

WCAAA | INSIDER

Western Connecticut Area Agency on Aging

DECEMBER 2018

KNOW HOW TO GO...

Transportation Information from The Kennedy Center.



As our population ages, individuals find it far less expensive, more socially engaging and less stressful to utilize the low cost and often times subsidized transportation options available to them through their respective towns, senior centers or Connecticut state department of transportation. Many people do not use public transportation for fear of losing their independence even though, giving up their personal vehicle could mean significant financial rewards. One survey estimated that individuals who do so save an average of \$10,000 per year! When you consider your car payment, car insurance, state motor vehicle taxes, maintenance, car repairs, gas and tolls, most of us can easily surpass these out of pocket costs for our personal transportation!

Many individuals fear things that are foreign to them, like riding public transportation. The Kennedy Center's Travel Training Program is FREE. Please call (203) 365-8540 for further information.

Some helpful tips and suggestions for the rider:

- 1) Please plan ahead. Don't wait until you find yourself needing transportation immediately. Call the transportation provider to create a profile verbally over the telephone or to request that an application to be mailed to you.
- 2) If you wish to use Paratransit Transportation, please note that there is an application process (including an in-person interview) and you will need to allow for two to three weeks before using this service, though sometimes the process is much quicker.
- 3) Purchase bus and train tickets ahead of time. You can save money with bulk purchase and don't have to carry cash. If you do prefer to use cash, please prepare to have exact change.
- 4) Remember, SUGGESTED DONATION means, if you have it, please pay it. If you do not have it, you will not be denied a ride.
- 5) Don't carry more bags onto a vehicle than you can comfortably handle by yourself and safely. You pose a safety hazard to yourself and some providers limit the number of bags you can carry onto their bus or van.

- 6) If you need to travel with a PCA, Personal Care Attendant, please TELL THE RESERVATIONIST. This is to ensure that the transportation provider reserves a seat for them and they are not charged for the trip using these words. **Note** that a caregiver, companion, aide, friend, spouse or other relative is not a PCA.
- 7) People with mobility devices can access public transportation, too. Trains and public busses are equipped with lifts and extra room in the front of vehicles to accommodate individuals with wheelchairs and mobility devices.
- 8) There are discounts available for seniors and people with disabilities! The CT Reduced Fair Photo Identification Program can save you 50 % of your train and bus fares! Call me @ (475) 298-3103 to learn more.
- 9) Don't think you have public transportation available where you work, live, shop or receive medical treatment? Call me! Many people aren't aware of the transportation in their area.

Public and paratransit transportation service can seem overwhelming. Trust me, I get it. But I am here for you if you have questions or concerns and can very likely save you money AND get you to your destinations safely. We Know How To Go....



From left to right, The Kennedy Center Inc.'s Mary Rosenbauer, ADA Transit Assessment Coordinator and April Chaplin, Northwest Regional Mobility Manager, pictured here at The Winsted Healthy Aging Fair, Winsted Senior Center on Wednesday, September 19, 2018.

Contact information:

April Chaplin, Northwest Regional Mobility Manager,
Phone Number: (475) 298-3103 | c/o Western CT Area
Agency on Aging | 84 Progress Lane, Wtby, CT 06705
Email Address: achaplin@kennedyctr.org | Learn more at:
www.thekennedycenterinc.org

Article by: April Chaplin



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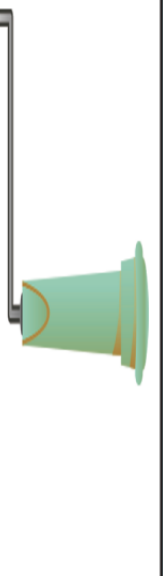
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SOCIAL SECURITY UPDATE

Social Security Benefits Will Increase 2.8% in 2019 (COLA).

However, the maximum amount of earnings subject to Social Security payroll tax as well as the retirement earnings test exempt amount will also change in 2019. This year, persons receiving SS will still receive their COLA notice by mail. In future years, SS recipients will be able to choose to receive these notices online or on paper. However, online notices will not be available to representative payees, individuals with foreign mailing addresses or those who pay higher Medicare premiums due to their income (SS newsletter).

SS Administration reports new security measures regarding their online application and notices' process. Effective September 29, 2018, persons who wish to file a claim online will be asked to create or log into their personal "my Social Security" account. Once logged in, the application process for benefits such as Retirement, Disability, Supplemental Security Income and Medicare can be completed. Note that the WCAAA is a SS Express outlet.

Article from SS Administration newsletter, October 2018

OMBUDSMEN IN CONNECTICUT

Long-Term Care Ombudsman Program & Mobility Ombudsmen

An ombudsman is an official in charge of representing the interests of the public regarding complaints. The ombudsman will investigate complaints and address it to correct any maladministration or violation of rights. There are different types of ombudsman, but below you can read more about the Long-Term Care Ombudsman Program and Mobility Ombudsmen. Please keep in mind that all services provided by ombudsmen are confidential and free. It is also recommended that all and any complaints filed be done so by or with a paper hard copy.

Long-Term Care Ombudsman Program

The goal of the Long-Term Care Ombudsman Program (LTCOP) is to improve the quality of life and care of residents in nursing homes, residential care homes and assisted living communities within Connecticut. Residents of facilities listed above who would like to file a complaint can do so with the help of their local ombudsman program. Once a complaint has been brought forward, the LTCOP will investigate and provide a resolution if possible. According to the State Unit on Aging, the LTCOP does the following:

- ◆ RECEIVES and looks into complaints and assists residents in resolving problems.
- ◆ EDUCATES residents and families about their rights.
- ◆ EMPOWERS and supports residents and families to discuss concerns with nursing home staff.
- ◆ PROVIDES information regarding long-term care programs and services

ADVOCATES improvements in state and federal laws and regulations.

- ◆ REPRESENTS residents' interests before governmental agencies.
- ◆ IDENTIFIES & seeks to remedy gaps in facility, government, or community services.
- ◆ RESPECTS the privacy & confidentiality of residents.

Regarding the LTCOP, Connecticut is split into three regions; Western, Northern & Southern regions. The towns included in each region and their contact information can be found online through the State of Connecticut's website at <http://www.ct.gov/ltcop/>. People residing in the western region of Connecticut can call (203)597-4181 to reach an ombudsman. A long-term care ombudsman can also be reached through their statewide toll-free number at 1-866-388-1888.

Mobility Ombudsmen/Managers

In Connecticut mobility ombudsmen, more commonly known as mobility managers, assist people with disabilities, seniors and veterans with transportation solutions. The goal of this program is to identify gaps and barriers within public transportation that prevent said individuals from using those services. After issues and complaints have been brought forward, mobility managers will work to find creative solutions by communicating and working with transportation and social service communities.

Currently there are four out of five regional mobility websites active in the state of Connecticut. The Northwestern region of Connecticut, which covers the Greater Danbury and Waterbury area, does not have an active website. Websites for the mobility management program offer resources that help people find transportation guides for their region and training on how to use local transportation. A full list of websites for all regions in Connecticut can be found online through the Conn. DOT at: <http://www.ct.gov/dot/cwp/view.asp?a=1386&q=553940>

Although the Northwest region of Connecticut does not have an active permanent website for the mobility management program, The Kennedy Center has provided their website, listed below, as a temporary website for the Northwest Mobility Management Program. Also, an appointed mobility manager has already been put in place and she will help you file complaints as well as find local transportation resources.

Contact information:

Kenney Center Inc:

<http://www.thekennedycenterinc.org/>
April Chaplin - Northwest Regional Mobility Manager:

Phone: 475-298-3103 | **email:** achaplin@kennedyctr.org

If you prefer a different way to file issues or complaints about transportation in Connecticut, Connecticut's Department of Transportation provides a separate way to do so through the contact below.

Online: <https://www.dotdata.ct.gov/contacts/contactus.aspx>

Mail: 2800 Berlin Turnpike | P.O. Box 317546
Newington, CT 06131-7546

Article by: Jose L. C. Maposito, WCAAA-Staff:

Resources: <http://www.ct.gov/ltcop/>
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<http://waytogoc.org/mobility-management/>

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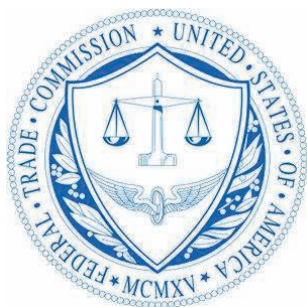
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A New Law Protecting Consumers Against Identity Theft From The Federal Trade Commission



According to the Federal Trade Commission (FTC), identity theft was the second biggest category of consumer complaints reported to the FTC in 2017. As of September 21, 2018, a new law took effect whereby consumers who were concerned about identity theft or data breaches can now freeze their credit and place a fraud

alert at no charge.

In addition to being free, the new law extends the data freeze from 90 days to one year and allows parents to freeze their children's credit who are under the age of 16 and guardians, conservators and those with a valid power of attorney can get a freeze for their dependents.

By freezing one's credit, it restricts access to a consumer's credit file making it harder for identity thieves to open new accounts in the consumer's name. In the case of placing a fraud alert on one's credit, requires businesses that check a consumer's credit to get the consumer's approval before opening a new account.

To place a credit freeze on their accounts, consumers will need to contact all three nationwide credit bureaus: Equifax, Experian, and TransUnion. If the request is made by phone or online, the credit freeze must become effective within one business day. Whereas if the request is made by mail, the credit freeze becomes effective within three business days.

This timing for initiating a freeze also applies for lifting the freeze. To place a fraud alert, consumers need only contact one of the three credit bureaus, which will notify the other two bureaus.

Credit freezes and fraud alerts are two important steps consumers can take to help prevent identity theft.

Here are some resources to assist in placing a credit freeze and fraud alert.

- ◇ **Equifax:** 800-685-1111
- ◇ **Experian:** 888-EXPERIAN (888-397-3742)
- ◇ **TransUnion:** 888-909-8872
- ◇ **Federal Trade Commission:** 1-877-FTC-HELP (382-4357) ftc.gov/IdentityTheft.gov
- ◇ **FAQ's:** The FTC recently posted frequently asked questions related to the new freeze at: <https://www.consumer.ftc.gov/blog/2018/10/new-credit-law-faqs>.
- ◇ **Senior Medicare Patrol** 1-800-944-9422

Article by: Amanda Halle - WCAAA Staff.
Source: Federal Trade Commission

Social Security Benefits You've Never Heard Of.

When we think of Social Security Income we usually think of the monthly benefit paid to a retired worker based on their income history. However, there are other benefits that can be paid to spouses including divorced spouses, children, surviving spouses (widow or widower), dependent children and disabled children, and/or parents of the worker.

Following are the general criteria for each group of potential beneficiaries and particulars for collecting under each category:

Spouses: Must be married to the primary wage earner for at least 12 months, be age 62 or older or caring for a child under 16 or disabled. The spouse will receive 50% of the primary insurance amount. SS can be claimed if worker is entitled to benefits and receiving benefits and/or if worker is receiving disability benefits. What the spouse receives does not reduce the workers benefit. The Spouse can only collect one benefit.

Divorced Spouse: Must have been married at least 10 years; the spouse will receive 50% of the primary insurance amount (the worker does not have to be receiving benefits). Note that the spouse can only collect one benefit but the higher income may apply. What the divorced spouse receives does not reduce the workers benefit. If the divorced spouse remarries they will lose the benefit.

Surviving Spouses: Over the age of 60, or over age 50 if disabled, within 7 years of workers death and/or at least 9 months of marriage (exception: accidental death or death in the line of duty); higher income applies.

Benefit for Surviving Spouses: If surviving spouse reaches full retirement age before applying, 100% of deceased worker's benefit (less if widow(er) is between age 60 and full retirement age -71.5%-99% of benefit amount. If person is widower age 50-59 due to disability, SS applies generally 71.5% of benefit amount because of age. Benefit would be even less if decedent took early retirement.

Eligible Dependent: Unmarried Children under 18 or 19 if still in high school. Adult Disabled Child (CDB) or Disabled Adult Child (DAC) may collect benefit generally 50% but the benefit would be subject to Family Maximum Rule which is 150% of the workers benefit

Childhood Disability Benefits: Disability must have started before age 22 and must meet the definition of Disability for Adults, must be unmarried, and their earnings limit is \$1,180 per month in 2018).

Dependent Parent of the Worker: Age 62 or older, unmarried, must have been receiving at least ½ support from deceased worker.

Article by: Ed Poteet - WCAAA Staff.
Source: Based on a presentation by Justice in Aging.

DID YOU KNOW?

COULD YOU RECOGNIZE ELDER ABUSE? SEE IT? HEAR IT?

We Take This Seriously!

Elder abuse is on the rise and of greater concern than ever! The National Council on Aging estimates that “1 in 9 or 11 % of Americans over age 60 have experienced some form of elder abuse in the past year and five more go unreported for every one case reported to authorities”. NCOA also estimates “financial loss by victims of elder financial abuse is estimated to be at least \$2.6 billion per year”. Who is at most risk? All of us who are 60+ are at risk. However, NCOA states that “women and “older elders” are more likely to be victimized”.

What is elder abuse and what are types of abuse? The CT State Department of Social Services, Protective Service Division, defines abuse as “will infliction of physical pain or mental anguish or willful deprivation by a caretaker of services which are necessary to maintain physical and mental health”. Note the focus on pain, anguish and deprivation which seniors may see as limiting or not applicable to their situation. However, the following provides some clarification.

Neglect is a situation in which a senior is unable to take care of him or her needs or is being neglected by a caretaker responsible for providing services to maintain basic physical or mental health. (We can see evidence of self or purposeful caretaker neglect by looking at living environments, noting extreme hoarding or other unsanitary conditions, hearing seniors talk about not eating or taking prescription drugs. We view one critical self neglect indicator as seniors who state life is not worth living or stating a death wish).

Exploitation means taking advantage of a senior for money or other personal gain. It may also be emotional or psychological. (We can see evidence of decreasing funds to pay bills, hear seniors voicing fears about finances and/or not being able to talk to legally liable relatives (LLR) about funds, inability to pay for prescription drugs. Most important are situations involving inadequate available food).

Abandonment may be desertion of a senior by a caretaker or neglect of duties (neglect of a person or duties such as allowed through Conservatorship or Power of Attorney). (We can see evidence of bills not paid, hear telephone messages about unpaid bills or hear seniors speak about not having money at the end of a month).

Physical abuse is intentional physical harm and includes sexual abuse. (We may see evidence of this, hear direct complaints and/or notice personality changes that affect daily life).

If you suspect it, see it or hear it, what should you do? What resources are available to discuss situations? Most important: talk to someone who can help you sort out the situation.

⇒ At **Western CT Area Agency on Aging**, (WCAAA): we

can discuss the situation with you and possibly make suggestions for services that might relieve pressure of caregiving. This is called respite care. Some of our programs help pay for services such as meals, chore, laundry, home health aide. Some programs require small co-pays for services but are worth the small expenditure. In discussing a situation, we may be able to negotiate other solutions with you such as a visit from one of our nurses or social workers. We may also call the local Police Department for a “Well Person Check” which is simply a home visit to assess the safety of a senior’s situation. Your situation may be eligible for respite care from the WCAAA’s Alzheimer’s Respite Care Program or several other programs focused on services.

⇒ **The SMP Program** can help sort out possible Medicare or Medicaid fraud problems. Trained counselors are available to help seniors review their cases and understand related bills. Contact WCAAA: 203-757-5449 or 1-800-994-9422 / Website contact: info@wcaaa.org

⇒ **CT Legal Services** (CLS) receives funds to help seniors with legal issues. Many seniors report problems that may be resolved by CLS or other agencies after an analysis of a senior’s income, expenses and investments. CLS may also be able to help seniors with housing problems

⇒ **Money Management Program** operated by New Opportunities can place trained and bonded volunteer Money Managers to work with seniors on balancing monthly budgets, help write checks and/or balance checkbooks.

⇒ **Chore Programs** operating throughout the state are available to help seniors maintain the interior of their apartments, condos, houses through assistance with cleaning, laundry, clearing walkway paths inside the living space.

⇒ **Local Police Departments** have trained personnel to deal with a variety of situations including theft and physical abuse. **KNOW YOUR LOCAL POLICE DEPARTMENT TELEPHONE NUMBER**

⇒ **Protective Services for the Elderly** (PSE) is a State agency that should be called after assistance cannot be provided through other sources AND/OR if the situation appears to be a crisis. These are the descriptions from the State Agency website concerning Protective Services for the Elderly:

Examples of elder abuse are:

Inflicting physical pain, injury or mental anguish, or depriving services which are necessary for the elder’s physical and/or mental health. Failing to provide or arrange for necessary services by the person(s) obligated to do so. Taking advantage of an elder whether for monetary, personal or other benefit, gain or profit. Neglecting duties and obligations owed the elder by a caregiver or other person.

What are some signs of possible abuse?

Physical abuse: bruises, pressure marks, broken bones, abrasions, etc. **Verbal or emotional abuse:** unexplained withdrawal from normal activities, a sudden change in alertness, unusual depression, strained or tense relationships, frequent arguments with caregivers, behavior such as belittling, threats, & other uses of power & control by spouses (or other caregivers). Sudden changes in personality or behavior may signal a problem. **Exploitation:** Sudden changes in financial situations. **Neglect:** Bedsores, unattended medical needs.

Poor hygiene, and/or unusual weight loss (by others or self).

The State program keeps older adults safe from abuse and neglect. To report cases of suspected abuse, neglect or exploitation from in state, call the toll-free referral line at 1-888-203-1234. Out of state, call Infoline toll-free at 1-800-203-1234. For elder abuse emergencies after hours from in state, call Infoline at 211; out of state, call Infoline at 1-800-203-1234.

SO, WHAT DO I DO IF I SUSPECT ABUSE IN A NURSING HOME SITUATION? The State of CT's Long Term Care Ombudsman Program works to improve the quality of life and care in Connecticut's nursing homes, residential care homes and assisted living communities. All Ombudsman activity is performed on behalf of and at the direction of residents. All communication with residents, family members or legal guardians is confidential. This program's personnel generally investigate complaints brought forth by residents, family members and/or other individuals acting on behalf of residents. To contact the Ombudsman's office, call the statewide toll free number – 866-388-1888 OR 860-424-5200. The Ombudsman's email address is ltcop@ct.gov.

SO, WHAT SHOULD I DO IF MY IDENTITY IS STOLEN? The CT Department of Consumer Protection suggests the following:

*Report the crime to your local Police Department. The Police will give you a copy of the report, investigate the complaint. *Contact the fraud department of one of the three major credit bureaus (Equifax, TransUnion or Experian). Ask to have your file flagged with a fraud alert with stipulation that creditors need to get your permission before opening new accounts. *Check your credit reports for errors in names, address, SS # or other reported information. Is the information truly yours? *Contact IRS if you suspect fraud through your taxes. *Contact the Post Office if you suspect that someone has tried to change your home address without your permission.

CAN I VOLUNTEER TO HELP IN ANY OF THESE PROGRAMS? YES! Volunteers are needed in all of the programs above. Please call each program directly to discuss training and opportunities for volunteers. AND

THANK YOU!

WANT TO READ MORE ABOUT ELDER ABUSE?

Here are some resources:

- *National Council On Aging:* Video "An Age for Justice: Confronting Elder Abuse in America" (www.ncoa.org)
- *Aging in Place:* Guide to Recognizing Elder Abuse (www.aginginplace.org)
- *CT Office of Legislative Research:* Mandatory Reporting of Elder Abuse (www.cga.ct.gov/olr)
- *National Center on Elder Abuse:* Fact Sheet on Domestic Violence (www.ncea.acl.gov)
- *National Institute on Aging:* Understanding Elder Abuse (www.nia.nih.gov)

Want to Talk About Your Situation - (Confidentially)?

Call the WCAAA @ 203-757-5449 OR 1-800-994-9422.

Article By: Christina Fishbein - WCAAA - Staff

WATERBURY RESIDENTS LEARN TO LIVE WELL WITH DIABETES

From The Live Well Division

WCAAA's Live Well with Diabetes Program has been fortunate this year to be the recipient of a 2018 grant from the Connecticut Community Foundation in Waterbury. Our partnership with CFF has been profoundly beneficial to WCAAA, and to the residents of Waterbury, who have benefited from the Diabetes Self-Management Program workshops we've been able to host. We are excited to share that as of this week, we exceeded our goal of holding 10 DSMP workshops in Waterbury this year - and held 11! More than 130 people have participated in the workshops.

Our workshops attendees have come to us in many forms: individuals with recent diagnoses, in need of education and guidance; folks who have been diagnosed with pre-diabetes, looking to prevent a serious, chronic condition; and family caregivers either attending with a loved one living with diabetes, or by themselves to pass along information to spouses or other family members. Workshops were taught in English and in Spanish. Our 11 workshops have taken place in a variety of settings: churches, grocery stores, senior housing high-rise buildings, community health centers and even in a glamorous room with chandeliers at the Palace Theater! We're grateful to all the organizations who have volunteered space for DSMP workshops!

Among the favorite topics covered in our DSMP workshops, participants enjoyed segments on Meal Planning, Preventing Complications, Action Planning and Brainstorming Solutions. Some of the things they've said recently:

- "I like most that I now feel empowered to conquer this disease."
- "I received the support needed from a great group of people. It's what I needed."
- "This program has helped me plan my meals and lifestyle. What I liked most was the brainstorming."
- "This class was very informative and inspiring to me and my family. There was a lot of things I did not know about diabetes. I am proud to say how emboldened and powerful I have become after attending this. It was fun- the teachers were awesome, and all of the attendees were like one big, happy family."

We are so excited to have exceeded our goal by hosting 11 workshops in 2018, and we look forward to all the healthy new opportunities 2019 will bring!

Article by: Deb Kaszas-WCAAA Staff



Live Well Leaders at one of our Spring 2018 Leader Trainings

LIVE. LEARN. WORK

Rev. 9/12/18

LET'S BE CLEAR ABOUT HOME DELIVERED & CONGREGATE MEALS!

The senior meal program represents a partnership among an extensive group of agencies in Connecticut, also true in the whole US. Each year, the WCAAA receives state and federal funds for home delivered and congregate meals from the CT Department of Rehab Services. Most of the funds are used for the meal program. A very small portion is available for Registered Dietitians' home-based assessments of persons based on a doctor's advice and miniscule amount used for required data collection. Annually our 41-town nutrition program provides 350,000 – 400,000 home delivered meals and about 115,000 congregate meals (served in a group setting). Our very important partners are State of CT, Department of Rehab Services (State Unit on Aging) that provides state & federal funding, New Opportunities, Inc., City of Torrington and CW Resources. We receive questions daily about seniors' meals. Here are some Q & A:

- ♦ **Who is eligible for home delivered and congregate meals?** Congregate meals in our 41-town area are generally available to any resident of our 41 towns, age 60+ and the spouse of a senior who is age 60 if the spouse is attending the meal site. Our congregate sites include senior centers/other group settings and some housing complexes. Yes, we even have some restaurants where seniors can socialize and eat a healthy meal. Senior center and housing complex sites usually request that seniors call for a reservation because meals are ordered from a caterer several days in advance of the serving date.

Home delivered meals can be provided for seniors who meet requirements: homebound, meaning not usually driving, frail, homebound by reason of illness or incapacitating disability or otherwise isolated. Agencies on Aging are allowed to establish priorities so that seniors in greatest need can be accommodated. In general, if we become aware that a senior drives, they will likely not be approved for home delivered meals in our area. Of course, our meal requests do increase in winter months and then decrease in March. Seniors receiving home delivered meals must be home to receive the meals and be seen by the driver – no, they cannot be left in a cooler outside the house. If two people in the home are receiving meals, both must be home and seen by the driver. Our general rule is that seniors are removed from the program if they miss 3 meal deliveries without having cancelled meals 48 hours in advance.

- ♦ **What is the age requirement?** Age 60+ with some exceptions noted above.
- ♦ **Is there a cost?** Will I receive a bill? No, there is no cost for our meals. However, federal legislation requires seniors be given an opportunity to donate toward the cost of meals.

Therefore, seniors receiving home delivered meals might receive a "donation or contribution statement" which is just that – a donation request. Meal programs are grateful for any donation as most of the funds received are used for additional meals or toward the cost of meals served.

- ♦ **Note:** Seniors who are clients of other programs may have to pay a fee for meals. Programs such as the CT Home Care Program for Elders require clients to pay toward the cost of services including meals – 9% in that program.
- ♦ **Who determines meals/menus?** The State Dept. of Rehab Services employs a Registered Dietician who approves menus submitted by the three nutrition programs. The federal government requires seniors' meals to meet 1/3 RDA (Required Daily Allowance) rules, and State personnel approve menus.
- ♦ **How many days/week can I receive meals?** Days are based on the need of seniors and funds available. Generally, home delivered meals may be available 3-5 days/week while funds are available. Sometimes, seniors need meals following surgery for a few weeks only. That may mean 5 days/week for a short time followed by reductions in the following weeks. A typical home delivered meal pattern is 2-3-4 days/week.
- ♦ **Can special diets be accommodated?** Yes, our programs can comply with many special diets. Examples are diabetic, ground, pureed, chopped, renal. Yes, our meals are low salt or have no added salt (we know many seniors add salt to their taste). Yes, we need a doctor's script or note specifying meal type.
- ♦ **Why do I have to provide so much information when signing up for home delivered meals?** We only collect information required by the federal/state governments. Yes, we need it.

Article by: The WCAAA

MEETING THE CHALLENGE OF KEEPING THE LIGHTS AND HEAT ON FOR SOME CT RESIDENTS

As we head into the winter months, for many CT low-income households, utility costs to keep the lights and heat on can become overwhelming. To help these households pay for their utility bills, CT offers a variety of energy assistance programs. To learn about all the energy assistance programs available in the state contact the local Community Action Agency that services your town. See contact information below for Community Action Agencies that serve our 41-town area.

CT Energy Assistance Program (CEAP): The purpose of CEAP is to help CT's lower income households, specifically those who income falls at or below 60 % of the state median income to pay for winter heating costs. The Winter heating assistance pays for a household's primary heating source such as oil, natural gas, electricity, propane, kerosene, coal, wood and wood pellets on behalf of eligible households. Both homeowners and renter may apply.

Table A-1	
No. in Household	Annual Income
1	35,116
2	45,920
3	56,725
4	67,530
5	78,335
6	89,140
7	91,166
8	93,191

See income guidelines (Table A-1). Applications are accepted from August 1, 2018 through May 1, 2019. For more information about CEAP, including eligibility guidelines, and how to apply, contact the Community Action Agency which services your town below.

Operation Fuel offers emergency energy assistance up to \$500 per household who fall outside the government assistance program's eligibility guidelines or who have exhausted

Table A-2	
No. in Household	Annual Income
1	43,894.50
2	57,400.50
3	70,906.50
4	84,412.40
5	97,918.50
6	111,424.50
7	113,956.88
8	116,489.25

their government assistance. Household with incomes 75% of the state median income can apply. There is no asset test. Applicants are asked to utilize the CEAP before applying to Operation Fuel. The program starts December 3, 2018 until May 31, 2019 or when funding runs out. (See Table A-2).

Utility Matching Payment Programs (MPP):

These incentive programs offered by the major utility companies, help limited-income customers maintain their service year-round by providing an opportunity for customers to reduce or eliminate past-due balances by receiving a matching payment up to a zero balance. Customers can pay down a delinquent balance by paying an agreed-upon budgeted amount each month and receive award credits towards their delinquent balance. Customers of regulated gas or electric utilities may apply for the matching payment plan offered by the utility serving their town by calling the customer service number for their gas or electric service company as specific requirements are different at each utility. Matching payment plans are not offered by gas and/or electric utilities owned and operated by municipalities.

Weatherization Assistance Program is funded by the US Department of Energy and assists low-income persons to minimize energy-related costs and fuel usage in their homes through retrofits and home improvement measures. This program uses the same eligibility criteria as the CEAP program. Priority is given to households that are particularly vulnerable, such as the elderly, persons with disabilities, families with children and high energy users. Contact your local Community Action Agency to determine whether you qualify for this program.

Community Action Agencies (CAA) are intake centers for energy assistance applications and assist you with finding financial assistance for your energy bills. In addition to heating assistance and weatherization, some CAAs provide employment and training, food pantries and mature adult services. Below are the two CAA which service northwest Connecticut. For more information about CAAs or the other agencies around the state, go to Cafca.org.

The Community Action Agency of Western Connecticut, Inc. | 66 North St., Danbury, CT 06810 | Tel: (203) 744-4700
Towns Served: Bethel, Bridgewater, Brookfield, Canaan, Cornwall, Danbury, Darien, Greenwich, Kent, New Fairfield, New Milford, Newtown, New Canaan, North Canaan,

Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Stamford, Warren, Washington, Weston, Wilton.

New Opportunities, Inc. | 232 North Elm St., Wtby, CT 06702 | Tel: (203)575-9799. **Towns Served:** Barkhamsted, Berlin, Bethlehem, Cheshire, Colebrook, Goshen, Hartland, Harwinton, Litchfield, Meriden, Middlebury, Morris, Naugatuck, New Hartford, Norfolk, Prospect, Southbury, Southington, Thomaston, Torrington, Wallingford, Wtby, Watertown, Winchester, Wolcott, Woodbury.

Article by: Amanda Halle, WCAAA-Staff

Source: CEAP-Fact Sheet; CT DSS (<https://portal.ct.gov/DSS/Economic-Security/Winter-Heating-Assistance/Energy-Assistance---Winter-Heating>); *Programs That Help People in CT* by (CAHS) & Eversource, CAAs (<http://cafca.org/our-network>); Utility Matching Payment Programs (<http://uwc.211ct.org/utility-matching-payment-programs/>)

ASSISTIVE TECHNOLOGY CENTER

Gadgets & Gizmos To make your Life Easier

The WCAAA Tech Center provides free, personalized or group demonstrations of assistive devices such as magnifiers, smart pens, ipads, phone amplifiers, vibrating alarm clock and talking watch, just to name a few.

The Arthro Thumbs-Up Cup is a sippy cup for adults. By placing your thumbs on the thumb tabs gives you extra control and leverage when tipping cup. This cup is great for people who have decreased grip strength, wrist pain, hand deformities, tremors.



Why push a mouse when you can just point? Adesso's Easy Cat with Glidepoint Technology makes it easier than ever to control your PC. Simply glide your finger over the smooth surface of the pad and gently tap on the pad or click the buttons to perform all cursor movement functions. This touchpad offers the same great functions of traditional touchpad along with advanced multi-touch gestures, to control your device and applications easier and with minimal hand strain. Use two fingers to Pinch Zoom In or Out, Scroll, Drag or Rotate; three finger options include Swipe Backward or Forward.



Pebble-Mini's ultracompact design makes it the ideal hand-held magnifier whether you're at home or on the go. Makes it easy to read medicine bottles, mail and much more. You could make it larger or smaller, change colors and freeze to read better.



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

LIVE WELL DIABETES PROGRAM

Free Live Well Diabetes Leader Training.

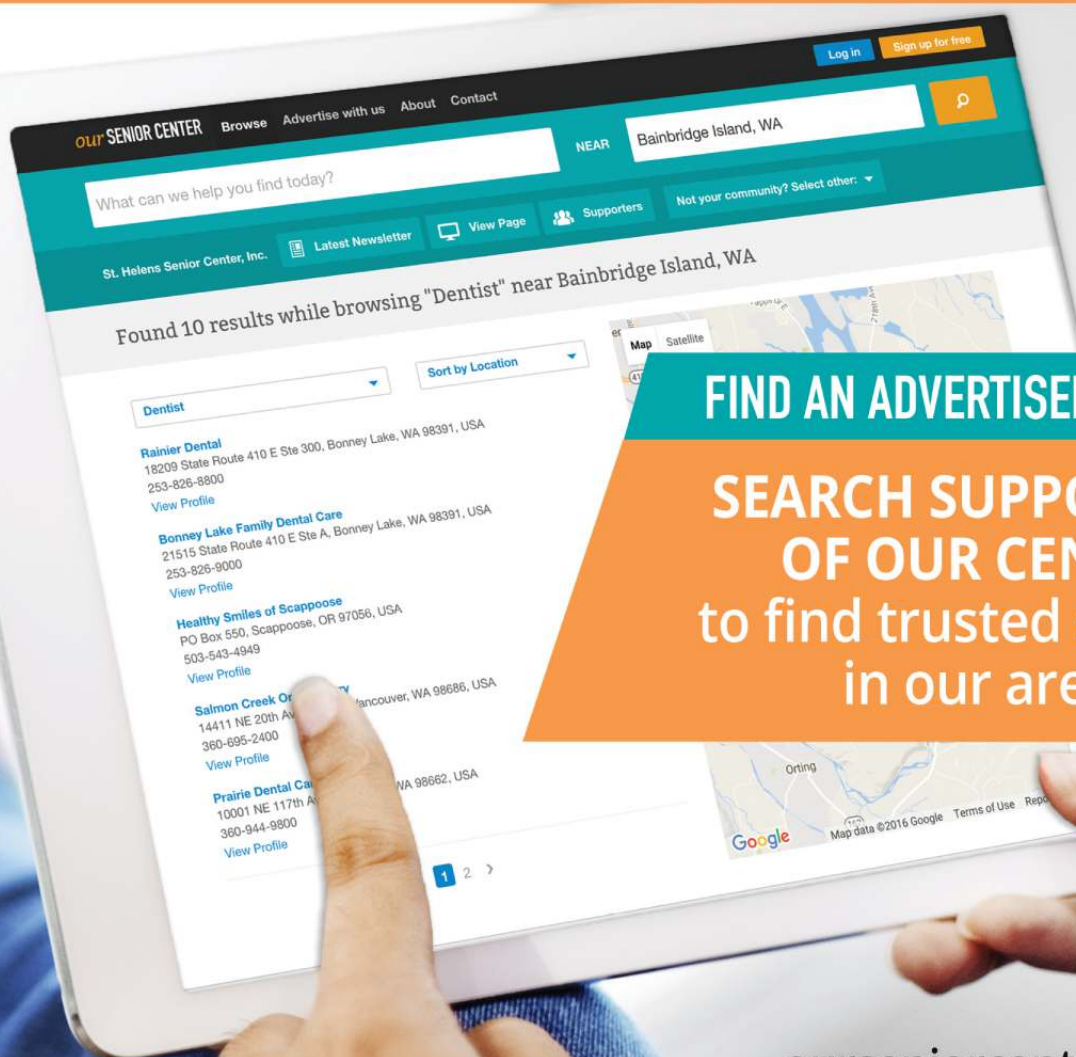
Live well with Diabetes is a community based six-week workshop series, meeting once a week, for adults and/or their caregivers who want to learn ways to manage their diabetes or pre-diabetes. Currently seeking Professionals & Volunteers to be WORKSHOP LEADERS in English or Spanish!

Training starts on April 29 & May 1, 6 & 8, 2018 from 8:30-4:00pm at Western CT Area Agency on Aging |84 Progress Lane, Waterbury CT.

To register contact Debby Horowitz, Live Well Regional Coordinator dhorowitz@wcaaa.org or call 203-757-5449 Ext 125, or sign up at: chealthyliving.org

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



WCAAA would like to wish you a safe and merry holidays and a happy New Year –2019!