

The ALERT

In this issue

Tax Refund on Phones
1

DSAS Aids Seniors
2-3

Apply for Heating Help
3

*"Rapid Refund" Costs
Too Much*
4-5

*Expired Bonds Not Earning
Interest*
5

Use Gift Cards
6

No Part D Penalty
6-7

Safe, Warm Home
7

Volunteer Attorney Clinics
8

Website:
www.lasclev.org

If You Had a Telephone, You Can Get a Tax Refund

If you paid any long distance taxes on your phone bill between February 28, 2003 and August 1, 2006, you can get a refund of at least \$30 to \$60 this year only.

You get the refund if you paid the tax on a home phone, cell phone or for internet long distance calling plans.

You may get even a bigger refund, if you can produce your phone bills to prove you actually paid more long distance taxes.

The standard refund is based on how many exemptions you claim on your federal tax return. With one exemption you get \$30, with two exemptions \$40, three exemptions \$50 and four or more exemptions \$60.

However, to get the refund, you need to file the right papers with the Internal Revenue Service (IRS).

If you file a federal income tax return, you just have to make sure that the phone tax line is filled out on your 2006 return.

If you do not need to file a federal return, you must file IRS Form 1040EZ-T to get the refund.

If you are claiming the actual amount you paid instead of the standard refund amount, you also must file an IRS Form 8913.

Remember that this is your tax return so you need to make sure it is accurate before you sign it.

To find out where to get free tax help in your area, phone one of the numbers listed on Page 5.



Susan E. Axelrod heads the Cuyahoga County Department of Senior & Adult Services. See the story on P. 2.

DSAS Aids Some 30,000 Cuyahoga Seniors

“We touch in one way or another the lives of about 30,000 Seniors,” says Susan E. Axelrod.

The “we” is the Cuyahoga County Department of Senior & Adult Services (DSAS) and Ms. Axelrod is its director.

The “touching” includes everything from funding meals programs at senior centers to investigating charges of abuse of Seniors and certain adults over the age of 18.

Although DSAS works with vulnerable adults under 60 in some of its programs such as those for disabled adults or clients with HIV-Aids or multiple sclerosis, by far the largest number of those aided are Seniors.

The DSAS programs for Seniors are extensive. Its staff of 365 includes 110 home health aids and 20 nurses. However, many of the services DSAS provides are done by organizations with whom it contracts.

It has an annual budget of some \$30 million.

About half of its funding comes from the county general fund and welfare tax levy, according to Ms. Axelrod. The remainder comes from the State of Ohio and the federal government.

Following are some of the DSAS programs:

- **Grandparents/Kinship Care Program** helps get cash benefits for Seniors caring for grandchildren or children of other relatives as well as legal and respite help. For information, call 216-420-6772.



- **Adult Protective Services** investigates reports of physical, emotional and financial abuse. “The majority of calls involve self-neglect,” says Ms. Axelrod, “when Seniors get to a point in life where they can’t handle their own affairs...We also see cases of caregiver neglect, abuse and financial exploitation.” The county gets about 6,000 complaints a year and actually takes about 3,000 cases. To report abuse against yourself or someone else, call 216-420-6700.

- **Benefits Checkup** is a computer program that allows Seniors to complete a simple questionnaire to get a report listing the benefit assistance programs for which they most likely qualify. To access it, log on to www.benefitscheckup.org/link/cuyahoga. If you do not have access to a computer, ask your Senior center or library for help or phone DSAS at 216-420-6840.

- **Community Contract Programs** include meals at some senior centers, transportation services and special services for the hearing impaired.

- **Adult Guardianship Program** assists Seniors unable to handle their own affairs.

- **Medicaid Programs** include DSAS determinations about whether Seniors are eligible for Medicaid-financed long term care after the Western Reserve Area Agency on Aging makes level-of-care assessments. These programs include nursing home care and home care through Passport. For information, phone 216-987-7075.

Story continued from page 2

- **Options** provides help for Seniors whose income and assets are too high to qualify them for Medicaid benefits but who still need financial help. It includes housekeeping, personal care and meal preparation. Help is provided on a sliding scale basis that depends on the Senior's capacity to pay. If the Senior is unable to pay even a small amount, the services are provided without charge. For information, call 216-420-6800.
- **Respite Care** gives a helping hand to caregivers—especially Seniors caring for physically or mentally challenged children.
- **HIV-Aids** program, funded by the Ryan White federal initiative, provides personal care to those with the disease. Many are Seniors. “The 50 plus age group is the fastest growing demographic group,” says Ms. Axelrod who explains that new treatments are extending the lives of those with Aids.
- **Nutritional Consultation** provides assessments, counseling and education for adults in the Home Support Programs and to clients of Adult Protective Services.

What does Ms. Axelrod see lacking in Senior services?

She responds without hesitation to that question.

“Seniors would tell you the biggest lack is transportation.”

She explains that this area has come a long way in meeting that problem with its current efforts. However, she adds, “we are not where we need to be...It still is hard for a Senior in the far west part of the county to pick up the phone and get a ride to the far east side and have it show up on time (at both ends).”

What does she think about the new Medicare Part D prescription drug insurance program?

With all the talk about Part D, says Ms. Axelrod, “we still see people who have trouble paying for their prescriptions.” She explained that they reach the so-called donut hole during which their drug insurance stops paying for their drugs “and they can't afford the couple thousand dollars to buy them.”

She also noted that people who formerly got their drugs through Medicaid had no co-pays and now they have co-pays under Part D. “I think Part D is still a work in progress,” adds Ms. Axelrod.

DSAS can be reached at 216-420-6750.

Still Time to Apply for Home Heating Help

There still is time to apply for the Home Energy Assistance Program (HEAP) to help pay your home heating bill if you have a low income.

The deadline for regular HEAP help for low-income households is May 31.

The application deadline for E-HEAP (Emergency

Home Energy Assistance Program) is March 31.

For information or an application, phone toll free 1-800-282-0880 or TDD 1-800-686-1557.

You also can call the Ohio Consumer's Counsel for information about financial assistance programs toll free at 1-877-742-5622.

“Rapid Refund” Costs Taxpayers Too Much

With more Seniors working to make ends meet, more also have to file income tax returns.

Come tax time, we all are eager to get our tax refunds quickly.

Don't be tempted by those TV commercials and newspaper ads that promise you instant cash or a quick refund to buy a car, furniture or jewelry.

The problem with “instant” or “quick refunds” is that they cost you a lot of money when all you are doing is borrowing your own refund.

Borrowing is what you are doing with these rapid refunds. You are taking out a “loan” that will cost you between \$30 and \$90 on top of other fees you have to pay. The annual percentage interest rate you will be paying for the “loan” will probably be between 60% to more than 700%.

If the IRS denies or reduces the refund you thought you were entitled to get, you still owe the whole amount that you “borrowed” or the difference between the actual amount you got and what you “borrowed.”

Do not “borrow” your own money!

It is easy to be tempted with a promise of quick cash instead of waiting for your refund to come in the mail or to be directly deposited in your bank account.

Today you have many options that mean you don't have to wait very long for your refund.

The time lag between filing and getting access to your

refund is much shorter than it used to be—as short as one week.

You can go to one of the free tax preparation services listed on the next page and easily and safely get your tax return filed electronically through the internet.

If you have a checking or savings account, you can get your refund electronically deposited. The refund can be deposited into as many as three accounts.

Remember that even if you don't have to file an income tax return, you should file this year to get a refund of your long distance telephone tax. **See story on Page 1.**

If you choose to go to a commercial tax preparer, the Internal Revenue Service (IRS) gives the following advice:

- Avoid tax preparers who claim they can get you a larger refund than other preparers.
- Avoid those who base their fee on a percentage of the amount of the refund.
- Use a reputable tax professional who signs your tax return and provides you with a copy for your records.
- Consider whether the person or firm will be around to answer questions about your return months, or even years, after it has been filed.
- Review your return before you sign it and ask questions on entries you don't understand.
- Find out the person's credentials. Is he or she an Accredited Tax Preparer, Enrolled Agent, Certified Public Accountant (CPA), Licensed Public Accountant or Tax Attorney?

Story continued on page 5 _____

“Rapid Refund” Costs Too Much

Story continued from page 4

- Find out if the preparer is affiliated with a professional organization that provides its members with continuing education and resources and holds them to a code of ethics.
- Ask your friends if they used a tax preparer and whether they were satisfied with the service they got.

No matter who prepares your tax return, you are ultimately responsible. Never sign or authorize a blank tax form. Make sure that you understand your tax form before it is filed.



Where to Call to Locate

Free Help with Tax Returns

In Cuyahoga County, phone First Call for Help at 211 or 216-436-2000 to get the location of a free tax preparer in your area.

In Ashtabula County, call 211 or 1-800-874-8545.

In Lake County, call 211 or 1-800-654-5465.

In Lorain County, call 440-282-7401 or 1-800-499-8817.

In all counties, you can call IRS at 1-800-829-1040 to locate a VITA (Volunteer Income Tax Assistance) site near you. Calling the IRS number requires patience. You can access the IRS website at www.irs.gov/individuals for the same information.

If you are a Senior, you can call 1-888-227-7669 for the free AARP tax aide site in your area.

Expired Savings Bonds Stop Earning Interest

E bonds issued between May 1941 and December 1976 have stopped earning interest.

If you have old bonds around, you may want to consider cashing them and reinvesting in something that will earn interest. If you do decide to cash them in, you should be aware that federal income taxes may be due on the interest they earned in the past.

Other bonds which have stopped earning interest are H bonds issued June 1952 through December 1976; HH bonds issued January 1980 through December 1986 and all A, B, C, D, F, G, J and K bonds.

Savings notes issued May 1967 through October 1970 also will earn no more interest.

Use Those Gift Cards Before They Expire

Did you get a gift card for Christmas last year or the year before or maybe for your birthday?

Did you put it away in a drawer where it would be safe?

If so, this is a good time to take it out and spend it.

Too often, we get gift cards and set them aside for a special purchase and then forget about them.

The only one to profit from an unspent gift card is the company that issued it.

Aside from forgetting about them, the other problem with

gift cards is that they may expire or gradually lose their value.

If you have a card and don't want to spend it immediately, at least read the fine print to find out how long it will be valid, how much value it could lose and when it will start losing if you hold on to it.

Ohio did pass a law that said SOME gift cards had to be good for at least two years.

Unfortunately, it does not apply to all gift cards.

So it is best to spend now and not regret later after the card has expired or lost value.

Part D Penalty Waived for Low-Income Seniors; Income Limits for Subsidy Are Raised

You can have a higher income this year and still qualify for the low-income subsidies for Medicare Part D prescription drug insurance.

Additionally, the Centers for Medicare Services (CMS) has announced that if you qualify for a low-income subsidy, you will not be charged a late enrollment fee even if you did not sign up for a plan earlier.

Generally, Medicare beneficiaries who qualify to join a prescription drug plan under Medicare Part D must pay a permanent late enrollment penalty if they choose not to enroll during their initial enrollment period .

In addition to those who qualify for the low-income subsidy, those exempt from the late enrollment fee are

persons who qualify for Medicare for the first time in 2007 and enroll in a prescription drug plan during their initial enrollment period.

The new income and asset limits announced by CMS to qualify for a full subsidy that will pay for your premium, deductible and co-insurance are a monthly income of less than \$1,148.63 and assets worth less than \$7,620. The monthly income limit for a full subsidy for a couple is \$1,540.13 with assets or resources of \$12,190 or less. **The asset limits include \$1,500 for a burial plan. Assets do not include your home, vehicles, burial plots or personal possessions.**

To qualify for a partial subsidy of premiums, deductibles and co-insurance, monthly incomes may not be above

Part D Penalty Waived

Story continued from page 6

\$1,276.25 for an individual and \$1,711.25 for a couple. Asset limits, which include \$1,500 for a burial plan, are \$11,710 for an individual or \$23,410 for a couple.

Your income may be higher than the above figures for help with Medicare Part D coverage if you or your spouse contributes more than one half of the financial support for another family member.

If you have an income below \$1,276 or \$1,711 for a couple, check with the Social Security Administration at 1-800-772-1213 to see if you qualify for extra help paying for Medicare prescription drug coverage. TTY users should call 1-800-325-0778

If you qualify for the low-income subsidy or extra help, you can join a prescription drug plan anytime throughout 2007.

If you do not enroll on your own and you receive both Medicare and Medicaid, SSI or participate in the Medicare Saving Program (QMB, SLMB or QI-1), Medicare will enroll you in the prescription drug plan.

You may change plans at any time. If you have questions about the Medicare Part D drug program, call the Greater Cleveland Access to Benefits Coalition at 216-373-1650 or toll free 1-866-855-1650 if you live in Cuyahoga, Geauga, Lake or Lorain Counties. In Ashtabula County, call 211 or 1-800-874-8545 for help.

Keep Your Home Safe While Keeping It Warm

The Ohio Consumers' Counsel offers some tips for keeping safe this winter.

OCC says when heating with natural gas be aware that while the service is fairly reliable, unsafe conditions can occur in any household.

Consumers can help reduce the possibility of accidents or safety issues with natural gas by being aware of their surroundings. OCC offers these safety guidelines:

If you smell a rotten egg odor (the scent that is added to natural gas) or hear the hiss of a leaking pipeline, leave the house immediately and call either your local fire department (9-1-1 in most areas) or your natural gas company.

In some instances, says the OCC, if the leak is in a pipeline outside your home you may see an area of

your yard where the vegetation has died, water is bubbling or dirt is blowing.

Other advice from the OCC if you rely on portable heaters is that you need to be aware that any type of portable heater can be a fire hazard. It warns if you use extension cords that are not the correct gauge and cannot handle the needed amount of electricity, they could overheat, burn through the protective coating and cause carpet, furniture or other flammable items to catch fire.

To be safe, OCC recommends you use at least a 12-gauge extension cord or that you ask advice on which cord is best at the home improvement or hardware store.

For more information on using alternative heating sources including tips for fireplaces and generators, contact the OCC toll free at 1-877-PICKOCC (1-877-742-5622) or visit it online at www.pickocc.org.

Brief Advice Clinics

Legal Aid holds clinics in the neighborhoods. They are staffed by volunteer attorneys who provide brief advice and referral on civil matters only. Clinic attorneys do not represent you. However, you may be referred to Legal Aid or another service provider for help. Bring with you all of your papers that concern your problem. All clinics are scheduled from 10 a.m. to 12 p.m. See list at right.

SATURDAY, MARCH 10, 2007 at West Side Catholic Center, 3315 Lorain Avenue.

SATURDAY, MARCH 31, 2007 at a West Side location to be determined and a second clinic on the East Side with the location to be determined.

SATURDAY, APRIL 21, 2007 at an East Side location to be determined.

Please call Legal Aid at 216-687-1900 for information about the listed clinics and others that may be scheduled in your area.

The Legal Aid Society of Cleveland offers free legal services to low-income Seniors. In Cuyahoga County, Seniors may complete an application for assistance by calling the special Senior Intake Line at 216-861-5479 or call toll free 1-888-817-3777. In other counties, please call the Legal Aid offices listed below.

If you qualify for our services, we will either give you advice or educational materials to help you, schedule an appointment or refer you to a volunteer attorney. If necessary, you may be scheduled to meet with an attorney. **If you are unable to come to our downtown office at 1223 West Sixth Street, an attorney may arrange to meet you at a more convenient location.**

ASHTABULA COUNTY

121 East Walnut
Jefferson, OH 44047
440-576-8120 or
866-873-9665 (toll free)

LAKE & GEAUGA COUNTIES

8 North State Street
Painesville, OH 44077
440-352-6200 or
888-808-2800 (toll free)

LORAIN COUNTY

538 West Broad Street
Elyria, OH 44035
440-323-8240 or
800-444-7348 (toll free)



The Legal Aid Society
of Cleveland
Since 1905
1223 West Sixth Street
Cleveland, OH 44113

Non Profit
U.S. Postage
PAID
Cleveland, OH
Permit No. 104

RETURN SERVICE REQUESTED