



OCTOBER 2018

NEWSLETTER PREMIER

We are very excited to present our first issue of *WCAAA Insider*. We hope you are pleased with our new publication design as much as we are. You will continue to receive important updates, programs and services that are available in the Western part of CT. As always, we would like to remind you that your feedback is greatly appreciated. You can send us your comments and feedback either by phone at: 203-757-5449 or by mail at: 84 Progress Lane, Waterbury, CT 06705.

OPEN ENROLLEMENT IS HERE!

Understanding Medicare Enrollment Periods

The Western CT Area Agency on Aging's CHOICES Unit often assists Medicare beneficiaries and Medicare-eligible individuals with understanding their Medicare Benefits and when they should enroll in Medicare. In general, an individual who is turning 65 should consider applying for Medicare during their Initial Enrollment Period, but in some cases, this does not happen. The "Initial Enrollment Period" refers to the first time that you can sign up for Medicare Insurance. The period begins 3 months before your 65th birthday, the month of your 65th birthday, and ends 3 months after your 65th birthday. Coverage should start no sooner than the month of your 65th birthday. Once coverage begins, you are not locked-in to the plan you selected during this period. If you find that the plan you selected is not meeting your expectations, there are periods during the year where changes can be made to your benefits.

As previously announced, Medicare's "Open Enrollment Period" is fast approaching us-beginning Monday, October 15, 2018 and ending Friday, December 7, 2018. During this time, Medicare Beneficiaries can switch Part D-Prescription Drug Plans, switch from Original Medicare to a Medicare Advantage plan (and vice-versa) or switch into a new Medicare Advantage Plan.

In addition, beginning January 1st, 2019, the new "Medicare Advantage Enrollment Period" will take effect. From January 1, 2019-March 31, 2019, a beneficiary enrolled in a Medicare Advantage Plan can switch back into Original Medicare, or they can switch into a different Medicare Advantage Plan.

Now, let's assume that you are someone 65 or older, who never enrolled in Medicare. What are your options then? In most cases, if you failed to enroll in Medicare insurance during your Initial Enrollment Period, you must wait until the "Medicare General Enrollment Period". Medicare General Enrollment begins January 1st and runs through March 31st

each year, and the Medicare coverage would begin on July 1st. For many people who did not enroll in Part A or Part B during their initial enrollment, a "Late Enrollment Penalty" will also be added to their monthly premium. If you are given a penalty, your monthly premiums for Part A and Part B may increase up to 10% for each 12-month period you spent without Medicare. This penalty will continue for as long as you have Medicare.

There are however special circumstances that can deem you exempt from paying the late enrollment penalty. For example, if you are 65 or older and did not enroll in Medicare during your Initial Enrollment Period, but you were actively employed and had what is considered creditable health insurance through your employer, you may not have to pay any late enrollment penalties. Once you are notified that your employer coverage will end, you should request a letter from your Human Resources Department that details the time you spent insured under the company, the types of medical coverage the insurance provided, and the date your coverage will end. If you have such a document, you may qualify for a Medicare "Special Enrollment Period".

It can be overwhelming and confusing to navigate your Medicare options, and to understand the way that your insurance will benefit you. To obtain free and unbiased information about your insurance options, or to discuss issues regarding your Medicare enrollment, please call the Western CT Area Agency on Aging's CHOICES Unit.

Article by: Francesca Robles-WCAAA Staff

Resources:

www.medicarerights.org/resources/newsletters/dear-marci..
www.medicare.gov/your-medicare-costs/part-b-costs/penalty/part-b-late-enrollment-penalty.html
www.mymedicarematters.org/enrollment/penalties-and-risks/
www.medicare.gov/sign-up-change-plans/when-can-i-join-a-health-or-drug-plan/special-circumstances/join-plan-special-circumstances.html#collapse-3200
www.mymedicarematters.org/enrollment/when-can-i-enroll/
www.medicare.com/medicare-advantage/new-open-enrollment-period-for-medicare-advantage/



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LIVE WELL WITH CHRONIC PAIN

Workshops:

This past spring, nine active Live Well leaders from WCAAA's region participated in a two-day Chronic Pain Self-Management Program (CPSMP) Leader Training. This new program is a welcome addition to the suite of evidence-based Live Well programs developed at Stanford University.

Like the other Live Well programs that we offer, Live Well with Chronic Pain is a highly participatory workshop, taught for 2 1/2 hours per session for six weeks. Two trained leaders facilitate the workshop, which is geared for people who have a primary or secondary diagnosis of chronic pain. Each workshop has between 8 and 16 participants. The Live Well with Chronic Pain program will not conflict with existing programs or treatment; it is designed to enhance regular treatment. The program gives participants the skills to coordinate all the things needed to manage their health, as well as to help them keep active in their lives. The teaching process makes this program effective, and mutual support and success builds participants' confidence in their ability to manage their health and maintain active and fulfilling lives.

Participants make weekly action plans, share experiences, do brainstorms, and help each other solve problems they encounter in creating and carrying out their own self-management program. Participants are loaned Living a Healthy Life With Chronic Pain, the companion book that includes the Moving Easy Program CD.

The workshop teaches techniques to deal with problems such as frustration, fatigue, isolation, and poor sleep. Appropriate and gentle exercise for maintaining and improving strength, flexibility, and endurance are part of the curriculum. Communicating effectively with family, friends, and health professionals and appropriate use of medications are discussed. Good nutrition, pacing activity and rest, and how to evaluate new treatments are also included in the workshop. Pain is defined as being chronic or long term when it lasts for longer than 3 to 6 months, or beyond the normal healing time of an injury. Examples of chronic pain conditions are: chronic muscle-skeletal pain (such as neck, shoulder, back pain, etc.), fibromyalgia, whiplash injuries, chronic regional pain syndromes, repetitive strain injury, chronic pelvic pain, post-surgical pain that lasts beyond 6 months, neuropathic pain (often caused by trauma), or neuralgias (such as post-herpetic pain, and trigeminal neuralgia), and post stroke or central pain. The CPSMP may also benefit those who have conditions such as persistent headache, Crohn's disease, irritable bowel syndrome, diabetic neuropathy, or those who experience severe muscular pain due to conditions

such as multiple sclerosis.

Like the other Live Well self-management programs, the CPSMP has also been rigorously evaluated in randomized clinical trials. The research studies found that, on average, people who have participated in the CPSMP have more vitality or energy, less pain, less dependence on others, improved mental health, are more involved in everyday activities, and are more satisfied with their lives compared to those who have not taken the program. Evaluation of the program found it to be beneficial for participants in terms of coping skills, education, and overall quality of life.

The Pomperaug District Department of Health has already gotten very positive feedback for the three Live Well with Chronic Pain workshops they offered in Southbury and Woodbury this summer, and we hope to roll out this program in Waterbury in 2019.

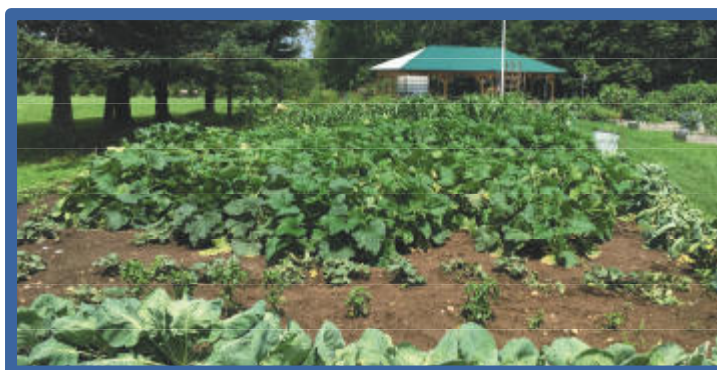
Article by: Debby Horowitz—WCAAA Staff

Source: Information courtesy of SMRC, Self-Management Resource

Please check our website, Facebook page and local newspapers for more information on upcoming Live Well programs.

JOB WELL DONE!

The Pavilion:



The pictures show the Pavilion at Bowman Community Gardens organized by Richard Boulli, Volunteer Coordinator at the Sullivan Senior Center. Congratulations!



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BACK TO SCHOOL

Interested on Going Back to School?

Are you aware that senior citizen tuition waivers are available for Connecticut residents age 62 and over? These are offered at UCONN, Connecticut State Universities, and 12 regional community-technical colleges. The waivers vary, are contingent on certain conditions and may not cover certain fees, expenses, and extension courses funded by student fees. However, courses taken under the tuition waiver can apply credits earned toward a degree. If you are interested in learning, a program of study, or a certain school, check out their website, catalogue, or see the financial aid department for more information. There are over 3,000 seniors actively taking advantage of this law. **WHAT ARE YOU WAITING FOR?** Call them now and get enrolled.

Article by: Karen Tulipani -WCAAA Staff

Source: [http://](http://www.aseniorcitizenguideforcollege.com/2010/03/connecticut.html)

www.aseniorcitizenguideforcollege.com/2010/03/connecticut.html

SPECIAL MEDICAID PROGRAM

Medicaid for the Working Disabled.

Medicaid for Employees with Disabilities, also known as MED-CONNECT, provides medical assistance to employed people with disabilities.

This program allows you to have income of up to \$75000 per year and still qualify for full Medicaid/Husky coverage. Depending on your income, you may pay a monthly premium for this coverage. According to the Department of Social Services, beneficiaries can have income of up to 200% of the Federal Poverty Level and not pay premiums for health coverage through MED-Connect. For 2018, 200% of the Federal Poverty level for an individual is \$2023 monthly and for a couple is \$2743 monthly. Social Security Disability, wages, pensions and Veterans Benefits are some examples of countable income. The medical coverage has the same benefits as coverage found in the Medicaid HUSKY C program. Asset limits under this program are also different from regular Medicaid. A car used for getting to work is not counted as an asset, nor is a home. A person can have \$10,000 (\$15,000 for a couple) in counted assets such as a checking or savings account. A person can also have any amount in approved retirement accounts such as an IRA or 401K. Also a person may have a special DSS approved account with money set aside to save for special employment expenses.

The MED-CONNECT program is administered by the State of Ct. Department of Social Services. To apply online, visit www.connect.ct.gov and click on APPLY NOW in the Apply for Benefits box. To apply with a hardcopy application, you can download Eligibility Determination Document form W1E from this site. You can mail the completed application or drop it off at any DSS field office.

Article by: Bill Shugrue - WCAAA Staff

Source: State of Ct. Department of Social Services

NEW MEDICARE CARDS

From Medicare.gov & The Medicare Team -

New Medicare cards continue to be mailed to people in Connecticut. If you have not received your new card yet, do not worry! After your new Medicare card arrives in the mail, you can start using it right away. Here are three things to do when your new card arrives:

- 1) Carry your new Medicare card with you. Your doctors and health care providers know it is coming and will ask for your new Medicare card when you need care.
- 2) Destroy your old Medicare card. No need to hold on to it – it is time to say goodbye!
- 3) Keep your Medicare Advantage Plan card. If you are in a Medicare Advantage Plan, like an HMO or PPO, keep using your Medicare Advantage Plan ID card whenever you need care. However, you should also carry your new Medicare card – you may be asked to show it.

You might have noticed your new Medicare card looks a little different, but rest assured your Medicare coverage and benefits are still the same. Visit Medicare.gov/NewCard to learn more about your new Medicare card.

Note: If you also have a Medicare drug plan card, keep that too!

Article by: Karen Tulipani - WCAAA Staff

Sources: DORS: <https://www.ct.gov/agingservices/cwp/view.asp?Q=596814&A=2514>

CMS.gov: <https://www.cms.gov/Medicare/New-Medicare-Card/index.html>

and Medicare.gov: <https://www.medicare.gov/forms-help-and-resources/mail-about-medicare/new-medicare-card.html>

MEDICARE OPEN ENROLLMENT

It is Time to Review your Insurance Benefits!

Open Enrollment period runs from **Oct. 15, 2018 through Dec. 7, 2018**. During this time, Medicare beneficiaries can review their insurance benefits & make changes to their Medicare insurance coverage, effective for the following year. WCAAA CHOICES counselors, can review your benefits and introduce you to options! please call (203) 757-5449 to speak with a WCAAA CHOICES counselor.

WCAAA FFY AND SFY 2019 AWARDS

Applicant Agency	Program Name	Description	Towns Served	2019 Award
Geer Adult Day Center 83 So. Canaan Road Canaan, CT 06018 , Phone: (860) 824-7067	Geer Adult Day Ctr 83 So. Canaan Rd Canaan, CT 06018 Phone: (860) 824-7067	Provides a home like environment with nursing supervision, door to door transportation continental breakfast and a hot lunch. CNAs are available to offer showers and structured activities and trips.	Barkhamsted, Canaan, Colebrook, Cornwall, Norfolk, Salisbury, Goshen, Torrington, Sharon, Winsted, Kent, Litchfield, Warren, Falls Village, Pleasant Valley & New Hartford	\$ 9,500
Geer Adult Day Center 83 So. Canaan Road Canaan, CT 06018	Geer Adult Day Ctr. 83 So. Canaan Rd Canaan, CT 06018	Provides a part time aide's position, trained in handling persons with Alzheimer's/dementia. (open 5 days per week)		\$ 10,884
Almost Home Adult Day Care, LLC	Almost Home Adult Day Care, LLC , 52 Federal Rd, Danbury, CT 06810	Serves low income seniors in the greater Danbury area who are in need of ADC services.	Danbury, Bethel, Brookfield, Newtown, Sandy Hook, New Fairfield, New Milford, Bridgewater, Washington, Gaylordsville, Redding, & Ridgefield.	\$ 8,250
Almost Home Adult Day Care, LLC	Almost Home Adult Day Care, LLC , 52 Federal Rd, Danbury, CT 06810	Provides a part time aide's position, trained in handling persons with Alzheimer's/Dementia. (open 6 days per week)		\$ 10,884
Daybreak at Wtby, 161 Interstate Lane Wtby, CT 06705	Daybreak at Waterbury 161 Interstate Ln. Wtby, CT 06705	Provides a part time aide's position, trained in handling persons with Alzheimer's/dementia. (open 7 days per week)		\$ 10,886
Borough of Naugatuck	Naugatuck Senior Transp., 229 Church Street, Naugatuck, CT	Funds part time drivers and dispatcher so that elderly clients may be transported to various destinations & use the mini vans to their fullest potential.	Naugatuck	\$ 7,875
NO., Inc.	Senior Companion Program, 232 North Elm St, Wtby, CT 06702	Provides transportation for low income senior companion volunteers to the homes of frail, home-bound elders.	Wtby, Naugatuck Wolcott, Prospect, Beacon Falls, Woodbury, Bethlehem, Thomaston, Southbury, Cheshire, Middlebury, & Watertown	\$ 5,000
Wheels of New Milford	Wheels Pgm. of Greater New Milford, 40 Main St, New Milford, CT 06776	Provides insurance for transportation vehicles and volunteer insurance. Provides non-emergency medical transport.	New Milford, Roxbury, Kent, Washington, New Preston, Sherman, and Bridge-water	\$ 8,100
Northwestern CT. Transit District	Northwestern CT. Transit District Municipal Bldg. 957 E. Main St. Torrington, CT 06790	Provides Dial a Ride transportation in 17 towns.	17 towns in Litchfield Hills & Northwest CT.	\$ 26,820
GEER	Geer Transp. Program. 99 South Canaan Rd, Canaan, CT 06018	Provides non-emergency medical door to door transportation.	Canaan, Salisbury, Sharon, Falls Village and Cornwall	\$ 5,301
City of Torrington	Medical Transp. Program Sullivan Senior Ctr. 88 East Albert St., Torrington, CT 06790	Transports elders, ambulatory and wheelchair bound seniors to medical appointments.	Torrington, Harwinton, and Litchfield	\$ 31,113
Town of Beacon Falls	Beacon Falls Senior Transp. 10 Maple Ave., Beacon Falls, CT 06403	Provides door to door transportation for seniors and disabled residents of Beacon Falls.	From Beacon Falls to out-of-town locations.	\$ 5,130
Mt. Olive Senior Center	Mt. Olive Senior Ctr. 82-100 pearl St. Wtby, CT 06704	Funding for vehicle insurance.	Wolcott, Prospect, Watertown and greater Waterbury Area	\$ 5,000
Town of Winsted	Winsted Senior Ctr, 80 Holabird Av. Winsted CT	Provides seniors with fitness classes so all may participate.	Winsted, Winchester, New Hartford, Colebrook, Norfolk and Torrington	\$ 5,000
Family Intervention Center	Project Hope, 22 Chase River Rd. Wtby, CT 06704	Provides evaluation, referral & treatment sessions for people 60+ in home/office & mental health workshops in several senior complexes/senior ctrs within the region.	Central Naugatuck Valley	\$ 25,500
Waterbury YMCA	Wtby. Senior Exercise Prgm. 136 W. Main St. Wtby, CT 06702	Provides older adults with programs and services that enhance their physical & mental well-being through exercise, recreation & social interaction.	Waterbury, Watertown, Woodbury, Southbury, Middlebury, Bethlehem, Thomaston, Wolcott & Prospect	\$ 5,000
Community Health and Wellness	CHWC, 469 Migeon Ave. Torrington, CT 06790	Provides dental services including comprehensive assessment, cleanings, deep cleanings, crowns, fillings, extractions, & dentures as needed.	Torrington, Winsted, Goshen, Barkhamsted, Litchfield, Harwinton and New Hartford	\$ 10,500
LiveWell Alliance (formerly Alzheimer's Resource Center) 1261 South Main Street Plantsville, CT 06479	Healthy Minds and Hopeful Lives	Promotion of Dementia Friends Program and Care-giver Education.	Cheshire, Prospect, Wolcott, Waterbury and potentially other Western AOA towns	\$ 12,500
Naugatuck YMCA	Senior Exercise, 284 Church St. Naugatuck, CT 06770	Provides exercise, nutrition and wellness programs at YMCA, Naug. Senior Center, and Housing sites. Programs will be evidence based.	Beacon Falls, Bethlehem, Litchfield, Cheshire, Torrington, Middlebury, Naugatuck, Oakville, Prospect, Southbury, Wtby, Watertown, Wolcott, New Milford & Woodbury	\$ 29,000

WCAAA FFY AND SFY 2019 AWARDS

Applicant Agency	Program Name	Description	Towns Served	FFY 2019 Request
Chore Service	Chore Service , PO Box 522, Lakeville, CT 06039	Provides non medical help at home to remain in community.	Canaan, Norfolk, Falls Village, Salisbury/Lakeville, Cornwall, Sharon and Kent	\$ 63,000
Housatonic Habitat for Humanity	Brush with Kindness Program, 51 Austin St. Danbury, CT 06810	Minor home repair program to assist low income seniors age 60 and up age in place safely in their home	Greater Danbury area, Danbury, Bethel, New Fairfield, Newtown, New Milford, Redding, Ridgefield, Sherman, and Brookfield	\$ 18,056
NO, Inc.	CNV Chore Program 232 N. Elm Street Wtby, CT 06702	Assists frail elders to maintain independent living by providing house cleaning, yard work and minor home repair services.	Waterbury, Naugatuck, Prospect, Wolcott, Woodbury, Middlebury, Southbury, Thomaston, Bethlehem, Watertown, Beacon Falls.	\$ 28,922
Helping Hands Chore Service	Helping Hands Chore Service, 115 Spencer Street/PO Box 888 , Winsted, CT 06098	Helps seniors live safely in their own homes by providing housekeeping, laundry, cooking, errands, light yard work etc.	Winsted, New Hartford, Barkhamsted, Colebrook & Norfolk	\$ 49,440
Litchfield Hills Chore	Litchfield Hills Chore Service, PO Box 294, Litchfield, CT 06759	Provides housekeeping, transportation, and outdoor maintenance support.	Litchfield, Morris, Goshen, Warren, Roxbury & Washington	\$42,848
NO Inc,	NO, Inc. Money Management , 232 North Elm St. Wtby, CT 06702	Provides frail-at risk elders with bill paying assistance from screened, trained & bonded volunteers.	Waterbury, Watertown, Woodbury, Middlebury, Thomaston, Wolcott, Prospect, Naugatuck, Danbury, New Milford, Torrington, Southbury, Winsted, Newtown, Cheshire, Bethel, Canaan and Roxbury	\$ 5,000
CACD	Energy Assistance 66 North Street Danbury, CT 06810	Provides emergency heating assistance for deliverable fuels and/or utilities. Assistance is provided to elderly low-income people after all other benefits exhausted.	Bethel, Bridgewater, Brookfield, Canaan, Cornwall, Danbury, Falls Village, Kent, New Fairfield, New Milford, Newtown, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Warren & Washington	\$ 12,000 (Cap of \$500/person)
NO, Inc.	NO, Inc. Energy Assist. 232 North Elm Street Wtby, CT 06702	Provides emergency heating assistance for deliverable fuels and/or utilities. Assistance is provided to elderly low-income people after all other benefits exhausted.	Bantam, Barkhamsted, Bethlehem, Cheshire, Colebrook, East Hartland, Harwinton, Litchfield, Middlebury, Morris, Naugatuck, New Hartford, Norfolk, Oakville, Pleasant Valley, Watertown, Southbury, Thomaston, Torrington, Waterbury, Winsted, Wolcott, and Woodbury	\$15,000 (Cap of \$500/person)
Torrington Chore Program	Sullivan Senior Center 88 Albert Street Torrington, CT 06790	Provides light housekeeping and shopping services to frail, low income at risk elders.	Torrington and Harwinton	\$33,104
Renewal House	Shelter of the Cross, 18 Aaron Samuels Blvd, Danbury, CT 06810	A transition housing program that moves elderly persons from homelessness to independent living through work.	41 Towns in the Western CT area	\$ 5,000
Independence Northwest	Independence Northwest 1183 New Haven Road #4 Naugatuck, CT 06770	Helps elderly veterans to access VA health care benefits through outreach and education, provide veterans and their spouses additional income through access to Soldiers, Sailors and Marine Fund benefits as well as pensions claims process.	WCAAA Region	\$8,500
Hispanic Coalition of GW Inc.	Senior Center & Transportation, 135 East Liberty St. Wtby., CT 06706	Case Management Service for Seniors and transportation .	Waterbury and neighboring towns	\$15,300
Town of Harwinton	Harwinton Senior Center, 209 Weingart Rd, Harwinton, CT 06791	Provides seniors with a sense of community while encouraging and supporting their independence through Senior Center activities.	Harwinton, Litchfield, Torrington, Winsted, Washington, Pleasant Valley	\$9,000
CT Legal Services, Inc. 62 Washington St. Middletown, CT 06457	Grandparents Raising Grandchildren, 85 Central Av. Wtby, CT 06722	Provides grandparents with information and assistance to make informed decisions regarding the legal status of their role as caregivers for their grandchildren.	All of Northwestern CT	\$8,000
Naugatuck YMCA	Time Out to Play, 284 Church St. Naugatuck, CT 06770	Provides respite, child care and family activities.	Naugatuck, Prospect, Middlebury, Southbury, Beacon Falls & Waterbury	\$9,000
Connecticut Legal Services, Inc. 62 Washington Street Middletown, CT 06457	Connecticut Legal Services, Inc. 85 Central Av. Wtby, CT 06722	Assists seniors in addressing complex legal issues that impact the essentials of life. The goal is to help seniors maintain their independence and quality of life by promoting and enforcing their legal rights.	All of Northwestern CT.	6% (Estimate \$40,000)

MEDICARE ENROLLMENT FRAUD

Tips on How to Protect Yourself

Medicare Annual Open Enrollment for 2019 is from October 15 – December 7, 2019. During this time individuals, eligible for Medicare, can sign up for a Medicare Advantage (MA) plan also known as Part C plans and a Medicare Prescription Drug (PDP) plan also known as Part D plans. Newly established for 2019 is the Medicare Advantage Open Enrollment Period from January 1- March 31, formally known as the Medicare Advantage Disenrollment Period from February 14 – March 31. During this time clients who are enrolled in a Medicare Advantage plan (and those who are newly eligible for MA plans) will be permitted to choose a different MA plan or return to Original Medicare, with or without a prescription drug plan. This can be quite confusing and that is why enrollment periods provide an opportunity for scammers to find ways to take advantage of Medicare beneficiaries by obtaining their personal information or pressuring them into signing up for a Medicare plan that does not fit their needs. Here are some tips on how to protect yourself from Medicare Enrollment fraud. Watch out for individuals who:

- Contact you via unsolicited phone calls or through an uninvited visit asking for your personal information such as your Medicare card number, your social security number or bank information. Although many of you have received your new Medicare Card which no longer contains your social security number, you should continue to protect that new number. Note, MA Plans/PDP Plans may make unsolicited contact with potential enrollees using conventional/direct mail, advertisements and now via email provided the email has an opt-out function.
- Pressure you with time limits to sign up for a plan. The dates for open enrollment are from October 15 -December 7, 2018. Insurance companies cannot start marketing their plans for the upcoming year prior to October 1st.
- Threaten you with a loss of your Medicare benefits if you do not sign up right away
- Offer you a gift to enroll in a plan. Note, MA Plans/PDP Plans may offer a nominal gift (\$15 or less) to potential enrollees, provided the gift is given regardless whether the individual enrolls and without discrimination.
- Claim they represent Medicare

When you do sign up for a plan, please keep a record of all signed paperwork, plan information, and contact information.

If you feel you have fallen victim to a scam or scammer, please contact your local Senior Medicare Patrol at 1 800 994 9422/1 203 757 5449 ext. 160. Look for more information on fraud prevention tips and changes to the 2019 CMS Communications and Marketing Guidelines on the SMP page of the WCAAA Website, www.wcaaa.org

Article by: Amanda Halle - WCAAA Staff.

Source: 2019 CMS Medicare Communications and Marketing Guidelines [https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/CY2019 Medicare Communications and Marketing Guides.pdf](https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/CY2019%20Medicare%20Communications%20and%20Marketing%20Guides.pdf).

CAREGIVER TIP

RECHARGE

Caregivers maintaining their health and energy is critical to keeping up with their necessary Caregiving role. Here are some suggestions offered by M. Damiano:

R: Rest. A Caregiver who wears him or herself out, by going 24/7, risks burnout.

E: Eat Right. The version of menu may not have to be as strict, but eating healthy is always a good idea.

C: Communicate your needs to others: Other people, even family, are not always able to know what you or your loved one need. Let people around you know what needs to be done, or what would be helpful, to give you, or the current situation “a hand”...

H: Hydrate. Drink plenty of water. Water hydrates your body and assists with your energy level.

A: Accept help. Get over the notion that the only way to get it done is to do it yourself. Take a little time to consider the kinds of things that will be beneficial and make life a little easier. Then when people ask how they can help you will be ready to answer. Tell them what they can do in specifics. The other person will be more comfortable doing the task, and more apt to give the help you or your loved one need.

R. Respite. Caregivers should make a point of getting away sometimes for themselves. Just a small break (ie: a movie, lunch, a walk) can create some distance and help you come back with a fresh perspective.

G: Get enough sleep. This may be a challenge since you are dealing with someone else's schedule. Eight hours is recommended/ideal. If this is not possible, try breaking the sleep up. Get what you can in one stretch. A short additional nap can be very refreshing.

E: Exercise. Any kind of exercise will do (ie: a walk around the block) as you can fit it into the daily routine. Yoga is excellent for exercising muscles, as it relaxes the mind. Meditation, a few minutes spent alone and quiet, is also recommended.

Staying healthy helps you stay “helpful”.....

Submitted by: Sandy Taylor—WCAAA Staff)

Resource: An article by Mary Damiano in Today's Caregiver Magazine)

HOSPITAL VISIT-7 KEY TIPS

Planning Ahead for a Hospital Visit:

It's not "usual" to prepare in advance for a hospital visit. But planning ahead can ease the stress for you and your family and reduce the costs. Here are seven important ways to prepare:

- 1) Complete a health care proxy form. Make sure your proxy and your doctor have a copy. This document gives the person you trust as your agent the ability to speak on your behalf if you are unable to do so for yourself. Be clear about the kind of care you would want.
- 2) Ask a family member or trusted friend to be your "health care buddy" and accompany you to the hospital and stay with you. This second pair of eyes and ears may be critical to your well-being.
- 3) Make a list of your medications and your doctors. Keep this list handy (ie: in your wallet or purse). Make sure family members and your health care proxy have copies.
- 4) Decide which ambulance company should be used if needed. Make sure to have the phone number of a Medicare-certified ambulance company readily available. If you have commercial insurance, have the name and number of an in-network ambulance company.
- 5) Decide what hospital you would want use. Discuss it with your doctor. Also, make sure it is in your network, and it has a good rating for patient safety.
- 6) Make a list of items you would want to bring to the hospital, and which ones to leave behind (ie: valuables).
- 7) Before leaving the hospital (being discharged), get a discharge plan and a phone contact at the hospital. Schedule a follow up visit and make a list of any new medications (if applicable).

Taking these seven steps while you are in good health and talking to the people you love about your care wishes will help ensure your hospital stay goes as smoothly as possible!

Submitted by: Sandy Taylor—WCAAA Staff

Source: Excerpt from an article at justcareusa.org

FALL PREVENTION IN SENIORS

4 Tips To Prevent Falls in Older Adults

Did you know that every day, 74 seniors die as a result of falls? Unfortunately, falls are the #1 cause of fatal injuries and hospital admissions among older adults. In fact, the U.S. Centers for Disease Control (CDC)'s database shows that fall death rates in the U.S. increased 30% from 2007 to 2016 for older adults. If rates continue to grow, we can anticipate 7 fall deaths every hour by 2030. It is important to remember that although, falls are happening more frequently and are highly expensive; they are not just a normal part of

getting older; they are certainly preventable. Below you will find the common risks factors associated with falls, and four ways to prevent them.

Factors that can be accounted for most falls are:

Physical or Health-Based Risk Factors: Chronic conditions such as heart disease, dementia and low blood pressure can cause dizziness leading to a loss of balance. Physical impairments such as poor vision or muscle weakness, also join the list.

Medicine: Among the health-based risk factors, medicine is considered reason #1 for elderly falls. Prescription drugs have side effects that cause dizziness which can impact balance, such as: sedatives, antidepressants or tranquilizers, even some over-the-counter medicines can lead to falling; especially if these are being mixed.

Environmental Hazards: These are surrounding hazards that increase the risk of falling; like icy sidewalks, poor lighting, clutter around the house, etc.

Lifestyle or Behavioral Risks Factors: A person's lifestyle/behaviors influence a fall risk; this includes: types of activities like wondering at night time, usage of improper footwear (i.e high heels), wrong eye glasses prescriptions, inadequate clothing size to name a few.

Prevention: These are four simple things you can do to minimize the risk of falling.

Talk to Your Doctor about specific suggestions to prevent falls and review your medicine list including your over the counter medicine, they can inform you of any complications that might arise from using them all at once.

Do Exercises to Improve your Strength and Balance, Tai Chi is a good example of this kind of exercise, it makes your legs stronger, hence minimizing your chances of falling.

Have Your Eyes and Feet Checked at least once a year and update your glasses if needed; especially if you have conditions like: cataracts or glaucoma, which are known for limiting your vision. Seeing a foot specialist is highly advised.

Make Your Home Safer. Remove things that can put you at risk of falling, such as excessive and unnecessary appliances as well as getting rid of clutter. Add railings on both sides of stairs, Install grab bars inside and outside your tub or shower and next to the toilet. Make sure your home has lots of light, especially in places like stairs. Use non-slip mats in the bathtub and shower floors. Failing to follow given suggestions is a serious, yet common, contributing factor for falls in older individuals.

Article by: Kiara Carchi - WCAAA Staff

Sources: <https://www.cdc.gov/steady/patient.html>
<https://www.cdc.gov/steady/pdf/STEADI-Brochure-WhatYouCanDo-508.pdf> www.mayoclinic.org/diseases-conditions/balance-problems/symptoms-causes/syc-20350474

FLU-SEASON IS HERE !

Protect Yourself:

It's that time of year when we start thinking about the colder weather and how we can stay healthy during the winter months! As everyone knows older individuals are more prone to contracting the flu and flu-related illnesses. It is estimated that approximately 200,000 people are hospitalized each year and adults 65 + account for 60% of these hospitalizations. The Centers for Disease Control and Prevention (CDC) recommend annual immunizations as the best way to protect themselves from the flu.

As we age, our immune system typically weakens even when we feel healthy and active. Besides covering coughs, washing hands and staying away from people who are ill, these steps cannot replace vaccination which is the best method of protection. A higher dose vaccine was developed to improve the effectiveness in older adults. The flu is passed person to person through coughing, sneezing or contact with an infected person from mouth or nose fluids. The flu is dangerous for those with heart disease and lung disease, diabetes and cancer. Flu vaccines are readily available at doctor's offices or local pharmacies and is covered by Medicare --Part B with no co-payments for 65+. This is something to seriously consider when preparing for the cold weather. Plan your vaccine date NOW!

Submitted by: Marion Pollack, RN, WCAAA Staff

Resources: National Council on Aging brochure

ASSISTIVE TECHNOLOGY CENTER

Gadgets & Gizmos To Make your Life Easier

The WCAAA Tech Center provides free, personalized or group demonstrations of assistive devices. Below you will find this month's featured devices.

The Hole in One Key Turner is great for people with arthritis or carpal tunnel. It has a 5" inch handle that takes the pressure right off your hand for easy turning. It holds 2 house keys and is small enough to fit in your purse.



The cane that stands alone; **The HurryCane**. It adapts good on asphalt, snow, sand and gravel. It folds up easily and can fit in your purse or lay it down in a booth, and when you need it, it flips out instantly. It also can adjust to 8 convenient heights.



The Button and Zipper Aid.

This device is great for people with tremors. The stainless-steel wire loop that is inserted through the eyelet and hooks over the button makes it easier to pull it through.



Please call Charlene @203-757-5449 ext. 101 to book an appointment for a presentation or email: cwicks@wcaaa.org

LIVE WELL PROGRAM:

Join a FREE 6-week Live Well Workshop

For people with ongoing health conditions like diabetes, depression, pain & anxiety or those caring for someone with an ongoing health condition. **Place:** Charlotte Hungerford Hospital | 540 Litchfield St. Torrington. **Date:** Wednesdays, Oct. 10—Nov. 14 **Time:** 9:30am-12pm. To register call Carla at 860-496-6676

LIVE WELL PROGRAM:

Free Diabetes Self-Management Workshop!

Learn about diabetes & pre-diabetes including: What to eat, foot care, low and high blood sugar, guidelines for when you're sick, tips for dealing with stress, & much more! **Place:** First Assembly of God | Family Life Center, 1333 Thomaston Ave, Wtby CT **Date:** 6 Thursdays, Oct. 11–Nov. 15, **Time:** 10:00am-12:30pm. To register, call 203-753-8023 or email churchoffice@houseofprayer.org. *Participants who attend 4 or more weeks will receive a \$25 gift card!*

OPEN ENROLLMENT EVENTS

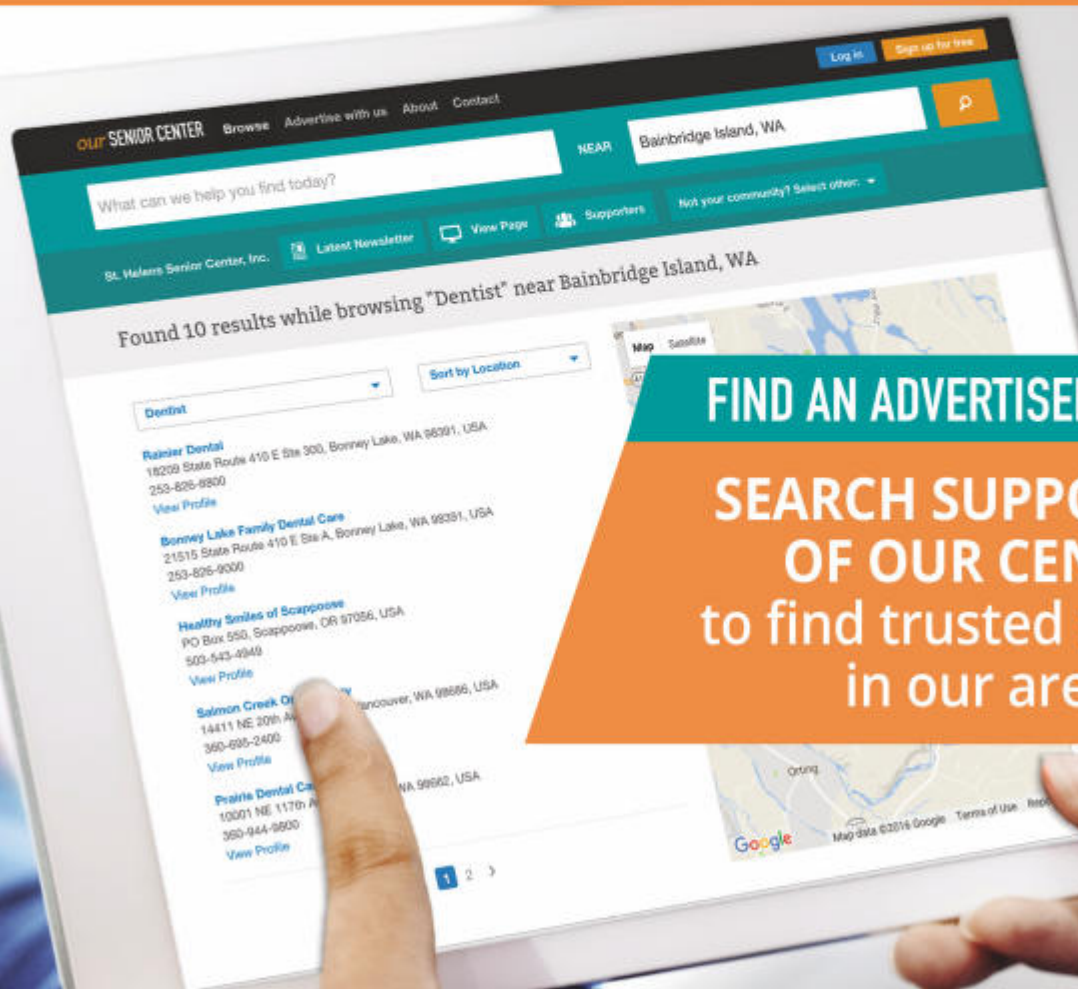
Open Enrollments Within Our Region

WCAAA will be scheduling open enrollment events at different sites within our region. If you would like to attend any of these events, please call to the contact number given and book your appointment now.

- **Wtby WCAAA:** 84 Progress Ln, Wtby CT. **Thur. Nov. 15,** 2018 from 9am to 3pm. Contact Kiara Carchi at (203) 757-5449 X 100.
- **Falls Village Senior Ctr:** 107 Main St. Falls Village, CT. **Thur. Nov. 8,** 2018 from 10am to 12pm. Contact Theresa Snyder at (860) 824-9855
- **Wtby Senior Ctr:** 1985 E. Main St. Wtby CT. **Tues. Oct. 16,** 2018 & **Tues. Nov. 20,** 2018 from 9am to 2pm. Contact Kiara Carchi at (203) 757-5449 X 100
- **New Fairfield Senior Ctr:** 33 State Route 37, New Fairfield CT. **Wed. Oct. 24,** 2018 from 9:30am to 2:30pm. Contact Kathy Hull at (203) 312-5665
- **Winsted Senior Ctr:** 80 Holabird Ave. Winsted CT. **Wed. Nov. 7,** 2018 from 10am to 3pm. Contact Jennifer Kelly at (860) 379-4252.
- **Noble Horizons:** 17 Cobble Rd., Salisbury CT. **Friday Nov. 9, 2018** from 9am to 3pm. Contact Caroline Burchfield at (860) 435-9851
- **Colebrook Community & Senior Ctr:** 2 School House Rd. **Thur. Oct. 18,** 2018 from 12:30pm to 3pm. Contact Barbara Cormier at (860) 738-9521.

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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.

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NOTE:

Please notify Western Connecticut Area Agency on Aging (WCAAA) if you change your address or decide you don't wish to receive an issue of *WCAAA Insider*.



Thank You to Our Veterans for Serving Our Country and Protecting Our Freedom!