



WCAAA

INSIDER

Western Connecticut Area Agency on Aging

APRIL- MAY 2021

THE WCAAA OFFICE WILL BE CLOSED ON:

April 2, 2021 in Observance of Good Friday
May 31, 2021 in Observance of Memorial Day

Getting vaccinated is one of many steps you can take to protect yourself and others from COVID-19.

For some people, COVID-19 can cause severe illness or death. Getting vaccinated not only protects you from COVID-19, it also protects those around you by preventing its spread. Stopping a pandemic requires using all the prevention tools available. Vaccines work with your immune system so your body will be ready to fight the virus. Other steps, like masks and social distancing, help reduce your chance of being exposed to the virus and spreading it to others. Together, COVID-19 vaccination and following CDC's recommendations to protect yourself and others will offer the best protection from COVID-19.

Facts About the COVID-19 Vaccine



ct.gov/covidvaccine

Who makes the vaccine?

Currently, two vaccines are authorized and recommended to prevent COVID-19: **Pfizer-BioNTech** and **Moderna**

Both vaccines went through a rigorous, transparent clinical trial and approval process and were found to be >94% effective.

>94% EFFECTIVE

Medical experts agree that both vaccines are safe and effective at protecting you against COVID-19

Will the vaccine give me COVID-19?

No. The vaccines do not contain anything that can make you sick.

The COVID-19 vaccine is an mRNA. mRNA vaccines give our cells instructions for making a harmless protein found on the outside surface of the virus that causes COVID-19. This "spike protein" trains our immune system to target the virus when it shows up.



Will the vaccine protect me from getting sick with COVID-19?

Yes. The vaccine can keep you safe by preparing your immune system to immediately recognize and fight the virus that causes COVID-19 before it can spread and cause damage.



When will I be protected?

You must receive **2 doses** of the vaccine 3-4 weeks apart for maximum protection against COVID-19. Full protection occurs about 2 weeks after your second dose.



Does the COVID-19 vaccine change my DNA?

No. The COVID-19 mRNA vaccines cannot alter your DNA in any way.

What if I've already had COVID-19, do I still need to get vaccinated?

Yes. It is important to get vaccinated for longer and better protection.

According to the CDC, "because there are severe health risks associated with COVID-19 and the fact that re-infection with COVID-19 is possible, the vaccine should be offered to you regardless of whether you already had COVID-19 infection."



Do I still need to wear a mask?

Yes. We will still need to protect our families, friends and communities from COVID-19 while people are getting vaccinated: Mask, Social Distance, Avoid Large Groups, Practice Good Hand Hygiene.



Where can I find more information about the COVID-19 vaccine?

There are several reputable sources to learn more:

- Center for Disease Control (**CDC.gov**)
- U.S. Department of Health & Human Services (**HHS.gov**)
- World Health Organization (**WHO.int**)

SOURCES

- www.cdc.gov/vaccinesafety/index.html
- www.cdc.gov/vaccines/vac-gen/evalwebs.htm
- info.primecaretech.com/hubfs/Infographics/Answers-to-Your-Covid-19-Vaccine-Questions.pdf
- www.cdc.gov/coronavirus/2019-ncov/vaccines/different-vaccines/mrna.html



Source: https://portal.ct.gov/-/media/Coronavirus/Community_Resources/Vaccinations/Print-Materials/Fact-Sheets/Safety_English.pdf



WWW.WCAAA.ORG
203-757-5449
INFO@WCAAA.ORG

SUPPORT OUR ADVERTISERS!



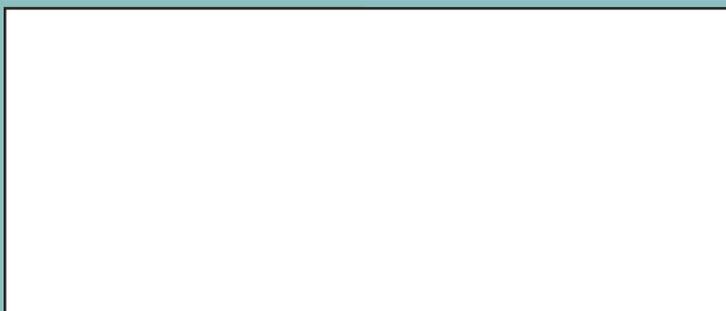
support our
ADVERTISERS

Noble HORIZONS
Your 5-Star Rehabilitation Destination!

SENIOR LIVING • REHABILITATION • SKILLED NURSING • MEMORY CARE

24/7 Skilled/Specialized Nursing Care
IV Services | Wound Care | Pain Management
PT, OT, Speech Therapy on Site
Private Rooms and COVID Free!

17 Cobble Road, Salisbury, CT
(860) 435-9851 • www.noblehorizons.org
Non-profit Organization



FREE AD DESIGN
WITH PURCHASE OF THIS SPACE

CALL 800.477.4574

**PROTECTING SENIORS NATIONWIDE
MEDICAL ALERT SYSTEM**

\$29.95/MO
BILLED QUARTERLY

PLUS SPECIAL OFFER

CALL NOW! 1.877.801.5055
WWW.24-7MED.COM

ADT-Monitored Home Security

Get 24-Hour Protection From a Name You Can Trust

- Burglary
- Flood Detection
- Fire Safety
- Carbon Monoxide

Authorized Provider | SafeStreets | 1-855-225-4251

MICHAEL BRODERICK III
ATTORNEY AT LAW

- Wills, Trusts, Probate
- Elder Law, T19, Medicaid
- Real Estate Closings, Refinances,

BRODERICK LAW FIRM, LLC
750 STRAITS TURNPIKE, SUITE 2A | PO BOX 375 | MIDDLEBURY, CT 06762
203-758-1372

This Space is Available

A WORD FROM OUR PRESIDENT:

ATTORNEY
MICHAEL
GIARDINA

On behalf of the Board of Directors and Advisory Council, I, as President of the Agency, would like to take this page to recognize two individuals whose longstanding service and devotion to the Agency have guided and molded it into a



beacon for senior citizens, care givers, and individuals with disabilities to turn to for guidance and counseling. Because of them, and the people they have inspired, our Agency has provided so many in our area with comprehensive services and programs which have allowed them to maintain their independence and quality of life. In any other year the Board would have tried our best to recognize each of them more appropriately and completely at our Annual Meeting with the pomp and circumstance that they both so truly deserve. However, having had the privilege of knowing these two women for more than a decade, I am veritably certain that nei-

ther of them would have felt comfortable with receiving any accolades regardless of how just it may be. So perhaps it is fitting that they serendipitously chose a year to retire where we were precluded from gathering in large groups. *Christina Fishbein* and *Dolores Winans* have jointly and severally been the not only the face, but also the heart and soul, of the Western Connecticut Area Agency on Aging for the past five decades.

C*ristina Fishbein* was hired as the Agency's Executive Director in June of 1988 and each and every day thereafter, for the next 31 years, she zealously served in that role with dignity, purpose, and humility. So much so that at some point along the way she transcended simply being the Executive Director to being the icon of the Agency. During her tenure the Agency experienced a transformative growth in the services it provided. Never willing to accept the status quo, Chris worked tirelessly to develop and implement new programs. In 2008, the agency was selected to be one of the first agencies to be recognized as an Aging and Disability Resource Center. Not willing to rest, she was also the catalyst for the Agency being designated as a provider for the Connecticut Home Care Program for Elders in 2013, which now serves not only elders, but also disabled adults in Waterbury. Whether it was Money Follows the Person, Grandparents Raising Grandchildren, National Family Caregiver Support, or the Alzheimer Respite Program, Chris was relentless in pursuing funding for programs to assist those individuals and other charitable organizations providing services to Agency's 41 cities and towns. Like a Sherpa, her intimate knowledge and understanding of the mountain of services, service providers, legislative and community leaders, as well as the subtle and intricate political and social issues effecting each of them, which were simultaneously intimidating and astonishing, guided us and was an invaluable asset for the Agency. Her advocacy and her intensity have been and will be missed by all.

D*olores Winans* first became associated with the Agency back in 1996 when she became a member of the Agency's Advisory Council. It didn't take long for the Board to notice her talents as only one year later she was invited to become a member of the Board of Directors. A role she held for the next 23 years, retiring in March of this year. Not content with being simply serving the Agency as a Board member, in 2000 she began working in the office as a volunteer where she had the unique opportunity to see how the Board's decisions and policies were being applied and how those decisions impacted the community. Through her volunteering she became immersed in the CHOICES program where she became an invaluable member of the team. For the next 13 years she volunteered at least 2 days a week providing valuable insight and guidance to seniors. Remarkably in 2017, at the sprite age of 82, she won an award for the most hours volunteered!! Professionally, we on the Board have missed her profound knowledge, insight, and sage advice. Personally, I think I can speak for all of us when I say that we have also missed her genuine warmth and regard for us and all those that we serve.

**BE YOURSELF.
BRING YOUR PASSION.
WORK WITH PURPOSE.**

Lpi is Hiring Ad Sales Executives

Full-Time with Benefits | Paid Training
Expense Reimbursement | Travel Required



Contact us at: careers@4lpi.com
www.4lpi.com/careers

**AVAILABLE FOR
A LIMITED TIME!**

ADVERTISE HERE NOW!

Contact **Bill Humphreys**
to place an ad today!
bhumphreys@4Lpi.com
or **(800) 477-4574 x6634**

SUPPORT OUR ADVERTISERS!



**SUPPORT THE
ADVERTISERS**
*that Support
our Community!*



Ad info. 1-800-477-4574 • Publication Support 1-800-888-4574 • www.lpieniors.com

Western CT Area Agency on Aging

06-5310



MOBILITY RESOURCES FOR NORTHWEST CT

BRINGING TRANSPORTATION INFORMATION DIRECTLY TO YOUR DOOR:

Over the past several months, like many businesses and services, we have had to develop more creative ways to deliver services and information to people at home, this has been especially challenging to individuals who have been sheltering in place. Many of our senior centers have graciously participated in distributing these resource bags to local seniors, as well.



WCAAA and Northwest Connecticut Regional Mobility have partnered with Meals on Wheels of Greater Danbury, Greater Litchfield/Torrington, and the Greater Waterbury areas to deliver Transportation Resource Goody Bags, into your homes! While many of you may have already received such a bag, many of you may not have. **The bags contain printed materials and resources to help you navigate the transportation options available in your immediate, local areas, as well as state-wide transportation resources.**

*** If you would like to have these resources mailed to your home, please call or e-mail your NW CT Regional Mobility Manager @ (475) 298-3103 or e-mail me @ achaplin@kennedyctr.org

with your mailing address. If you are from an agency, service provider or other place of business who serves seniors, veterans, or people with disabilities who need transportation, and would like some of the Transportation Resource Goody bags delivered curbside, FREE to your place of business, call or e-mail me!

I look forward to hearing from you and my goal is to make sure we all **KNOW HOW TO GO!!**

Submitted by: April Chaplin, MSHS, The Kennedy Center, Inc., NW CT Regional Mobility Manager and Ombudswoman

FROM WCAAA'S HOUSING CORNER



Our Agency on Aging oversees Resident Services Coordination at about 12 different Senior Communities around Western Connecticut, with the help of 7 talented Service Coordinators and a supervisor. It's been a challenging year for Senior Housing. We have

missed socializing in Community Rooms, eating meals with friends in Congregate housing, coming together for BINGO or to celebrate birthdays together. As isolation has grown, morale could easily plummet – but Resident Service Coordinators have worked so hard to maintain communication & stay available. It became a time to find creative, safe ways to reach out to each other and foster a sense of community. Many delivered goodies to doorsteps, some hosted holiday singalongs on ZOOM, virtual trivia games were played, random acts of kindness were observed more than a few times...

Last summer Western purchased bags of fresh fruits and vegetables, along with pantry items, from local grocery stores, and delivered hundreds and hundreds of bags weekly directly to residents' doors, with the help of our RSC staff & community volunteers, over the course of several months.

At the end of 2020 we learned that our Congregate Housing Services Program was to be the recipient of a generous, federal CARES Act grant to provide PPE (Personal Protective Equipment) to prevent COVID, personal hygiene items and "boredom busting" activity items for the 150 people in this program. Resident Service Coordinators gleefully delivered these bags knowing the unexpected joy they would bring to the recipients.

Just last month we began partnering with Griffin Hospital in Derby to bring vaccine clinics to our four housing sites in Naugatuck, as well as 3 Watertown Housing communities. We are so grateful for how easy & accommodating they have been to work with! Residents have been so relieved to know that they are on their way to being protected from COVID-19.

It has been a challenging year in senior housing, but my Services Coordination staff and I are feeling a growing optimism for what lies ahead in 2021. I think time we've spent away from some of the people we love most, time we weren't able to gather or engage in some of our favorite things has just given us a renewed appreciation for those things, and those people. When it's safe to do so, make sure you hug just a little longer, make sure you tell those special people in your life how much they mean to you.—Deb Kaszas, RSC Supervisor

Submitted by: Deb Kaszas—WCAAA Staff

Bored? Lonely? Looking for New Experiences? The Zero Isolation Program May Be For You!



We are offering an online program to enhance social integration

Meet new people & learn about psychosocial conditions while taking part in interactive small group activities

Seniors (60+) participate for about 90 min/ per week for six weeks

For additional details contact Dr. Nicholson

203-582-6542 or nicholas.nicholsonjr@gmail.com

ONLINE SOCIAL INTEGRATION PROGRAM

PURPOSE

The purpose of this program is to provide an opportunity to participate in a structured evidence-based program designed specifically to increase social integration.

WHAT TO EXPECT

- Participants will take part in a digital/ online program. You will participate in this six-week program, which meets 90 min per week. You will be placed in groups of eight and will learn about social integration, complete interactive activities, and learn about yourself and others in and around your community. Also, you will be asked to fill out a brief questionnaire before the beginning of the program and at the very end. You need access to the internet as well as a device with video and audio such as: a computer, tablet, or smartphone.

KEY ELEMENTS

- This program will provide knowledge about social aspects of health including social support, social networks, and social isolation. You will learn about how to recognize social isolation while taking part in active learning activities such as group discussions, case studies, games, and reminiscence activities.

NEW

ARE YOU INTERESTED ON LEARNING MORE ABOUT MEDICARE AND HELP OTHERS UNDERSTAND IT? NOW IS YOUR OPPORTUNITY TO BECOME CHOICES CERTIFIED. LEARN HOW BELOW!

2021 CHOICES New Team Member Online Trainings



CHOICES, Connecticut's State Health Insurance Assistance Program (SHIP), is accepting applications for our 2021 New Team Member Training sessions. CHOICES is part of a national network of SHIP agencies that offers free, confidential counseling, education and assistance to Medicare beneficiaries, their caregivers, and the general public. CHOICES is administered by the Dept. of Aging and Disability Services State Unit on Aging in partnership with CT's five Area Agencies on Aging and the Center for Medicare Advocacy, Inc.

CHOICES New Team Member Trainings are free for volunteers and \$125 for in-kind (paid) professionals. Training participants will complete an orientation session, 5 full days of training, sign the CHOICES Memorandum of Understanding, and pass the online certification exam. Training topics include but are not limited to: Medicare Parts A, B, C and D, Medigap, eligibility, coverage, costs, coordination of benefits and transitions from other insurance, and cost assistance programs for low-income beneficiaries, including MSP, LIS and Medicaid. Training manuals will be provided.

CHOICES Team Member roles include: Counselor, Administrative Support, Open Enrollment Counselor, Outreach Counselor, and Presenter. If you would like to make a positive difference in the lives of Connecticut's Medicare beneficiaries, contact your CHOICES Regional Coordinator. *Individuals who may have a conflict of interest such as insurance agents, brokers and financial planners are unable to participate in the trainings.*

Registration and Approval by Regional Coordinator Required to Attend Training.

Due to the COVID-19 pandemic and to ensure the safety of everyone involved, all orientation and training sessions will all be provided online.

Host Agencies	Dates and Registration Info
North Central Area Agency on Aging (NCAAA) & Southwestern CT Area Agency on Aging (SWCAA) & Western CT Area Agency on Aging (WCAAA)	Orientation: June 4, 9am-12pm Training Dates: June 17, 22, 24, 29, and July 1; 9am-4pm For more information, contact: • Urania Reyes Rivera (NCAAA) at 860-724-6443 x277 or Urania.Reyes@ncaaact.org • Claire Volain (SWCAA) at 203-814-3686 or cvolain@swcaa.org • Melissa Torres (WCAAA) at 203-757-5449 x129 or mtorres@wcaaa.org
Senior Resources Agency on Aging & Agency on Aging of South Central CT (AoASCC)	Orientation: August 31, 10am-1pm Training Dates: Sept 10, 14, 17, 21 and 24; 9am-4pm For more information, contact: • Laura Crews (Senior Resources) at 860-887-3561 or lcrews@seniorresourcesec.org • Leslie Pruitt (AoASCC) at 203-785-8533 x3165 or lpruitt@aoascc.org

This project was supported, in part by grant number 90SAP0056, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

Medicare Summary Notice

Medicare Summary Notices, or MSNs, are notices you receive every three months after your doctor or medical supply vendor submits a claim to Medicare for products or services you received. They explain what you were billed for, the Medicare-approved amount, and the amount you may owe.



MSNs, EOBs & ABNs: KNOW HOW TO READ THESE IMPORTANT DOCUMENTS!!!

Medicare Beneficiary Notices (MSNs), Advance Beneficiary Notices (ABNs) and Explanation of Benefits (EOBs) are three very important documents used to detect both fraud or errors that you suspect may have occurred in your Medicare billing.

Medicare Beneficiary Notices (MSNs) are sent out quarterly, they are not bills, but they inform you as to what Medicare has been billed *AND HAS PAID TO YOUR PROVIDERS AND DOCTORS ON YOUR BEHALF*.

Explanation of Benefits (EOB) are similar, except they are mailed monthly to you by private insurers if you have a Medigap/Supplemental insurance policy, a stand-alone Part D drug plan, or a Medicare Advantage plan. It is very important to look these documents over to make sure both Medicare and your private insurance companies have only been billed for services you actually received. Hundreds of billions of dollars are lost every year by deceptive and fraudulent billing of Medicare. To ensure the strength of Medicare (and help improve upon its services), please contact **Senior Medicare Patrol (SMP)** at **1-800-994-9422** or **203-757-5449, ext. 127** to report any suspicions or concerns you may have after reviewing these documents. Frauds and errors occur, and these may be as simple as correcting and reporting an intended or unintended coding error. This may also have a significant impact on your out-of-pocket expenses if you are then asked to make a co-payment for a service that was fraudulent or improper. It is very important to read the “notes” section, numbered **A, B, C**, etc., in the MSNs ... this tells you (for example) when you may eventually own that wheelchair or home hospital bed, also called durable medical equipment (**DME**) that Medicare and possibly you have been making rental payments and co-payments on. **EOBs** should be read in the same manner ... always look in the “notes” section. **EOBs** all look very different depending on what private insurance company you have, so some are simple and an easy read, while others can appear confusing. Please call **Senior Medicare Patrol** if you have any questions and need help understanding these notices.

Advanced Beneficiary Notice: Finally, If you are on original Medicare, you may be asked to sign an **Advanced Beneficiary Notice (ABN)** during a meeting with your provider or doctor, because they are concerned that Medicare may not pay for the service or equipment. This document must be explained to you, and even if you sign it, you do not lose your right to appeal Medicare’s decision. Many people refuse to sign this because it is confusing. You may even be asked to pay up front, but regardless, the provider or doctor **MUST inform you of the possible cost** you may be liable for if you choose to proceed. Again, if you signed one of these documents and then received a bill in the mail, please call **Senior Medicare Patrol (SMP)** to ensure that you were properly informed or if Medicare unfairly denied payment.

Submitted by: Audrey Cole, WCAA Staff | Source: smpresource.org

VACCINES, VACCINES, VACCINES!

By now many have gotten their first vaccine, or 2nd vaccine shot, or have scheduled an appointment to receive one. *Congratulations!*

Although you may be asked for your insurance information ... there are **no co-payments, no co-insurance and no deductibles** for any vaccines you may receive. Some are confused because they have been informed of an “**administrative**” fee that may be charged ... but this **should never be charged to you!** It **MAY** be charged to Medicare or your private insurance company ... **but not you!**

If anyone asks you directly for payment at any time ... **say no** ... and please **report immediately** ... this may not be a legitimate organization!

When in doubt, please call **Senior Medicare Patrol (SMP)** at **1-800-994-9422** or **203-757-5449, ext. 127**.



ATTENTION MEDICARE BENEFICIARIES

No Copayments.
No Coinsurance.
No Deductible.

Don't provide any money upfront when getting the COVID-19 vaccine. Provide your Medicare card and Medicare will be billed.



SUPPORTED BY GRANT #90MPC002 FROM ACL



SOCIAL MEDIA VACCINE CARD ALERT!

Gotten your first or second vaccine shot? Taken a photo so you always have a record in case you misplace it? Check on both counts? But **NEVER, EVER** post a photo of your **proof of vaccination card** on social media

Posting a photo of your vaccination card on social media could be inviting identity theft. Scammers can use pieces of personal information to open new accounts in your name, claim your tax refund for themselves, and engage in other identity theft. Contact:

SUPPORTED BY
GRANT
#90MPC002 FROM
ACL



(twitter, Instagram, Facebook, etc.). Criminals are stealing this information and illegally selling these proof of vaccination cards. Your legal name, birthdate, and the location of when and where you received the vaccine is important information that you are providing fraudsters. You’re also making it easier for those who did not get the vaccine to use some of this data to make up and sell counterfeit cards that are then used as verification to get on airplanes, enter buildings, etc. **Questions?** Please call **Senior Medicare Patrol (SMP)** to learn to protect, detect, and report Medicare fraud, errors, or abuse. **1-800-994-9422** or **203-757-5449, ext. 127**.

PREVENT FALLS & FRACTURES: A simple thing can change your life—like tripping on a rug or slipping on a wet floor. If you fall, you could break a bone, like thousands of older men and women do each year. For older people, a break can be the start of more serious problems, such as a trip to the hospital, injury, or even disability. More than one in three people age 65 years or older falls each year.

Many Older Adults Fear Falling: The fear of falling may lead older people to avoid activities such as walking, shopping, or taking part in social activities. But don't let a fear of falling keep you from being active. Overcoming this fear can help you stay active, maintain your physical health, and prevent future falls. *There are simple ways to prevent most falls.*

Causes and Risk Factors for Falls Many things can cause a fall. Problems with your thyroid, nerves, feet, or blood vessels can affect your balance. Some medicines can cause you to feel dizzy or sleepy, some have side effects like dizziness or confusion. Scientists have linked several personal risk factors to falling, including muscle weakness, problems with balance, and blood pressure that drops too much when you get up from lying down or sitting. Foot problems that cause pain and unsafe footwear, like backless shoes or high heels, can also increase your risk of falling. Other causes include safety hazards in the home or community environment.

Take the Right Steps to Prevent Falls: Here are a few tips to help you avoid falls and broken bones:

Stay physically active | Have your eyes and hearing tested | Find out about the side effects of any medicine you take | Limit the amount of alcohol you drink | Getting up quickly can drop blood pressure, Stand up slowly | Use an assistive device if you need help feeling steady when you walk | Be very careful when walking on wet/icy surfaces | Wear rubber-soled, low-heeled shoes, or non-skid lace-up shoes | Always tell your doctor if you have fallen since your last checkup, even if you aren't hurt.

Keep Your Bones Strong to Prevent Falls: Having healthy bones won't prevent a fall, but if you fall, it might prevent breaking a hip or other bone, which may lead to a hospital or nursing home stay, disability, or even death. Getting enough calcium & vitamin D can help keep your bones strong. So can physical activity. Try to get at least 150 minutes per week of physical activity. Also, to maintain bone health consider quitting smoking and limiting alcohol use, which can decrease bone mass and increase the chance of fractures.

There Are Ways You Can Make Your Home Safer, So You Are Less Likely To Fall



In Stairways, Hallways, and Pathways: Have handrails on both sides of the stairs, and make sure they are tightly fastened. If you must carry something while you're on the stairs, hold it in one hand and use the handrail with the other. Make sure there is good lighting with light switches at the top and bottom of stairs and on each end of a long hall. Remember to use the lights! AND DO NOT leave books, papers, clothes, and shoes on the floor or stairs. Check that all carpets are fixed firmly to the floor. Put no-slip strips on tile/wooden floors. You can buy these at the hardware store. It is safer to NOT use throw rugs or small area rugs.



In Bathrooms and Powder Rooms: Place mount grab bars near toilets & on both the inside and outside of your tub. Place non-skid mats, strips, or carpet on all surfaces that may get wet. Remember to turn on night lights.



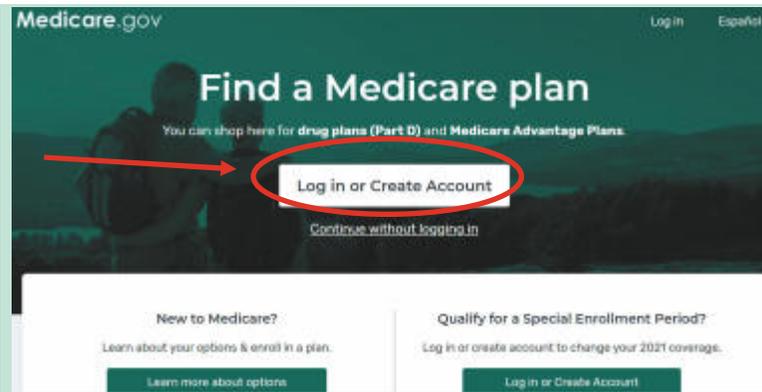
In Your Bedroom: Put night lights and light switches close to your bed. Keep a flashlight by your bed in case the power is out, and you need to get up. Keep your telephone near your bed.



In Other Living Areas: Keep cords & telephone wires near walls, away from walking paths. Secure all carpets and large area rugs firmly to the floor. Arrange your furniture (especially low coffee tables) and other objects so they are not in your way when you walk. Keep items you use often within easy reach. Don't stand on a chair or table to reach something that's too high—use a "reach stick" instead or ask for help. Reach sticks are special grabbing tools that you can buy at many hardware or medical-supply stores. Don't let your cat or dog trip you. Know where your pet is whenever you're standing or walking. Keep emergency numbers in large print near each telephone.

Your Own Medical Alarm: If you're concerned about falling, consider getting an emergency response system. If you fall or need emergency help, you push a button on a special necklace or bracelet to alert 911. There is a fee for this service, and it is not usually covered by insurance.

Submitted by: Deb Kaszas, MPH—WCAAA Staff | *Sources:* <https://www.nia.nih.gov/health/prevent-falls-and-fractures>; <https://www.nia.nih.gov/health/fall-proofing-your-home>



WHY CREATE A MEDICARE.GOV ACCOUNT?

By creating a secure, on-line Medicare account, Medicare beneficiaries on Original Medicare can manage their Medicare information. This means at any point in time, they can access their account and view Medicare claims status, pay Medicare premiums, and print a copy of their Medicare card. Once in your Medicare.gov account, beneficiaries can access the Plan Finder Tool where they can review and update their prescription drug list and compare prescription drug plans, Medicare Advantage plans and Medicare Medigap plans. During periods of Medicare Open Enrollment whether during the Fall Annual Medicare Open Enrollment (October 15-December 7) or the Medicare Advantage Open enrollment period (January 1-March 31), or if you are eligible for a special enrollment period to enroll in a plan, having access to the Medicare Plan Finder Tool can be very useful in helping beneficiaries decide which Medicare plans best fits their needs.

Some beneficiaries have already created a MyMedicare.gov account. Going forward, the Center for Medicare and Medicaid Services (CMS) will be directing Medicare beneficiaries to instead of referring to MyMedicare.gov to transition to medicare.gov to access and/or create a new account. If you already have an account, you do not need to change your username or password.

To create a Medicare.gov account go to the following CMS link for a step-by-step instruction:

<https://irpcdn.multiscreensite.com/a8a8e955/files/uploaded/Create%20Your%20Medicare%20Personal%20Account.pdf>

OR to log in to your current account go to: For English: <https://medicare.gov/account/login> and for Spanish: <https://medicare.gov/account/login?lang=es>

If you need assistance in creating a Medicare.gov account and reviewing your current healthcare plan, contact the CHOICES department at Western CT Area Agency on Aging and a CHOICES Counselor will be happy to help you. You can contact a CHOICES Counselor at 1 800-994-9422 or 1 203-757-5449 ext. 134.

Sources: medicare.gov; <https://portal.shiptacenter.org/MyMedicare.gov> Accounts, *Creating and Using MyMedicare.gov Accounts in SHIP/SMP/MIPPA Programs*, updated 1/19/2021 <https://portal.shiptacenter.org/>; *ACL Guidance for Creating and Using Medicare.gov Accounts* <https://portal.shiptacenter.org/>

SERVING THOSE WHO SERVED

AARP, OTHERS OFFER FREE TAX PREP HELP TO VETERANS, MILITARY AND FAMILIES:

As we inch closer to the **April 15 tax deadline**, AARP Foundation's Tax-Aide is among the programs aimed at helping the military community and others file their state and federal tax returns. Tax-Aide is free and available (appointment only) to all Veterans, military personnel and their families regardless of age or whether they are AARP members.

Due to the pandemic, Tax-Aide availability is limited this year. Other programs offering free tax help include Tax Counseling for the Elderly (TCE), Volunteer Income Tax Assistance (VITA), IRS Free File and MilTax. In addition, here is some helpful information specifically for military Veterans from CPA and tax expert Lisa Greene-Lewis of TurboTax. See the rest of her tax advice for military Veterans on aarp.org.

VA payments exempt from federal taxes:

- VA education benefit payments.
- VA disability payments.
- Interest from VA life insurance policies.
- Benefits under a dependent-care assistance prgm.
- Money paid to a survivor of a member of the armed forces who died after Sept. 10, 2001.
- Payments made under the compensated work therapy program.
- Any bonus pay from a state, county, city or town because of service in a combat zone.

Fast facts on state taxes:

- States typically offer tax benefits only to Veterans who were honorably discharged or released under honorable circumstances from active duty.
- State benefits usually include some form of exemptions on property taxes, according to value.
- Benefits are often transferred over to a spouse or surviving spouse of honorably discharged Veterans.
- Many states include additional benefits for Veterans who are disabled.
- Every state's revenue website outlines state benefits for Veterans and how to apply for them.

To stay up to date with the latest news and information affecting older Veterans at aarp.org/veterans. AARP resources for Veterans are free and available to nonmembers.

Aaron Kassraie is an associate writer and editor for AARP. SOURCE: https://blogs.va.gov/VAntage/85428/aarp-others-offer-free-tax-prep-help-veterans-military-families/?utm_source=VRfeature&utm_medium=email&utm_campaign=VetResources

Take Control

ive Well **DIABETES PHONE WORKSHOP**

"It's Your Life...Live it Well"

FREE DIABETES SELF-MANAGEMENT TELEPHONE WORKSHOP from HOME!

Learn about diabetes & pre-diabetes including

- What to eat
- Low and high blood sugar
- Guidelines for when you're sick
- Tips for dealing with stress
- How to set small and achievable goals

Energize

These are just some of the topics covered in a free weekly one-hour group telephone call for 6 weeks with a trained Live Well Leader! Class size is limited to 6, so register early!

Live

Enjoy

Thursdays, April 8- May 13, 2021 from 6-7pm

To register, call Debby at 203-757-5449 x 125 or email dhorowitz@wcaa.org

Free books for all & a \$25 gift card for workshop completers!

Live Well is an evidence based self-management workshop developed at Stanford University. This program is supported by funds made available for the Centers for Disease Control and Prevention, Office of State, Tribal, Local and Territorial Support under grant DP13-105. Generous support is also provided by the Connecticut Community Foundation.

Sponsored by the CT State Unit on Aging & CT Department of Public Health

Take Control

ive Well **DIABETES PHONE WORKSHOP**

"It's Your Life...Live it Well"

FREE DIABETES SELF-MANAGEMENT TELEPHONE WORKSHOP from HOME!

Learn about diabetes & pre-diabetes including

- What to eat
- Low and high blood sugar
- Guidelines for when you're sick
- Tips for dealing with stress
- How to set small and achievable goals

Energize

These are just some of the topics covered in a free weekly one-hour group telephone call for 6 weeks with a trained Live Well Leader! Class size is limited, so register early!

Live

Enjoy

Thursdays, May 13- June 17, 2021 from 10-11am

To register, please call the Waterbury Senior Center 203-574-6746

Free books for all & \$25 gift cards for workshop completers!

Live Well is an evidence based self-management workshop developed at Stanford University. This program is supported by funds made available for the Centers for Disease Control and Prevention, Office of State, Tribal, Local and Territorial Support under grant DP13-105. Generous support is also provided by the Connecticut Community Foundation.

Sponsored by the CT State Unit on Aging & CT Department of Public Health

Dear Marci: My physician is offering telehealth appointments for patients who would prefer not to visit the office. I am interested, but will Medicare cover these telehealth appointments? -Emi (Tucson, AZ)

Dear Emi: In short—yes! Medicare is currently covering telehealth appointments with providers who accept Medicare. Let's discuss some of the details: A telehealth service is a full visit with a provider using telephone or video technology that allows for both audio and video communication. **Usually**, Original Medicare only covers telehealth in limited situations:

- You live in a rural area and travel from your home to a local medical facility to get telehealth services.
- You require telehealth services to treat behavioral health conditions, including substance use disorder. You have the option of accessing telehealth services from your home or from a medical facility.
- You require telehealth services to diagnose, evaluate, or treat symptoms of acute stroke. You have the option of accessing telehealth services from your home or from a medical facility.

During the current public health emergency, however, Medicare has expanded coverage and access to telehealth. During the emergency period, Medicare covers your hospital and doctors' office visits, behavioral health counseling, preventive health screenings, and other visits via telehealth in settings that include your home. Telehealth services can also be used for the face-to-face visits required for Medicare coverage of home health care and hospice care. Standard cost-sharing may apply. For example, those with Original Medicare owe a \$203 Part B annual deductible and a 20% coinsurance for most medical services. If you have a Medicare Advantage Plan, you should contact your plan to learn about its costs and coverage rules. **Certain telehealth services can now be delivered using only audio, including:**

- * Counseling and therapy provided by an opioid treatment program
- * Behavioral health care services
- * Patient evaluation and management

If you have questions about technology requirements for telehealth services, you should ask your provider. When deciding whether you would rather visit your physician in-person or via telehealth, know that both will be covered by Medicare, so long as the physician accepts Medicare. -Marci

Dear Marci is a biweekly e-newsletter designed to keep you—people with Medicare, social workers, health care providers and other professionals—in the loop about health care benefits, rights and options for older Americans and people with disabilities. This information is republished with the permission from the Medicare Rights Center. For more info visit source www.medicarights.org. On the internet: The URL is www.medicareinteractive.org Source: <https://mailchi.mp/medicarights.org/extra-help-spap-291669?e=ad47804c7>

STAND OUT

with a PREMIUM DIGITAL AD
on OURSENIORCENTER.COM



CONTACT US AT 800-477-4574

**ADVERTISE
HERE** to reach the
senior market



Call (800) 477-4574

NEVER MISS A NEWSLETTER !

Sign up to have our newsletter emailed
to you at www.ourseniorcenter.com



Western CT Area Agency on Aging

84 Progress Lane, 2nd Floor

Waterbury, CT 06705

Change Service Requested

NON-PROFIT ORG
U.S. POSTAGE
PAID
PERMIT NO. 55
WATERBURY CT

We are Grateful to Our Veterans!

WCAAA INSIDER

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.

DISCLAIMER:

The WCAAA reserves the right to reprint articles with permission and does not assume responsibility for validation of information. We do not endorse or favor any advertiser and reserve the right to deny space to any parties whose ad or information is in conflict with our philosophies. Readers should check with the Dept. of Consumer Protection concerning advertisers.

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.

This project was supported by grant number 90SAP0056 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C.



20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

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.