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FARMERS’ MARKET: What You Need to Know About Senior Farmers’ Market Nutrition Program Coupons

1. **What is the Seniors Farmers' Market Nutrition Program (SFMNP)?** The SFMNP awards grants to States, U.S. Territories and Federally recognized Indian Tribal Organizations (ITOs) to provide low-income seniors with coupons that can be exchanged for eligible foods at farmers’ markets, roadside stands, and community supported agriculture (CSA) programs.

2. **What is the purpose of the SFMNP?** The purposes of the Seniors Farmers’ Market Nutrition Program are to provide fresh, nutritious, unprepared, locally grown fruits, vegetables, herbs, and honey through farmers’ markets, roadside stands and community supported agriculture programs to low-income seniors; and increase the consumption of agricultural commodities.

3. **Am I eligible to receive SFMNP benefits?** If you are 60 or over and your monthly income as an individual is $1,925 or less or $2,607 as a couple….You are probably eligible for a coupon booklet for $18 in fruit, vegetables, cut herbs or honey at a local Connecticut Farmers Market.

4. **Where can I get the coupons?** These coupons are distributed by Senior Centers, some senior housing, municipal agents and others.

5. **Where can I obtain further information?** If you live in Waterbury you can call the Waterbury Senior Center at (203) 574-6746. If you live outside of Waterbury, contact your local Senior Center, or call us at 203-757-5449.

**What to know about these coupons:**
- One coupon book per person, per year.
- Coupons are to be treated like cash, keep them in a safe place!
- In the back of the coupon booklet is a state-wide list of Farmer’s Markets where you can use them.
- If you can’t get to the place near you that is distributing coupons, there is a Proxy form you can fill out, to let someone pick them up for you.
- Each coupon book contains six $3.00 coupons, totaling $18 in a booklet.
- These can ONLY be used to purchase fresh fruit, vegetables, cut herbs and honey.

Submitted by: Deb Kaszas - WCAAA Staff


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KEEPING AN EYE ON THAT PESKY, YET SO IMPORTANT CHOLESTEROL!

Summer has been here and the living was easy…. The summer provides us so many opportunities to indulge: graduations, weddings, picnics, eating out, traveling, etc. Loosing sight of what we’re eating, how much, and what’s in our food or meals is common! Here are some foods that may assist in addressing cholesterol to bear in mind when thinking about this making our meals:

- **Proteins:** heart-healthy fish: Salmon, Mackerel, Albacore Tuna, nuts (especially walnuts and almonds), lean meats, skinless chicken, & Soy Proteins.
- **Fiber:** Oats, barley, beans, flax seeds, psyllium husks, pectin (dried or in fruits).
- **Fruits & Vegetables:** (All of this food group generally have health benefits) -but consider: avocados, tomatoes, broccoli, onions, peppers (especially Bell).
- **Misc:** olive & canola oil, red wine, garlic, turmeric (curcumin), green tea.

So, after “living it up” - mix it up and add a variety of these helpful food items to keep your meals healthful!!

Article by: Sandy Taylor—WCAAA Staff

Sources: yourwellness.guide & Journeryworks: 8 Ways to Improve Your Cholesterol (brochure), written by Kristie Holt. Visit: www.cdc.gov/cholesterol}
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Ph. 860-618-5544
Take advantage of summer produce while it's in season and with so many fresh and delicious veggies available, there is no end to the delightful and healthy recipes you can make this summer. What a better way to celebrate summer vegetables than trying out these four healthy and diverse recipes that WCAAA brings you from the National Heart, Lung and Blood Institute (NIH).

CANTALOUPE CRUSH: A refreshing and delicate icy treat, from the Filipino culture!

<table>
<thead>
<tr>
<th>Prep Time</th>
<th>Cook Time</th>
<th>Yields</th>
<th>Serving Size</th>
<th>Calories: 50</th>
<th>Total Fat: 0 g</th>
<th>Saturated Fat: 0 g</th>
<th>Protein: 3 g</th>
<th>Carbohydrates: 10 g</th>
<th>Potassium: 280 mg</th>
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</thead>
<tbody>
<tr>
<td>5 minutes</td>
<td>0 minutes</td>
<td>4 servings</td>
<td>1/2 C</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

INGREDIENTS

- 1/2 Cantaloupe
- 1 C fat-free (skim) milk
- 1 1/2 C ice
- Sweetener as needed (about 1 to 2 tsp sugar or equivalent of other sweetener)

DIRECTIONS:

1. Cut cantaloupe into small cubes or thin strips.
2. Mix cantaloupe, milk, and ice in a blender until smooth.


**Sub-Source:** Healthy Heart, Healthy Family Manual for the Filipino Community

**Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases.**

Eating a colorful mix of fruits and vegetables daily provides the variety of vitamins, minerals, fiber and phytochemicals you need to stay healthy and fit. Including WHITE in your low-fat diet helps maintain:

- **Heart Health**
- **Cholesterol levels**
- **A lower risk of some cancers**

**Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases.**

**Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases.**

It’s important to eat all your colors every day to get the variety of vitamins, minerals and phytochemicals you need to stay healthy and fit. Including RED in your low-fat diet helps maintain:

- **Heart Health**
- **A lower risk of some cancers**

**Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases.**

To stay healthy and fit, think color and variety when you make your daily fruit and vegetable choices. Including YELLOW/ORANGE in your low-fat diet helps maintain:

- **Heart Health**
- **Vision Health**
- **A healthy immune system**

**Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases.**

Eat your colors every day to get the variety of vitamins, minerals, fiber and phytochemicals you need to stay healthy and fit. Including BLUE/PURPLE in your low-fat diet helps maintain:

- **A lower risk of some cancers**
- **Urinary Track health**
- **Memory function**
- **Healthy aging**

**Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases.**

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**Diets rich in fruits and vegetables may reduce the risk of some types of cancer and other chronic diseases.**
**VEGETABLE STEW:** This African American recipe is prepared in a heart healthy way, lower in saturated fat, cholesterol, and sodium!

**Prep Time:** 20 minutes  
**Cook Time:** 45 minutes  
**Yields:** 8 servings  
**Serving Size:** 1 1/4 C

*Calories: 119  *Cholesterol: 0g  *Protein: 4g  *Potassium: 524mg  *Sodium: 196 mg  *Total fat: 1 g

**INGREDIENTS:**
- 3 cups water
- 1 cube vegetable bouillon, low sodium
- 2 cups white potatoes cut in 2-inch strips
- 4 cups summer squash cut in 1-inch squares
- 1 cup summer squash, cut in 4 chunks
- 2 cups carrots, sliced
- 115-oz can sweet corn, rinsed & drained (or 2 ears fresh corn, 1 1/2 cups)
- 1 teaspoon thyme

**DIRECTIONS:**
1. Put water and bouillon in a large pot, and bring to a boil.
2. Add potatoes and carrots, and simmer for 5 minutes.
3. Add remaining ingredients, except for tomatoes, and continue cooking for 15 minutes over medium heat.
4. Remove the four large chunks of squash and purée in a blender. Return pureed mixture to the pot, and let cook for 10 minutes more.
5. Add tomatoes and cook for another 5 minutes.
6. Remove from heat and let sit for 10 minutes to allow stew to thicken before serving.

**HOW MUCH DO YOU NEED?** The amount of fruits & vegetables you need every day for optimal health depends on your age, gender & physical activity.

<table>
<thead>
<tr>
<th>Gender &amp; Age</th>
<th>Moderately Active</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kids 2-3</td>
<td>2-3 Cups</td>
</tr>
<tr>
<td>Girls 4-8</td>
<td>3-3 1/2 cups</td>
</tr>
<tr>
<td>9-13</td>
<td>3 1/2 - 4 cups</td>
</tr>
<tr>
<td>14-18</td>
<td>4 cups</td>
</tr>
<tr>
<td>Boys 4-8</td>
<td>3- 3 1/2 cups</td>
</tr>
<tr>
<td>9-13</td>
<td>4 1/2 - 5 cups</td>
</tr>
<tr>
<td>14-18</td>
<td>5 cups</td>
</tr>
<tr>
<td>Women 19-30</td>
<td>4 1/2 - 5 cups</td>
</tr>
<tr>
<td>31-50</td>
<td>4 1/2 - 5 cups</td>
</tr>
<tr>
<td>51+</td>
<td>5 cups</td>
</tr>
<tr>
<td>Men 19-30</td>
<td>5 1/2 - 6 cups</td>
</tr>
<tr>
<td>31-50</td>
<td>5 1/2 - 6 cups</td>
</tr>
<tr>
<td>51+</td>
<td>5 cups</td>
</tr>
</tbody>
</table>

**GREEN HEALTHY GREENS:** Green fruits & vegetables contain varying amounts of phytochemicals such as lutein & indoles, which interest researchers because of their potential antioxidant, health-promoting benefits. Go green every day with a variety of fruits and vegetables like these:

**Fruits:**
- Avocados
- Green Apples
- Green Grapes
- Green Olives
- Honeydew
- Kiwi fruit
- Limes
- Green Peaches
- Vegetables:
- Artichokes
- Arugula
- Asparagus
- Broccoli
- Broccoli Bae
- Brussels Sprouts
- Chinese Cabbage
- Green Beans
- Green Cabbage

**BLUE/PURPLE HEALTHY AGING:** Blue/Purple fruits & vegetables contain varying amounts of health-promoting phytochemicals such as anthocyanins and phenolics, currently being studied for their potential antioxidant and anti-aging benefits. Get a variety of blue/purple every day with foods such as:

**Fruits:**
- Blackberries
- Blueberries
- Black Currents
- Blueberries
- Grapes
- Purple Grapes
- Plums

**Vegetables:**
- Purple Asparagus
- Purple Cabbage
- Purple carrots
- Purple kales
- Black Soya bean

For variety, make it 5 A DAY THE COLOR WAY

**RED HEALTHY PROMOTING BENEFITS**
Specific phytochemicals in the red group that are being studied for their health-promoting properties include lycopene and anthocyanins. Get a variety of red every day by eating fruits and vegetables such as:

**Fruits:**
- Red Apples
- Blood Oranges
- Cherries
- Cranberries
- Red Grapes
- Pink/Red Grapefruit
- Red Pears
- Pomegranates
- Raspberries
- Strawberries
- Watermelon

**Vegetables:**
- Beets
- Red Peppers
- Radishes
- Red Onions
- Red Potatoes
- Rhubarb
- Tomatoes
- Beans & Peas
- Red Kidney beans
- Red Lentils

For variety, make it 5 A DAY THE COLOR WAY

**YELLOW/ORANGE ANTI-OXIDANTS:** Yellow/orange fruits and vegetables contain varying amounts of antioxidants such as vitamin C as well as carotenoids and bio-flavonoids, two classes of phytochemicals that scientists are studying for their health-promoting potential. Every day, include a variety of yellow/orange foods like these:

**Fruits:**
- Yellow Apples
- Yellow Grapes
- Cape Gooseberries
- Cantaloupe
- Carambola
- Starfruit
- Yellow Figs
- Grapefruit
- Yellow Watermelon

**Vegetables:**
- Yellow Watermelon
- Red Lentils
- Yellow Corn
- Sweet Potatoes
- Yellow Tomatoes
- Beets
- Beans & Peas

For variety, make it 5 A DAY THE COLOR WAY

**WHITE HEALTHY PROMOTING PHYTOCHEMICALS:** White, tan & brown fruits and vegetables contain varying amounts of phytochemicals of interest to scientists. These include allin, found in garlic and the onion family. Get the health benefits of white by including a variety of foods everyday such as:

**Fruits:**
- Bananas
- Cherimoyas
- Dates
- White Nectarines
- White Peaches
- Brown Pears

**Vegetables:**
- Celery
- Garlic
- Ginger
- Jerusalem Artichokes
- Jicama
- Kohlrabi

**Mushrooms
- Onions
- Parsnips
- Potatoes (White Flushed)
- Shallots
- Turnips
- White Corn

**Beans & Peas
- Brown lentils
- Soybeans
- White Beans
- (Great Northern, Lima, Navy)

**Recipe Source:** [https://www.nhlbi.nih.gov/files/docs/public/heart/cooking.pdf](https://www.nhlbi.nih.gov/files/docs/public/heart/cooking.pdf) - **Sub-Source:** Heart Healthy Home Cooking African American Style
CHICKEN KABOBS: The Asian-inspired marinade delivers flavor, with lower fat, cholesterol and sodium.

### INGREDIENTS
- 8 Boneless, skinless chicken breast, cut into 32 cubes
- 1 can (6oz) frozen apple juice concentrate, thawed
- 8 Mushrooms
- 8 cherry tomatoes
- 2 oranges, quartered
- Ground black pepper
- 8 Whole white onions, parboiled
- 1 C dry white wine

**Prep Time**: 15 minutes  |  **Cook Time**: 30 minutes  |  **Yields**: 8 servings  |  **Serving**: 1 skewer

**DIRECTIONS**:
1. Sprinkle chicken cubes with pepper.
2. Thread 8 skewers as follows: chicken, mushroom, chicken, onion, chicken, orange quarter, chicken, pineapple chunk, cherry tomato.
3. Place kabobs in a shallow pan.
4. Combine the remaining ingredients; spoon over kabobs. Marinate in refrigerator for at least 1 hour.
5. Drain. Broil kabobs 6 inch from heat, for 15 minutes on each side, brushing with marinade every 5 minutes. Discard any leftover marinade.

**Recipe Source**: NIH; [https://healthyeating.nhlbi.nih.gov/recipedetail.aspx?cId=0&rId=205](https://healthyeating.nhlbi.nih.gov/recipedetail.aspx?cId=0&rId=205) - Sub-Source: Stay Young At Heart

MARIA’S VEGGIE WRAP: This tasty Latino wrap is chock-full of yummy beans and vegetables and a great source of fiber.

### INGREDIENTS:
- 1 Can (15½ oz) low-sodium black beans, drained and rinsed
- 1 medium red bell pepper, seeded and sliced
- 1 medium yellow pepper, seeded and sliced
- 4 (8-inch) whole-wheat tortillas
- 1 tsp chili powder (optional)
- 1 C fat-free sour cream
- 1 onion, sliced
- ½ avocado, peeled and diced
- Fresh Salsa

**Prep Time**: 15 Minutes  |  **Cook Time**: 15 minutes  |  **Yields**: 4 Servings  |  **Serving Size**: 1 Wrap

**Calories**: 367 | **Total fat**: 6 g | **Saturated fat**: 1 g | **Cholesterol**: 5 mg | **Sodium**: 318 mg | **Total fiber**: 14 g | **Protein**: 16 g | **Carbohydrates**: 66 g | **Potassium**: 976 mg

**Percent Daily Values are based on a 2,000 calorie diet.**

**DIRECTIONS**:
1. In a nonstick pan, sauté the peppers and onion in the canola oil for 5 min. over medium heat. Add beans, and stir well. Reduce heat to low and simmer for about 5 min., then set aside
2. In a small bowl, combine the avocado, lime juice, cilantro, & chili powder. Reserve half of the mixture for topping.
3. Add sour cream to beans, and mix well.
4. Warm tortillas (microwave or in a pan on the stovetop)
5. Fill a warmed tortilla with ¼ bean mixture and ¼ avocado mixture. Drizzle 2 tablespoons of salsa over the bean and avocado mixture. Fold ends of the tortilla over, and roll up to make wraps.
6. Top the veggie wraps with remaining avocado mixture. Follow this process for the three other wraps.

**Recipe Source**: NIH; [https://healthyeating.nhlbi.nih.gov/recipedetail.aspx?cId=0&rId=189](https://healthyeating.nhlbi.nih.gov/recipedetail.aspx?cId=0&rId=189) - Sub-Source: Delicious Heart Healthy Latino Recipes
NEW OPTIONS & TRANSPORTATION BINGO GAME IN NORTHWEST CT

Although public and paratransit transportation options for seniors and people with disabilities across the northwest can be challenging to navigate, especially in the more rural areas; exciting expansions to our programs are being rolled out over the next few months….so stay tuned. The first town to see a change will be Naugatuck, CT, with a limited relief in paratransit fares. Please stay tuned for additional details as they are shared.

Additionally, a specialized transportation assistance grant for individuals diagnosed with Multiple Sclerosis is available. Contact NW Regional Mobility Manager for further details (475) 298-3103.

Lastly, at each of the future KNOW HOW TO GO Transportation Presentations held at the senior centers and senior living communities, we will be playing a Transportation BINGO Game and prizes will be rewarded to the lucky winners! See the below schedule to find one near you and please sign up with your RSC, Resident Services Coordinator, to ensure your seat!

As always, I am available to you for questions, complaints, etc. via telephone or e-mail and happy to book a presentation for you.

* Friday, July 26th: Grace Meadows, Southbury, CT 1 pm
* Thursday, August 1st: Nunnawauk Meadows, Newtown, CT 12:15 pm
* Friday, August 2nd: George B. Lewis I, Naugatuck, CT 11:45 am
* Wednesday, August 7th: Country Ridge, Watertown, CT 10 am

GET HELP WITH QMB BILLING ERRORS: Did you know that if you are a member of the Qualified Medicare Beneficiary Program (QMB) you should not be billed for services covered by Medicare? It is against the law for a provider to bill you for deductibles, copays and coinsurance when you are a recipient of QMB benefits. Two government agencies, the Consumer Financial Protection Bureau (CFPB) and the Centers for Medicare and Medicaid Services (CMS) have teamed up to help consumers deal with wrongful QMB billing. If you are wrongfully billed for services that are covered by QMB, there are steps you can take to correct the situation.

1. Tell your provider that you are in the QMB program. Show the provider both your Medicare and QMB card each time you get care. Remind the provider that you cannot be billed for deductibles, coinsurance and co-pays because you are on QMB.
2. If you are billed by the medical provider, call Medicare at 1-800-MEDICARE. Medicare can tell the provider to stop billing you and to refund any payments that you have already made.
3. If you are being billed by a debt collector, you can submit a complaint online at consumerfinance.gov or call CFPB at 855-411-2372. They will forward the complaint to the debt collector and work to get a response from them. You can also get information from CFPB about how to respond to debt collectors and how to dispute an error in your credit report.

Remember: The most important thing to do is to let your provider know that you are a recipient of QMB benefits. Billing errors often occur because the provider is not aware that the client is on the program.

Sources: Centers for Medicare and Medicaid Services (CMS) | Consumer Financial Protection Bureau (CFPB)

Article by: Bill Shugrue—WCAAA Staff
WHY IS MEDICARE CONTACTING ME?

Each year the Centers for Medicare and Medicaid Services (CMS) conducts a survey called the Medicare Current Beneficiary Survey (MCBS) designed to assist with administration, monitoring, and evaluation of Medicare programs. CMS contracts with NORC, an independent social research organization at the University of Chicago, to conduct the survey.

Approximately 12,000 beneficiaries were selected in May and June of 2019. These beneficiaries will receive a notification letter in mid July 2019. Initial outreach is by mail and selected beneficiaries may receive a telephone call. A NORC professional interviewer will make a home visit to interview the beneficiary and complete the survey. This is a legitimate survey, not fraud nor a scam.

If you have been contacted as a survey participant and would like to verify your participation, please call 1-800-MEDICARE. All selected beneficiaries are identified in the MEDICARE system. If you have been contacted by an interviewer, you may also contact MEDICARE or any CMS Regional Office for verification assistance of the interviewer’s name and ID number. To learn more of this survey, visit: http://www.norc.org/WorkingWithNORC/Pages/survey-participants.aspx

Social Security: A Glitch in the Social Security System Affects Some Medicare Beneficiary’s Premium Payments

Due to a Social Security systems issue, Medicare Beneficiaries newly enrolled in a Prescription Drug Plans and Medicare Advantage Plans effective January 1, 2019, who requested to have the plan premiums taken out of their Social Security check, you will need to contact them, as plans are required to provide a “grace period” at least equal in length to the delay in billing to repay your premium payment. For more information on this topic, visit: https://www.medicare.gov/sites/default/files/2019-05/Beneficiary%20premium%20notice.pdf. If you have questions or concerns, contact Medicare directly at 1-800-633-4227 or contact your local SHIP counselor at 1-800-994-9422.

WAYS TO LOWER YOUR PRESCRIPTION DRUG COSTS

You have probably seen ads for discount cards that promise to save 20-80% on your prescription drugs. Consumer Reports did comparison shopping of drug prices using the following discount cards: AARP, AAA, Medco, NeedyMeds, and RX Assist. It was difficult for the secret shoppers working for Consumer Report to find out the discounted prices over the phone for most common drugs. The bottom line of the report suggests consumers go to their pharmacy to find out if they have a discount program. For instance, ShopRite has a free diabetes medication program and Walmart’s RX program has low cost drugs. You can call either pharmacy to find out if your prescription drug is included in their respective programs.

Another option to lower costs is to not use your insurance. Hundreds of generic medications can be purchased for as little as $10 for a three-month supply at major pharmacies such as Costco, Target or Walmart. Program details vary and some require an annual membership, but there are many consumers not taking advantage of the programs. Even drugs covered by your insurance may be less expensive if you pay cash. Always ask your pharmacy for the cheapest price possible for your medication. Consumer Reports secret shoppers called over 200 pharmacies to get prices for five commonly used medications. The callers were not always given the lowest available price. But if the pharmacies were called again and asked for the cheapest price possible, the caller got a better deal.

Some Medicare Part D plans can negotiate discounts with mail-order and retail pharmacies. Check your plan to see if there are preferred pharmacies or if your allowed to order by mail. If you take a generic drug for a chronic condition, you might get an even better deal with mail order. Please check the details of your coverage plan to see if you could get a better deal on your prescriptions. You can also check out the GoodRx website for savings on your prescribed drugs. There is a section on the website specifically for seniors on Medicare drug plans. As seniors know, Medicare’s Part D and Advantage programs don’t always offer the lowest prices. You can enter your prescription drug on GoodRx for Medicare site and see if there is a way to save money. If your drug is not on your formulary, Medicare will provide limited coverage and you may want to explore the other options provided on GoodRx to bring down the cost of these drugs. To access the GoodRx coupons and discounts you can request a Discount card on the GoodRx website or you can download their app to your mobile device.

Article By: Mary A. Moran – WCAA Staff
Source: SMP Program List on behalf of ACL-OHIC (ACL) Re: Medicare Current Beneficiary Survey (MCBS) – Participant/Respondent Care Website Validation Message to SMP-PROGRAM-LIST@LIST.NIH.GOV, 24 June 2019. E-mail

Article By: Amanda Halle – WCAA Staff

WCAA Insider | www.wcaa.org | 203-757-5449
NEW TRANSITIONAL ELDER FRAUD STRIKE FORCE

The US Department of Justice announced in 6/19 the establishment of the Transnational Elder Fraud Strike Force which will focus on investigation and prosecution of foreign based fraud schemes that affect American seniors. Some examples of these schemes include mass-mailing, telemarketing, and tech-support fraud schemes. The Strike Force is a collaboration between the Department of Justice’s Consumer Branch, the FBI, the US Attorneys’ Office for six federal districts, the US Postal Inspection Service, and other organizations.

The United States Attorney General has stated that fraud against seniors is on the rise with foreign-based fraud schemes being a significant reason. The Strike Force will seek to identify those responsible for foreign fraud schemes and work with law enforcement to bring wrongdoers to justice.

To file a complaint with the FTC - Federal Trade Commission, call 877-FTC-HELP or email www.ftccomplaintassistant.gov

Article by: Mary A. Moran – WCAAA-Staff

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Joan Lunden, journalist, best-selling author, former host of Good Morning America and senior living advocate.

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WCAAA Mission Statement
The mission of the Western Connecticut Area Agency on Aging, Inc., is to develop, manage and provide comprehensive services for seniors, caregivers and individuals with disabilities through person-centered planning in order to maintain their independence and quality of life.

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CONTACT:
For questions, comments or suggestions, feel free to call us at: 203-757-5449 or 1-800-994-9422.
You can also visit our website at: www.wcaaa.org.
Items of interest, Medicare news, caregiver issues etc., are posted as updates.

NOTE:
Please notify the Western Connecticut Area Agency on Aging (WCAA) if you change your address or decide you do not wish to receive an issue of WCAA Insider.

Thank you.