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## Seniors Are Supported In Colorado

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During these tough economic times, we must not forget Colorado's senior citizens, many of whom are on fixed incomes. I wanted to see what we do to support our seniors. Turns out, we do a lot. But many seniors do not know what programs and benefits are available to them.

Here's just some of what Colorado does for our older citizens:

### **We support seniors by helping them pay less in taxes.**

There are several ways to cut one's property taxes. The easiest way is to participate in the Senior Property Tax Deferral Program. If you are over 65 and you sign up annually through your local county treasurer between January 1 and March 31, you may not have to pay any property tax at all until you sell your house or upon your death.

Just recently, Colorado was deemed a "tax-friendly destination for retirees" because of our low income-tax rate and various exemptions available to seniors. (Kiplinger.com's state-by-state "Guide to Taxes on Retirees")

Colorado taxpayers 55 and older can exclude up to \$24,000 of Social Security and qualified retirement income from state income taxes. There is no state inheritance tax, and the state estate tax does not apply to those who died after 2004.

Also, a portion of the cost of Long Term Care Insurance is tax-deductible on both federal and state income tax filings. And if you are over 60, you may be able to volunteer with your local schools, town or county to "work off" your property tax (contact your county assessor);

### **We support seniors by protecting their services.**

In balancing the budget, we prevented many cuts and have fully funded senior programs such as those through the Area Agencies on Aging, state-funded nursing homes, and services such as long-term care, nursing, and an anti-fraud division aimed at senior's health issues.

In recent years, we created programs to help seniors access Medicare Part D, to locate those with Alzheimer's who have gone missing, to streamline eligibility for Medicaid and Medicare benefits, and even to fund free fishing licenses!

Seniors can use all of Colorado's national parks with a \$10 Annual Pass and access all of our state parks for half the normal price, or for free if born before 1922; and the Governor recently signed Senate Bill 71 which allows seniors to buy a Lifetime State Parks Pass at a big discount (\$150); they can ride public transportation for free or reduced rates and they can get discounts everywhere from restaurants to banks to auto insurance.

Most of all, we worked to keep utility costs affordable for seniors. When energy prices were at an all-time high, we expanded the Low-Income Energy Assistance Funding Program - or LEAP - and the state's emergency Energy Outreach Colorado Program to help keep the heat on during the long winter months. The programs provide direct financial assistance and will pay for energy-efficiency improvements.

Governor Ritter will also soon sign Senate Bill 42, which protects seniors from being ripped-off by the very guardians assigned to take care of them. The bill prevents fraud by requiring financial institutions to inform their customers who are at-risk adults or over the age of 60 of their right to annually and voluntarily sign a prior consent form.

### **We support seniors by providing health care.**

We formed the Colorado Alzheimer's Coordinating Council to assess the current and future impacts of Alzheimer's disease in Colorado and to

make a plan to help families and patients. Next year, there may be over 70,000 Coloradoans suffering from Alzheimer's.

We also protected Medicare so that most seniors can get a free Hospital Insurance policy and low rates for the comprehensive Medicaid Part D.

We expanded the budgets for health services. House Bill 08-1108 helps seniors get the vital services they need to stay productive and independent for as long as possible. Specifically, it added \$3 million to the Older Coloradans Cash Fund which funds senior services like meals-on-wheels, shopping shuttles, and basic in-home care.

We passed the Safe Home Care bill to protect seniors from physical, sexual, and verbal abuse, and from fraud, crime, and medical negligence by monitoring all home health agencies.

Now it is easier to get and understand health care with simplified health ID cards and claim forms, as well as user-friendly Health Care Consumer Guides. And colon cancer screenings are now more affordable.

We also enacted a number of changes to make prescription drugs affordable and insurance more accountable.

That's quite a list! I'm proud of what we've done for seniors under the Gold Dome.

**Sue Schafer**

**State Representative**

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