Access To Independence of Cortland County, Inc.

The Future is Accessible for All People with Disabilities

ACCESS NEWS

Fall 2019 Issue 61

Safety & Security

Safety, security, and independence go hand in hand for everyone, but they are especially important for people with disabilities, their families and caregivers. Physical, financial, and emotional safety are all critically important building blocks that allow people of all ages to live full, independent lives. In this edition of Access News, we highlight people and services in our community that help keep us safe and support us to live the lives we choose for ourselves!

IN THIS EDITION:

A Message from ATI's Executive Director, Aaron Baier 2

Community Connections featuring Roberta Hazzard 3

***Pooled Trusts* by Susan Lewis 4**

***Romance Scams* by Kaleb Wilson of AmeriCU 5**

Everything Access! 6-7

***Veteran of the Year* featuring Todd Simmons 8**

Save The Date & 2020 Sponsorship Opportunities 9-10

QUARTERLY QUOTE

"True individual freedom cannot exist without economic security and independence."

- President Franklin D. Roosevelt

Making Strides Towards Universal Design For All

Dear Friends,

What a tremendous year we had in 2019! Access To Independence is a unique organization that provides a variety of important services to people with disabilities, their families and caregivers. Our growing team at ATI continues to do amazing work that empowers people with disabilities to lead independent lives in their community. I want to take this opportunity to highlight some of the ways we will continue to grow and to tell you about our plans for the future of Access To Independence.

In November, ATI hosted its annual Board & Staff Retreat, which focused on team-building and planning for the future. During the event, members of our staff and Board of Directors worked in groups to identify new agency goals and a Plan of Action to help us continue to grow in 2020. We also worked together on a cooperative team painting, which now hangs in our office and can be seen on the cover of this edition of *Access News*. Thank you to Ashley at Cheerful & Creative for helping with the painting! This sort of event is so important to get those creative juices flowing and to help ATI continue its work in the best way possible.

For 2020, ATI is all about **Universal Design**! Universal design means that the physical environments we live in—as well as the products, programs and services we use–are designed for all people, especially people with disabilities. We see universal design in modern technology, with accessibility features built in rather than existing as a separate thing we need to buy. We also see universal design in modern construction, allowing everyone to navigate their environment without the need for retrofitting those places later down the line.

Access To Independence is a model for universal design in our community. As our organization continues to grow, it is important that we strive to maintain access to our offices, programs and services. As you read this, Access To Independence is in the process of expanding its physical office space, including new offices upstairs from our current offices. In 2020, we will be seeking grant funds and contributions to help us install a new elevator at 26 North Main Street in Cortland. This will ensure that the public and the people we serve will continue to have access to all aspects of the agency.

Access To Independence will continue to focus on universal design in our community as well. After all, we envision a world where discrimination and physical barriers no longer exist! To accomplish this, ATI will continue to promote universal design and accessibility in all facets of our community, from housing and transportation to voter rights and employment. We will continue to challenge perspectives on disability, especially highlighting that stereotypes and stigmas have no place in our world.

We are looking forward to an awesome year in 2020, where our vision is clear!

Sincerely,

Aaron T. Baier, Executive Director

Cortland County Chamber of Commerce
Vision: To be the premier business resource in Cortland County and beyond
37 Church Street
Cortland, NY 13045
www.CortlandAreaChamber.com
Ph (607) 756-2814
Fax (607) 756-4698
info@CortlandAreaChamber.com

CORTLAND EYE CENTER
Jacqueline Fergerson, MD
Michele Barno, OD
Shelly Skjolaas, OD
Bridget Frio, OD
1160 Tompkins Street
Cortland, NY 13045
Tel 607-753-7528
FAX 607-756-8163
www.cortlandeyecenter.com

Port, Kashdin & McSherry
CERTIFIED PUBLIC ACCOUNTANTS
3535 WEST ROAD • CORTLAND, NEW YORK 13045
Phone: 607~756~5681 • Fax: 607~756~8320
Email: portkash@twcny.rr.com

Community Connections

Sponsored by:

GUTHRIE
Cortland Medical Center

Health Insurance Navigation Services Now Available in Cortland!

By Roberta Hazzard, Health Access Programs Coordinator for HSC of Tompkins County

Winter is a busy season for health insurance. Most employers that offer health insurance have provided information on what their health plan(s) will cost and how the coverage may change for the following year, and there are deadlines for enrollment. How do you know which plan is best for your needs? If there is more than one option, how do you choose between the high-deductible plan or the one that is cheaper but you have to pay co-insurance? Do your doctors and providers participate with your plan? Will your medications be covered, and if they are, will you be able to afford the co-pays? Maybe the employer plan is affordable for you, but adding your children under the family plan wouldn't be. Where can you go to get help answering your questions and getting an overview of health insurance?

Access to Independence has partnered with the Human Services Coalition of Tompkins County (HSC) to share space and resources that allow for an on-site Navigator and Community Health Advocate. As a Navigator with New York State of Health, I can provide assistance in utilizing the Marketplace to sign up for or renew coverage. As a Community Health Advocate, I can meet with you to discuss your questions and concerns. I can compare affordability of plans, explain the premiums / deductibles / co-pays (or co-insurance) in easy-to-understand terms that can take a lot of the guesswork out of your decision making process.

You and I can sit together to review your household composition and income, and any insurances that may be available. There is a provision where if your employer coverage is deemed unaffordable, you are then eligible for coverage through NYSOH. Coverage options can include full or partial subsidies, or tax credits for those at higher income levels. If you or your spouse are approaching 65, we can discuss the upcoming transition to Medicare.

For those with children, we can explore their eligibility for Child Health Plus (CHP) in the Marketplace. You do not have to add children to your employer plan, as they remain eligible for CHP even if their parents have employer coverage. The majority of the time, the coverage from CHP is FAR less expensive than the increased premiums and deductibles for family plans. The biggest advantage for CHP is that there is NO deductible and NO co-pays for your children's covered services. CHP even includes full pediatric vision and dental. Monthly rates for CHP can be as low as $0 monthly, with brackets for $9, $15, $30, $45 and up depending on monthly household income.

Beyond obtaining coverage, there can be other issues that arise. You may have received a medical bill for a service or provider that you believed was covered, or one that your health plan should have paid. Your medication has always been covered before, but suddenly your pharmacy told you that it isn't anymore and it's very expensive. Perhaps you need a service that isn't available in this area, or that no-one in plan provides locally, and you need to appeal to your health plan. There are an infinite number of things that may arise. Whatever your need may be, I will be happy to meet with you and talk through the situation. You will be seen and heard by someone who cares about your situation and can provide guidance in what are often scary or intimidating situations.

You can find me at Access to Independence every Wednesday during office hours, and in Ithaca at the Human Services Coalition for the remainder of the week. Hope to hear from you soon!

For more information or to get in touch with Roberta, call ATI at (607) 753-7363.

Pooled Trusts: Using Your Spend-Down To Your Advantage

By Susan Lewis, Independent Living Advocate

Congress created Supplemental Needs Pooled Trusts in 1993 to benefit people with disabilities who are over the income limit to qualify for Medicaid. Individuals can put the extra money into a special bank account called a Supplemental Needs Pooled Trust (commonly referred to as just a "Pooled Trust"). The money put into this account is not counted against the person when applying for Medicaid and can be used for other supplemental needs.

For Example:

Sam is a single person receiving $1200 in SSDI benefits each month. Sam would qualify for Medicaid, but he would have to pay approximately $322 to Medicaid as a "spend-down" each month before Medicaid would start paying his medical bills. If Sam put that same $322 in a Pooled Trust each month, he would be able to use that money for bills and he would not have to pay a spend-down to Medicaid. The monthly income is put into an account at the Pooled Trust and the Trustees will pay the bills that Sam would like them to pay each month. As long as Sam cannot physically touch the money, Medicaid cannot count it as income. This gives Sam the ability to receive medical services that Medicare does not offer.

The Pooled Trusts have set-up fees and monthly administrative fees to be able to offer this service, and an individual can choose from several trusts that are offered in New York State.

If you would like more information about Supplemental Needs Pooled Trusts, give me, Sue Lewis, a call at (607) 753-7363.

BUILDER'S BEST
Do it center®
3798 Luker Road, Cortland, NY 13045
607-756-7871
buildersbestcny.com

AVRE
Empowering people with vision loss to live, learn, and work independently.
Association for Vision Rehabilitation and Employment, Inc.
174 Court Street
Binghamton, NY 13901
607-724-2428 www.avreus.org
Serving Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Tioga, Tompkins, and Schuyler

Romance Scams: Don't Fall For It!

By Kaleb Wilson, Cortland Financial Center Manager for AmeriCU

Most everyone loves love. It is a great feeling to know that we are loved, wanted, and are special to someone. Unfortunately, our emotions are something that scam artists thrive on and use to con people out of their money.

Since the rise of social media and the internet, romance scams have skyrocketed. According to the Federal Trade Commission (FTC), Americans lost $143 million dollars to this type of scam in 2018. Across the United States, and here in Cortland County, romance scams are happening every day.

While these scams are targeting people of all ages, the FTC has noted that occurrences are particularly higher amongst adults older than 50. Widowed and divorced adults are turning to social media and dating sites more commonly, and the scam artists are waiting. All of us, as advocates for ourselves and others, need to be aware of the telling signs of a romance scam in order to protect our money.

First, look out for this new person to profess their love immediately or shortly after a first discussion. As stated, love and needing to be wanted are powerful emotions for us. The scammers know this. The scammer may also message you with a dire need such as a sick child or relative, a dying relative needing funeral expenses, a family member that needs money to battle cancer, car repairs, falling behind on bills… and the list goes on. These scammers are looking for a quick-hit to have money sent to them for bogus reasons. They typically ask to have funds wired, sent by money order, or through an online format like Venmo or PayPal. Most of these payment types are difficult to track and recover once the fraud is discovered.

Also look out for those messaging to not want to meet in person, talk on the phone, or video chat. Typically, those that are unwilling to engage in chat on phone or over video are scammers who cannot afford to blow their cover. Just because they have a profile picture or send a picture does not mean that is the person who is actually in the picture.

There is also a scam happening where innocent people are caught in the scam itself as the front person. The innocent person is used by the scam artist to collect money from other people that have been preyed upon under the same romance scam. Once those funds are received, they are sent to the scammer using a money order, wire transfer, or online payment app. As the fraud is discovered, that innocent front person is not only out the money they sent to the scammer, but would be responsible for repayment to all the others that were scammed.

It is up to us to protect our assets and what we have earned. Remain diligent when online and remember the common behaviors of the scam artists. Don't let the scammers prey on our emotions to rob of us of our money!

ATI is a Warming Center!

With support from the Red Cross, our office becomes a short-term emergency shelter for those who need a place to keep warm during inclement winter weather.

If you or someone you know needs to request a warming center, call 2-1-1.

Lifestyle ORGANIZATION
ENERGIZE • PRIORITIZE • ORGANIZE
Allyson M. Mooney
Professional Organizer
Serving Central New York
315-593-9611
AllysonMMooney@yahoo.com
LifestyleOrganization.weebly.com
Downsizing
Clutter Elimination
Moving Assistance
Garage & Estate Sales

Cortland County Area Agency on Aging
Your one stop connection to senior services

60 Central Avenue, Cortland, NY 13045
607-753-5060 • Fax: 607-758-5528
www.cortland-co.org/ofa
Email: ccaaa@cortland.org

Offering Assistance in the following areas:
Medicare & Health Insurance • Long Term Care Services
Caregivers Support • Home Energy Programs
Volunteer Opportunities • Home Delivered Meals
Senior Centers & Other Programs

Family Counseling Services

Experienced professional staff offering comprehensive private counseling services

- Mental Health Clinic
- Family & Youth Counseling
- Prevention Services
- Alcohol & Substance Abuse Treatment
- Medication Assisted Treatment
- Integrated Primary Care Services

Same Day Access! Simply walk in to our new clinic at 165 Main Street

165 Main Street, Suite A
Cortland, NY 13045
(607) 753-0234

EVERYTHING ACCESS!

Sponsored by: AmeriCU

Recent Events

Disability Employment Awareness Month: October 2019

ABOVE: A school bus arrives at Grace Christian Fellowship, delivering students to ATI's Transition Fair for graduating high school students with disabilities on October 29, 2019.

ABOVE: ATI staff Braedon and Todd stand ready to greet students behind ATI's outreach table. YOUTH POWER! talks with students in the background.

Annual Halloween Party: October 30, 2019

ABOVE: ATI's Community Room decked out for Halloween. Party attendees sit at a U-shaped table and work on crafts while enjoying food and drinks.

New York Connects Resource Fair: September 29, 2019

ABOVE: ATI staff Karla and Todd chat with visitors at the New York Connects Resource Fair in the County Office Building gymnasium.

ABOVE: Wheelchair Charging Stations installed at County Office building September 10, 2019.

Please Welcome ATI's Newest Team Member!

Terri Rigge serves as Transition Specialist for ATI. Terri works with service providers and social workers in nursing homes to coordinate the delivery of supports for individuals interested in home and community-based services rather than institution-based services. Terri also provides essential support to the operation of our Olmstead Housing Subsidy program.

UPCOMING ACTIVITIES & EVENTS

Craft Club
Every Wednesday, 10-11 AM

Coloring Club
Second Tuesday of every month!
Tuesday, December 10, 2-3:30 PM
Tuesday, January 14, 2020, 2-3:30 PM

Board Game Group
Second Thursday of every month!
Thursday, December 12, 12-1:30 PM
Thursday, January 9, 2020, 12-1:30 PM

Go-Getters Self-Advocacy Group
Second Friday of every month!
Friday, December 13, 3-4:00 PM
Friday, January 10, 2020, 3-4:00 PM

CNY Disability Support Group
Second Wednesday of every month!
Wednesday, December 11, 4-5:00 PM
Wednesday, January 8, 2020, 4-5:00 PM

COALITIONS

Taskforce to Increase Disability Employment (TIDE)
Tuesday, January 27, 2020, 10-11:00 AM
Tuesday, March 30, 2020 10-11:00 AM

Emergency Preparedness Core Advisory Group (CAG)
Thursday, February 13, 2020, 11:00 AM-12:00 PM
Thursday, May 14, 2020, 11:00 AM-12:00 PM

Cortland County Housing Consortium
Tuesday, February 25, 2020, 8-10:00 AM
Tuesday, May 26, 2020, 8-10:00 AM

All events take place at ATI.
Call 753-7363 for more information!

Want to Volunteer?

Call Us Today!

(607) 753-7363

Keep up with Everything Access!

Like us on Facebook

@CortlandATI

ATI Staff Named Veteran of the Year

ATI is both honored and proud to share that our very own U.S. Army veteran, Todd Simmons, was recently chosen by the City of Cortland Police Department as Cortland County's Veteran of the Year for 2019! Each year, this award recognizes a veteran who continues to display exemplary service to the Cortland community.

By day, Todd serves as the NY Connects Coordinator for ATI, where he assists veterans and people with disabilities with getting connected to long-term services and supports. He also works with people in ATI's Nursing Home Transition and Diversion (NHTD) and Olmstead Housing Subsidy (OHS) programs. When he is not hard at work for ATI, Todd keeps our city safe by serving as a City of Cortland Fire Dept. firefighter.

Congratulations Todd! Thank you for your service to your country, to ATI, and to the Cortland community.

SAVE THE DATE

APRIL 24 2020

Universal Access Dinner: Honoring the Legacy

Center for the Arts of Homer, 6:00-9:00 PM

APRIL 25 2020

Universal 5+½K:
Honoring our Founder, Frances A. Pizzola

Suggett Park, 8:00-11:00 AM

Tickets and registration for both events coming early next year!

In 2020, ATI aims to honor its history and prepare a strong foundation for our community's future. If you are interested in supporting one of our upcoming events or donating to the agency, please see reverse for sponsorship opportunities.

2020 SPONSORSHIP OPPORTUNITIES

Access To Independence
OF CORTLAND COUNTY, INC.
26 N Main Street
Cortland, NY 13045
Phone: (607) 753-7363
Website: www.aticortland.org

- **1st Annual Universal Access Dinner: Honoring the Legacy** | April 24, 2020

  The Universal Access Dinner will be an annual event to honor our agency's history, celebrate our accomplishments, and kick off planning for the future with friends, family, and community members.

  - ***Donate at any level:*** ☐ **$100** ☐ **$250** ☐ **$500** ☐ **$1000** ☐ **Other Amount $_____**

- **Universal 5+½K: Honoring our Founder, Frances A. Pizzola** | April 25, 2020

  ATI's first annual all-inclusive street race has two distances – a 5K and a ½ K – to ensure that athletes of all abilities are able to fully participate in this physical challenge. Help us make this event possible as we walk, run, and roll our way toward a community that is accessible for everyone!

  - ***Donate at any level:*** ☐ **$100** ☐ **$250** ☐ **$500** ☐ **$1000** ☐ **Other Amount $_____**

- **Accessible Festival!** | July 2020

  A fun and fresh fundraiser to engage our community and highlight Universal Design in recreation!

  - ***Donate at any level:*** ☐ **$100** ☐ **$250** ☐ **$500** ☐ **$1000** ☐ **Other Amount $_____**

- **Community Room / Computer Lab** | Full Year

  Help us continue to offer public access to our Community Room and fully accessible computer lab for events, meetings and workshops.

  - ***Donate at any level:*** ☐ **$100** ☐ **$250** ☐ **$500** ☐ **$1000** ☐ **Other Amount $_____**

- **Mary E. Ewing Scholarship Fund for Independent Living** | Full Year

  Support the cost of providing a $150 scholarship to a graduating senior who emulates the spirit of independent living in each of Cortland's five high schools. Help us build a sustainable fund for decades to come!

  - ***Donate at any level:*** ☐ **$100** ☐ **$250** ☐ **$500** ☐ **$1000** ☐ **Other Amount $_____**

Please contact us to learn more about other ways to give.

CONTACT / PAYMENT INFORMATION

Donor Name: _____ **Organization:** _____

Address: _____ **Phone #:** _____ **Email:** _____

Payment Amount: $ _____ **Method:** ☐ Check Enclosed ☐ Credit/Debit ☐ Please Bill Me

Payment Type: ☐ One-Time ☐ Recurring **If Recurring:** ☐ Monthly ☐ Quarterly ☐ Annually

Card Type: _____ **Card #:** _____ **Exp. Date:** _____ **CCV:** _____

Donor Signature: _____ **Date:** _____

Thank You for Making the Future Accessible for All People with Disabilities!

1948 - 2018
70 Years of Building a World Where All People Know They Belong
Racker
Supporting People with Disabilities
Visit www.Racker.org to learn more!

#PRIME PAYROLL RELIEF
607-299-4191

Think of Us For...
A GREAT PLACE TO HOST THAT ALL IMPORTANT OCCASION!
Corporate Business meetings and Presentations
Graduations • Birthdays • Showers • Weddings
Anniversaries • reunions or any other large
Gathering of Friends, Family, Clients & Co-Workers
PORT WATSON MINI-CONFERENCE CENTER
DOUGLAS E. & MARIAN K. WITHEY ~ OWNERS/OPERATORS
PHONE: 607-753-1477 FAX:607-753-1479
CELL: 607-345-0016 or 607-345-9918 • E-mail: w2otg@verizon.net
131 Port Watson Street • Cortland, NY 13045

MOSCATO & ASSOCIATES, INC.
Insurance | Employee Benefits
Edward C. Moscato
LUTCF, CLTC
President
South Hill Business Campus
950 Danby Rd., Suite 102
Ithaca, NY 14850
(t) 607.216.1450
(f) 607.216.1452
(e) ed@moscatoassociates.com
(w) www.moscatoassociates.com

seven valleys HEALTH COALITION
CORTLAND 2-1-1
Get Connected. Get Answers.
Finger Lakes Region, New York
WAY2GO CORTLAND
NATIONAL Diabetes PREVENTION PROGRAM
a program of Seven Valleys Health Coalition
working for a healthy community

R.H. OSBORNE'S
WORLD OF FLOOR COVERINGS
CERTIFIED EMPLOYEE INSTALLERS
4073 West Road (Rte. 281) - Cortland NY 13045
607-753-9504 - Fax 607-753-3830
www.osbornesflooring.com
Hours: M,T,W 8:00 am - 5:30 pm
Thursday 8:00 am - 7:00 pm
Friday 8:00 am - 5:00 pm
Saturday 9:00 am - 2:00 pm
Closed Sunday
COMPLETE LINE OF
CARPET - WOOD - CERAMIC TILE - VINYL - LAMINATE
ORECK DEALER SALES & SERVICE

Got rent?
The Cortland Housing Authority has a rental assistance program that may be able to help you!!
The Section 8 Housing Program helps qualified people meet their monthly rent bills by paying a portion of their rent directly to their landlord.
Interested persons may pick up applications at the Housing Authority offices located at
42 Church Street or 51 Port Watson Street
Monday through Friday from 8:30 am to 4:30 pm
or
Call 607-753-9364 or 607-753-1771 to request to have an application sent by mail

North Main Counseling
GREGORY MOSS, LCSW/R
Individual Counseling for Adults
84 NORTH MAIN STREET
CORTLAND, NY 13045
(607)545-4532
www.northmain-counseling.com
gmoss@northmain-counseling.com

WISHING WELLNESS CENTER
24 Church Street Cortland, NY 13045
(607) 423-7472
Every single day, ordinary people accomplish extraordinary things.

GENERAL DENTISTRY
www.drclarklowell.com
3773 Luker Rd, Cortland 607.756.8821
We have incorporated full ADA compliance with safety extras in our new dental office on Luker Rd.
Your wheelchair becomes the dental chair!
*Snowmelt sidewalk
*Spacious 12'x12' operatory
*5 ft wide hallways
*Mobile delivery units

DON'T BE FOOLED
We will beat any written tire quote from any chain box store in the Cortland area.
OUR EVERYDAY PRICE BEATS ALL OTHERS!
Lowest Prices Guaranteed – Get Your FREE Quote Today!
GOODYEAR Continental BRIDGESTONE Firestone
VOTED #1 People's Choice 2017 "BEST OF THE BEST" Outstanding Automotive Service
O'SHEA TIRE & Service Center
270 Tompkins St.
Cortland
(607) 753-3329
WWW.OSHEATIRE.COM
Like us on Facebook
Family owned and operated since 1945
Fast Friendly Service • Best Quality Products at the Lowest Prices!!!
MON-FRI 8:00am-5:00pm SAT 7:30am-12:00pm

HCR Home Care
Local Health Professionals Delivering Innovative Home Care for 40 Years
AWARD-WINNING SERVICES
Nursing
Physical Therapy
Occupational Therapy
Speech Therapy
Medical Social Work
Home Health Aides
Nutrition Services
800-270-4904 | HCRhealth.com

Access To Independence
OF CORTLAND COUNTY, INC.

26 North Main Street
Cortland, New York 13045

PRESORTED STANDARD MAIL
U.S. POSTAGE PAID
CORTLAND, NY
PERMIT NO. 49

RETURN SERVICE REQUESTED

The Future is Accessible!

MAKING A
WORLD OF
DIFFERENCE
LOCALLY

Dedication to Local Businesses and the Community

KIK Custom Products turns to local vendors for packaging materials and to its people to manufacture our high quality products.

www.kikcorp.com

KIK CUSTOM PRODUCTS

CORTLAND HOUSING AUTHORITY

The Cortland Housing Authority has 380 high quality apartments available in its senior/disabled and family developments throughout Cortland County. A single person could earn up to $38,400; and a family of five up to $59,200 and still qualify to live in one of our apartments.

We have senior/disabled **efficiency** and **one bedroom** apartments located in the City of Cortland. We also have **one bedroom** senior/disabled units in Homer, McGraw, Marathon, Truxton and Cincinnatus.

Our large family apartments (**3**, **4** and **5 bedrooms**) are located in the City of Cortland. We also **two** and **three bedroom** family apartments scattered throughout the county in Homer, Truxton, McGraw, Cincinnatus and the City of Cortland.

There are short waiting lists for apartments in most of our developments.

Call 607-753-1771 today for an application

EQUAL HOUSING OPPORTUNITY

ALWAYS CLASSIC
X 101
P. O. Box 386 - 12 S. Main Street
Homer, NY 13077

Cortland
MEDICAL SUPPLY