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Western Connecticut Area Agency on Aging

AUGUST-SEPTEMBER 2019



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Western CT Area Agency on Aging 06-5310

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

Source: U.S. Department of Agriculture: <https://fns-prod.azureedge.net/sites/default/files/sfmnp/SFMNPFactSheet.pdf>

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 & Journeyworks: 8 Ways to Improve Your Cholesterol (brochure), written by Kristie Holt. Visit: www.cdc.gov/cholesterol

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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!

Prep Time	Cook Time	Yields	Serving Size	Calories: 50 Total Fat: 0 g Saturated Fat: 0 g Cholesterol: 0 mg Sodium: 40 mg Total fiber: 0g Protein: 3g. Carbohydrates: 10g Potassium: 280mg. Percent Daily Values are based on a 2,000 calorie diet.
5 minutes	0 minutes	4 servings	1/2 C	



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.
- 3 Sweeten to taste. Serve.

Recipe Source: <https://healthyteating.nhlbi.nih.gov/recipe/detail.aspx?linkId=1&cId=11&rId=264>

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



5 A DAY THE COLOR WAY!



Getting a colorful variety of fruits & vegetables is important! Why?

Because colorful fruits & vegetables provide the wide range of vitamins, mineral, fiber and phytochemicals your body uses to help maintain a healthy weight, protect against the effects of aging & reduce the risk for heart disease, type 2 diabetes, high blood pressure & some cancers.

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

BLUE/PURPLE



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 Tract health
- ◆ Memory function
- ◆ Healthy aging

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

GREEN



To get the range of vitamins, minerals, fiber and phytochemicals you need to stay healthy and fit, eat a colorful variety of fruits and vegetables every day. Including **GREEN** in your low-fat diet helps maintain:

- ◆ Vision health
- ◆ A lower risk of some cancers*
- ◆ Strong bones & teeth

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

WHITE



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 that are already healthy*
- ◆ 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.*

YELLOW/ORANGE



To stay health 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:

- ◆ A lower risk of some cancers*
- ◆ 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.*

RED



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:

- ◆ A lower risk of some cancers*
- ◆ Heart Health *
- ◆ Memory function
- ◆ Urinary tract health.

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

*Calories: 119 *Cholesterol: 0g *Protein: 4g
 *Potassium: 524mg *Sodium: 196 mg *Total fat: 1 g
 *Saturated fat: 0g *Total fiber: 4g
 *Carbohydrates: 27g

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

INGREDIENTS:

3 cups water
 1 cube vegetable bouillon, low sodium
 2 ups 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



2 cloves garlic, minced
 1 stalk scallion, chopped
 1/2 small hot pepper, chopped
 1 cup onion, coarsely chopped
 1 cup tomatoes, diced

DIRECTIONS:

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

Note: You can add other favorite vegetables, such as broccoli and cauliflower.

Recipe Source: <https://www.nhlbi.nih.gov/files/docs/public/heart/cooking.pdf>

- Sub-Source: Heart Healthy Home Cooking African American Style



GREEN

HEALTHY GREENS: Green fruits & vegetables contain varying amount 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
 Kiwifruit
 Limes
 Green Pears
 Lemons
 Artichokes
 Asparagus
 Broccoli flower
 Broccoli
 Broccoli Rabe
 Brussels Sprouts
 Chinese Cabbage
 Green Beans
 Green Cabbage

Vegetables:
 Celery
 Chayote Squash
 Cucumbers
 Endive
 Leafy greens
 Leeks
 Lettuce
 Green onions
 Okra
 Fresh peas
 Green peppers
 Snow peas
 Spinach
 Sugar Snap Peas
 Watercress
 Zucchini
 Beans & Peas
 Edamame
 Green Lentils
 Green Split Peas

For variety, make it 5 A DAY THE COLOR WAY

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 Currants
 Black Olives
 Dried Plums
 Elderberries
 Purple figs
 Purple Grapes
 Plums
 Raisins
 Vegetables:
 Purple Asparagus

Purple Cabbage
 Purple carrots
 Eggplant
 Purple Belgian Endive
 Purple Peppers
 Potatoes (purple fleshed)
 Black Salsify
 Beans & Peas
 Black Beans
 Black Soybeans
 Fava

For variety, make it 5 A DAY THE COLOR WAY

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

Gender & Age	Moderately Active
Kids 2-3	2-3 Cups
Girls 4-8 9-13 14-18	3-3 1/2 cups 3 1/2 - 4 1/2 cups 4 1/2 cups
Boys 4-8 9-13 14-18	3- 3 1/2 cups 4-5 cups 5-6 cups
Women 19-30 31-50 51+	4 1/2 - 5 cups 4 1/2 cups 4 cups
Men 19-30 31-50 51+	5 1/2 - 6 cups 5-5 1/2 cups 5 cups

Chart based on moderately active lifestyle that includes physical activity equivalent to walking 1.5 to 3 miles per day at 3-4 miles per hour, in addition to the light physical activity associated with typical day-to-day life. For additional information, visit www.mypyramid.gov.

RED

HEALTH-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
 Radicchio
 Red Onions
 Red Potatoes
 Rhubarb
 Tomatoes
 Beans & Peas
 Pink or Red Beans (Kidney, Pinto)
 Red Lentils

For variety, make it 5 A DAY THE COLOR WAY

YELLOW/ORANGE

ANTIOXIDANTS: Yellow/orange fruits and vegetables contain varying amounts of antioxidants such as vitamin C as well as carotenoids and bioflavonoids, 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
 Apricots
 Cape Gooseberries
 Cantaloupe
 Carambola (star fruit)
 Yellow Figs
 Grapefruit
 Golden Kiwifruit
 Lemons
 Mangoes
 Nectarines
 Oranges
 Papayas
 Peaches
 Yellow Pears
 Persimmons
 Pineapples
 Tangerines

Vegetables:
 Yellow Watermelon
 Yellow Beets
 Butternut Squash
 Carrots
 Yellow Peppers
 Yellow Potatoes
 Pumpkin
 Rutabagas
 Yellow Summer Squash
 Sweet Corn
 Sweet Potatoes
 Yellow Tomatoes
 Yellow Winter Squash
 Beans & Peas
 Yellow Lentils
 Yellow Split Peas

For variety, make it 5 A DAY THE COLOR WAY

WHITE

HEALTH PROMOTING PHYTOCHEMICALS: White, tan & brown fruits and vegetables contain varying amounts of phytochemicals of interest to scientists. These include allicin, found in garlic and the onion family. Get all 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:
 Cauliflower
 Garlic
 Ginger
 Jerusalem Artichokes
 Jicama
 Kohlrabi

Mushrooms
 Onions
 Parsnips
 Potatoes (White Fleshed)
 Shallots
 Turnips
 White Corn

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

For variety, make it 5 A DAY THE COLOR WAY

CHICKEN KABOBS: *The Asian-inspired marinade delivers flavor, with lower fat, cholesterol and sodium.*

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

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

Calories: 359
Total Fat: 11g
Saturated Fat: 2g
Cholesterol: 66 mg
Sodium: 226 mg

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



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/recipe/detail.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.*



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.

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
- ◆ Juice from 1 lime
- ◆ 1 onion, sliced
- ◆ ½ C chopped fresh cilantro
- ◆ 1 tsp canola oil
- ◆ 8 Tbsp Fresh Salsa
- ◆ ½ avocado, peeled and diced

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/recipe/detail.aspx?cId=0&rId=189> - Sub-Source: Delicious Heart Healthy Latino Recipes



National Heart, Lung,
and Blood Institute



DID YOU KNOW?



NEW OPTIONS & TRANSPORTATION *B I N G O* 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
- * **Thursday, August 8th**: Brass Senior Center, Wtby, CT 12:30 pm
- * **Friday, August 9th**: George B. Lewis II, Naugatuck, CT 9:00 am
- * **Friday, August 16th**: Buckingham Terrace, Watertown, CT 11:00 am



April Chaplin, MSHS NW Regional Mobility Manager/Ombudswoman

The Kennedy Center, Inc. | 475-298-3103 | achaplin@kennedyctr.org | www.thekennedycenterinc.org



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.

Article by: Bill Shugrue—WCAAA Staff

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

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>

Article By: Mary A. Moran – WCAAA 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

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 checks, may receive a bill from their plans.

The systems issue began in February 2019 and according to CMS approximately 250,000 people may have been affected. However, the problem has been corrected; but if you wish to continue having your plan premiums deducted from your social security check, those deductions will resume starting June or July 2019. In the meantime, if you have received a bill from your plan for the premiums not deducted from your 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.

Article by: Amanda Halle – WCAAA Staff

Sources: Justice in Aging. "Medicare Coverage Jeopardized by Social Security Processing Error." SMP Program List on Behalf of ACL-OHIC

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 you are 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: Diane DiLeo-Millas—WCAAA Staff

Source: www.goodrx.com website
<https://wsj.consumerreports.org/cro/magazine/2013/09/how-to-cut-drug-costs-save-on-prescription-drugs-consumer-reports/index.htm>
[https://www.consumerreports.org/cro/2012/12/a-drugstore-tool-we-re-not-crazy-about/...](https://www.consumerreports.org/cro/2012/12/a-drugstore-tool-we-re-not-crazy-about/)



PROTECT YOURSELF **DETECT FRAUD**

Become a Volunteer

Help Stop Medicare Fraud in its Tracks

VOLUNTEER BENEFITS:

- ✓ Flexibility
- ✓ Training
- ✓ Learn more about the Medicare program

MAKE A DIFFERENCE IN YOUR COMMUNITY: Empower Seniors to Prevent Medicare Fraud!!

Join the Senior Medicare Patrol and learn how to educate Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. A one-day free volunteer training is scheduled on: **September 26 in Waterbury 9:30 am – 3:30 pm at the Western CT Area Agency on Aging.** Lunch will be provided.

If you are interested in attending the training, please contact our office no later than August 8th to complete and return pre-registration information prior to the training date. **The number to call is: 203-757-5449 Ext 160 and ask for Amanda Halle.**

OPPORTUNITIES WITH CT SENIOR MEDICARE PATROL

Community Events & Health Fairs:

Attend community events and help educate the public about Medicare fraud.

Presentations: Deliver prepared presentations about Medicare fraud.

Office Support: Participate in office projects, distribute SMP materials to senior centers, assemble supplies for community events & seek out volunteer opportunities around Connecticut for other volunteers.

One-On-One Counseling: Meet with beneficiaries to help them understand Medicare Summary Notices and other healthcare documentation.

Promotions: Write articles for newsletters & create other media messages.

Upcoming Training to Get You Started on Your Volunteer Path
September 26, 2019 | 9:30 am - 3:30 pm | Waterbury
(Pre-registration is required by September 8, 2019)

To learn more, call the SMP Volunteer Coordinator at 1.800.994.9422

This project was supported, in part by grant number 90MPPG0044, from the U.S. Administration for Community Living, Dept. of Health and Human Services and is administered by the State Unit on Aging within the Department of Rehabilitation Services. The program is operated throughout the state by the Area Agencies on Aging.



NEW TRANSITIONAL ELDER FRAUD STRIKE FORCE

Law Enforcement Effort Will Coordinate Action Against Foreign Fraud Schemes that Target American Seniors

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

Source: Elder Justice-Office of the Attorney General-Press Release #: 19-661

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- ◆ September 2nd: Labor Day &
- ◆ September 8th: National Grandparents' Day

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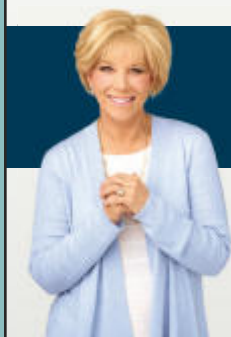
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WCAAA Mission Statement

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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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.

This publication/project was supported by the Department of Rehabilitation Services, with funding, in whole or in part, through a grant from the Administration for Community Living.



NOTE:

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

Thank you.