powerstrip that shuts off automatically when it senses inactivity.
- ✂ Unplug the spare fridge in the basement when you don't need it.
- ✂ Extend downspouts another 5 feet to get rid of rainwater & unplug your sump pump.
- ✂ Using a humidifier allows you turn down the thermostat a degree or two and stay warm.
- ✂ If you rarely use your fireplace, seal it with an inflatable draft stopper.
- ✂ Replacing your TV? An LCD uses a lot less energy than a plasma.
- ✂ Install outdoor lighting with motion sensors.
- ✂ For more tips, go to [www.energysavers.gov](http://www.energysavers.gov).



### A WORD ABOUT PROPANE, FUEL OIL AND COAL . . .

Propane, fuel oil and coal companies are not regulated by the state, which means their customers are not protected from shut-offs. Some companies offer Budget Billing Plans, however, and Weatherization, Home Heating Credit, State Emergency Relief and other programs are available to all customers. Customers with complaints about their propane, fuel oil or coal provider should call the Consumer Protection Division of the Attorney General's Office at 1-877-765-8388.

Aging Alert is published ten months each year by the Area Agencies on Aging Association of Michigan. Reproduction of articles not permitted without permission. Call (517) 886-1029. Annual subscription rate: \$12 individuals, \$24 organizations. Editor: Mary Ablan