



INSIDER

Western Connecticut Area Agency on Aging

OCTOBER-NOVEMBER 2023



Your Decisions, Your Health, Your CHOICES

Dates	What's Happening
Oct.15th Thru Dec.7th	Medicare Open Enrollment Period
Jan. 1 st	Coverage begins for all changes made during Medicare open enrollment
Jan. 1 st Thru Mar.31 st	Medicare Advantage Open Enrollment Period. If you're not happy with your Medicare Advantage Plan after Medicare Open Enrollment, you can make a change during this time.

OUR CHOICES CERTIFIED COUNSELORS ARE HERE TO HELP

- ◇ PROVIDE FREE, CONFIDENTIAL & UNBIASED INFORMATION
- ◇ OFFER ENROLLMENT ASSISTANCE
 - ◇ HELP YOU COMPARE PLANS
 - ◇ REVIEW COVERAGE OPTIONS



Contact Us **Local: 203-757-5449**
In State Toll Free: 1800-994-9422



CHOICES
is the Official
State Health Insurance
Program (SHIP) for CT



This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$577,477 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



84 PROGRESS LN.
WATERBURY, CT 06705
WWW.WCAAA.ORG
203-757-5449
INFO@WCAAA.ORG



SUPPORT OUR ADVERTISERS!

Get More Bang For Your Buck With Interest Checking.



Maintain a minimum daily balance of \$1,000 and we'll waive the \$10 monthly maintenance service charge.

Scan or Visit Your Local Branch to Learn More.

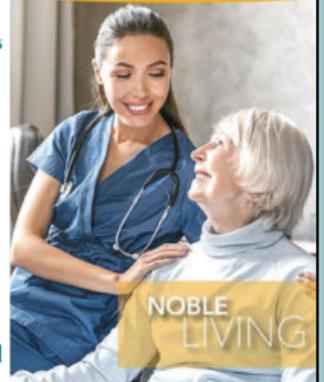


ThomastonSB.com | 860.283.1874 | Member FDIC

Skilled Nursing and Rehabilitation

A Holistic Approach to Care and Living

- Outpatient rehabilitation day and evening appointments
- Low rehospitalization rates and close to NYC
- Hospice and palliative care
- Wound care specialists on site
- Physical, occupational and speech therapist
- Medicare and Medicaid accepted



NOBLE LIVING



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



Senior Living Rehabilitation Skilled Nursing Memory Care

WE'RE HIRING!



AD SALES EXECUTIVES

BE YOURSELF.
BRING YOUR PASSION.
WORK WITH PURPOSE.

- Paid training
- Some travel
- Work-life balance
- Full-Time with benefits
- Serve your community



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



Community
Helping
Hands

Building Connections
Through *In-Home Care*



Personal Care Services Including
Home Maker & Companion Services
Shopping - Cooking - Cleaning
Laundry - Meal Prep - Medication Reminders
(203) 790-5577
58 DIVISION ST., DANBURY, CT 06810

ADT-Monitored Home Security

Get 24-Hour Protection
From a Name You Can Trust

- Burglary
- Flood Detection
- Fire Safety
- Carbon Monoxide



Authorized
Provider

SafeStreets

833-287-3502



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



A Woodbury Staple Since 1956

(203) 263-2538

617 Main St., N.
Woodbury, CT 06798

Dine-In, Outdoor Seating
& Curbside Pickup

An Affordable, Nonmedical Residence for Women Over 60

We've Been Welcoming Women Home Since 1898

Private Rooms - Assistance with Daily Living Routines
Medication Management - 24-Hour Aide Staff - RN On Site
Daily Planned Activities - 3 Meals/Day - Housekeeping & Laundry
FULL-TIME RESIDENCY - TRIAL & RESPITE STAYS - NO CONTRACTS



Southmayd
Home

250 Columbia Boulevard, Waterbury, CT 06710
(203) 754-0360 - WWW.SOUTHMAYD.COM



YOU'RE INVITED!

AgingCT/SUMMIT

Monday, October 30, 2023
Aqua Turf Club | Plantsville, Connecticut

Please join us for an annual conference that unites the people and systems addressing the challenges of aging and disability in Connecticut.

WHY ATTEND?

This is a Full day event designed to inform & educate Social Workers, Municipal Agents, Care Managers, Information Specialists, Resident Service Coordinators and other personnel in the field of aging and disability.

- Earn 4.75 CEU Social Work credits and professional development hours for CHWs
- Experience three learning tracks including social determinants, aging and disability workforce and diversity, equity and inclusion
- Improve the quality of care of older persons and persons with disabilities
- Hear best-selling author and advocate, Ashton Applewhite tackle the fear of aging

HOSTED BY



For attendee registration and email updates, scan the QR code or

Learn more at agingct.org/agingct-summit

Follow AgingCT

Inspirational Sponsors



Session Sponsors



2nd ANNUAL EXPO FOR OUR SENIOR GENERATION
Focusing on the needs of older adults, people with disabilities & caregivers

WEDNESDAY, OCTOBER 4 • 9 am to 12 noon
(Rain Date October 5th)

FREE

Open to the community
40 Mansfield Avenue • Willimantic, CT
(Held outdoors)

CTDOT Announces Proposed CTtransit Bus Service Changes in Central Connecticut

The Connecticut Department of Transportation (CTDOT) alerts the public of proposed improvements to CTtransit bus service in Central Connecticut, including Hartford, Bristol, Meriden, New Britain, Southington, and Waterbury.

The changes include adjustments to CTtransit local and express service that improves efficiencies to existing routes and connections between bus and rail. It also includes new expanded service, such as a local bus route serving Southington, expanded hours on all Meriden local routes on nights and weekends, and weekday service in Waterbury/Naugatuck.

Complete details about the proposed service changes are available on CTtransit.com/Fall2023. Proposed service changes in the CTtransit Central Connecticut service area will take effect on November 5, 2023.

Resources: [CTDOT Announces Proposed CTtransit Bus Service Changes in Central Connecticut](#)

Expanded Bus Service Coming Fall 2023

**New routes! Expanded schedules!
More frequent service!**

- Waterbury
- New Britain
- Bristol/Southington
- Meriden

Scan to learn more!



www.cttransit.com/Fall2023
email your comments – communications@cttransit.com

Scan the QR code above and let us know what you think about the proposed service changes. CTtransit & CTDOT will always accept comments. If you have feedback about these specific changes, please attend an outreach event or submit them online prior to Friday, September 15, 2023, if you want them considered in these service adjustments. Final routes and schedules will be available online in mid-October and will become effective in November 2023.



WCAA will be CLOSED on the following days:

- Thursday Nov.11th, 2023 in observance of Veterans Day
- Thursday Nov.24th, 2023 in observance of Thanksgiving Day
- Friday Nov.25th, 2023 Day after Thanksgiving

NEVER MISS
OUR NEWSLETTER!

SUBSCRIBE

Have our newsletter
emailed to you.

Visit www.mycommunityonline.com



LET'S GROW YOUR BUSINESS

Advertise in our Newsletter!

CONTACT ME
Sandra Tomczak

stomczak@4LPi.com

(800) 950-9952 x2402



IMPERATIVE
RETIREMENT ADVISORS

Secure your health and your legacy
with the perfect life and
Medicare plans tailored just for **you**.

- Medicare Advantage Plans
- Medicare Supplement Plans
- Final Expense • Life Insurance

Call Us at 203-754-4888

15 E Main St Waterbury, CT



SUPPORT OUR ADVERTISERS!

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



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

Western CT Area Agency on Aging

06-5310



Need Assistance Paying for Your Heat This Winter?

*Governor Lamont Announces Application Period for 2023-2024 Winter Season of **the Connecticut Energy Assistance Program Begins on September 1, 2023***

Governor Ned Lamont today announced that the application period for the 2023-2024 winter season of the [Connecticut Energy Assistance Program](#) (CEAP) will begin on September 1, 2023. The program helps Connecticut residents – including both homeowners and renters – with the costs associated with heating their homes. Basic benefits toward heating bills range from \$180 to \$530 depending on income, size of household, and need. Benefits are available for households with incomes up to 60% of the state median income, which equates to roughly \$79,910 for a family of four. These benefits are usually paid directly to the utility company or fuel supplier. Households that heat with deliverable fuels like oil or propane may be eligible for multiple free tank refills. CEAP is expected to offer assistance to an estimated 116,309 households this season. The program is administered by the Connecticut Department of Social Services with the assistance of local community action agencies and funded by the federal Low-Income Home Energy Assistance Program (LIHEAP).

“Connecticut has many services available to protect vulnerable households from the cold, including safeguarding those who have fallen behind on their utility bills to avoid the risk of a shutoff,” [Governor Lamont said](#).

“We want to spread the word that these resources are available and encourage anyone in need of support to visit ct.gov/heatinghelp or call 2-1-1 to get more information.”

“At the Department of Social Services, our mission is to provide assistance to those in need,” **Social Services Commissioner Andrea Barton Reeves said**. “Access to basic utility needs shouldn’t be a luxury, but for some families, it is. Through CEAP, we will offer eligible households varying levels of relief based on income and the number of family members living in the home. Our goal is to offer these benefits in an equitable way to help our most vulnerable community members avoid the risk of a shutoff.”

Applications for the 2023-2024 winter season must be received by May 31, 2024.

There are several ways to apply:

- **Phone:** Call your local Community Action Agency and request assistance applying for CEAP over the phone.
 - Call **203.748.5822**, The Community Action Committee of Western CT if you live in Redding, Ridgefield, Bethel, Danbury, Newtown, Brookfield, New Fairfield, Bridgewater, Roxbury, Sherman, New Milford, Washington, Kent, Warren, Cornwall, Sharon, Falls Village, Salisbury, North Canaan .
 - Call **203.756.8151**, New Opportunities if you live in the Greater Waterbury or Torrington Areas

- **Online:** Visit ct.gov/heatinghelp.
- **In-person:** Appointments are required for in-person visits. To schedule an appointment, call the office of your local community action agency.
- **Mail:** Download and complete the [CEAP application](#). Mail the completed application and required documents to your local community action agency. Additional information on the application process can be obtained by visiting ct.gov/heatinghelp or by calling 2-1-1.

Eligibility Guidelines:

- MUST be Connecticut resident
- Receive food stamps (SNAP), SSI, TANF or other benefits from the CT Department of Social Services
- Annual household income falls at or under the figures on the chart below.

Household Size	1	2	3	4	5	6	7	8
Annual Income	\$41,553	\$54,338	\$67,124	\$79,910	\$92,695	\$105,481	\$107,878	\$110,275



Submitted by: Amanda Halle– WCAAA Staff

Source: <https://portal.ct.gov/dss/Economic-Security/Winter-Heating-Assistance/Energy-Assistance---Winter-Heating>
And [Governor Lamont Announces Application Period for 2023-2024 Winter Season of the Connecticut Energy Assistance Program Begins on September 1](#)

FROM THE SENIOR MEDICARE PATROL (SMP)



! New Medicare Marketing Rules are here for the Annual Enrollment Period (AEP) from October 15th - December 7th, 2023 !

Recognizing the need for reform and to avoid misleading beneficiaries, in May 2023 Medicare implemented new rules to curb the explosion of questionable advertising practices by Medicare Advantage and Part D Prescription Drug plans. Past national advertising campaigns promoting specific benefits were not universally accessible, causing confusion. Highlights of some of the new rules:



- Use of the Medicare ID image must be *authorized* by Medicare.
 - Limiting misleading use of Medicare & Medicaid name, logo & cards.*
 - Medicare Advantage plans must provide comprehensive explanation of coverage, ensuring benefits are available in beneficiary's locale.
 - Use of superlatives, e.g., "best" or "most" prohibited unless specific criteria for supporting documentation fulfilled.
 - Disclaimer for television ads/marketing displayed in 12 pt font.
 - "Any material or activity that is distributed via any means (e.g., mailing, television, social media, etc.) that mentions any benefit will be considered marketing and must be submitted" to Medicare for prior approval.
 - Marketing events prohibited from taking place within 12 hours of an educational event.
 - Medicare Advantage plans *must clearly state* the name of the plan it is promoting.
 - Insurance brokers prohibited from continually contacting someone to sell them a plan beyond 12 months after first requesting information or expressing interest in a plan.
- Some new rules began on July 10th, and all are in place by September 30, 2023.



*Recent Florida legislation states insurance licenses for agencies with names containing Medicare/Medicaid will automatically expire July 1, 2023, unless these words are removed from the name (2023 Florida ss.626.602)

<https://www.federalregister.gov/documents/2023/04/12/2023-07115/medicare-program-contract-year-2024-policy-and-technical-changes-to-the-medicare-advantage-program>

Senior Medicare Patrol (SMP) provides information needed to **PROTECT** you from Medicare fraud, errors, or abuse; **DETECT** potential fraud, errors, or abuse; and **REPORT** your concerns.

Please call your local CT Area Agency on Agency at 1-800-994-9422 to report suspected fraud or abuse in Medicare.

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$381,065 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

MEDICARE OPEN ENROLLMENT

Open Enrollment runs October 15 through December 7 and is the time of year when you can make certain changes to your Medicare coverage. The last change you make will take effect on January 1. Take action during Open Enrollment to make sure your coverage will meet your needs in 2024.



MAKING CHANGES DURING OPEN ENROLLMENT

The changes you can make include:

- Joining a new Medicare Advantage Plan or stand-alone Part D prescription drug plan.
- Switching from Original Medicare to Medicare Advantage.
- Switching from MEDICARE ADVANTAGE TO ORIGINAL MEDICARE (WITH OR WITHOUT A PART D PLAN).

MEDIGAP & ORIGINAL MEDICARE

Ask yourself this question about Medigap policies if you are leaving or joining Original Medicare during the fall Open Enrollment Period:

Will I be able to buy a Medigap policy to help with out-of-pocket costs, now or in the future?

Submitted by: Amanda Halle – WCAA Staff

Resources: www.medicareinteractive.org | www.shiptacenter.org, | Medicare minute September 2023.

SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org © 2023 Medicare Rights Center | www.medicareinteractive.org

The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), 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.



This publication/ is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$577,477 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

CONSIDERATIONS WHEN CHOOSING A NEW PLAN

If you have Original Medicare, ask yourself these questions before choosing a stand-alone Part D drug plan:

- Does the plan cover all the medications I take?
- Does the plan have restrictions on my drugs?
- How much will I pay for monthly premiums and the annual deductible?
- How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?
- Is my pharmacy in the plans' preferred network? Can I fill my prescription by mail order?
- What is the plan's star rating?
- If I have other drug coverage, will the Medicare drug plan work with this coverage?

ASK YOURSELF THESE QUESTIONS BEFORE CHOOSING A NEW OR DIFFERENT MEDICARE ADVANTAGE PLAN:

- How much are the premium, deductible, and coinsurance/copay amounts?
- What is the annual maximum out-of-pocket cost for the plan?
- What service area does the plan cover?
- Are my doctors and hospitals in the plan's network?
- What are the rules I must follow to access health care services and my drugs?
- Does the plan cover additional benefits not covered by Original Medicare?
- What is the plan's star rating?
- Will this plan affect any additional coverage I may have?

The Grief Cycle

Research has suggested that, in some people, grief comes in stages or as a cycle. The grief cycle as a whole is sometimes referred to as 'mourning' and describes how people adapt following a loss.

It is a completely individual process but can be influenced by things such as culture, customs, rituals and social expectations.

Different studies describe the stages of the grief cycle in slightly different ways, but the most common stages are:

- **Denial** - feelings of shock, disbelief, panic or confusion are common here. "How could this happen?", "It can't be true".
- **Anger** - blaming yourself, blaming others and hostility are all common feelings and behaviors - "Why me?", "This isn't fair", "I don't deserve this".
- **Depression** - feeling tired, hopeless, helpless, like you have lost perspective, isolated or needing to be around others - "Everything is a struggle", "What's the point?".
- **Bargaining** - feelings of guilt often accompany questions like "If only I had done more", "If I had only been...".
- **Acceptance** - acceptance does not mean that somebody likes the situation or that it is right or fair, but rather it involves acknowledging the implications of the loss and the new circumstances and being prepared to move forward in a new direction.

These stages do not always appear in the same order for everybody, and some people experience some stages and not others. It is common to move forwards and backwards through the stages in your own way and at your own pace.

Is Grief a Mental Health Problem?

In most cases, grief is not a diagnosable mental health problem. It is absolutely normal that grief places strain on our everyday lives and it can take a long time to adapt to life after a loss. Even after a long period it is still normal to experience days like the difficult early days after a bereavement, but over a period of time we gradually learn to manage these. This is sometimes called simple grief.

However, sometimes people experience such strong feelings of grief long after a bereavement happens that a diagnosis of complicated grief is made. These experiences of bereavement can be very similar to simple grief except that, rather than becoming manageable in the long-term, they can worsen and affect your day-to-day-living for a long time.

If you ever feel like you are not coping with bereavement there are organizations and people who can support you. In Western CT we suggest you call 211 for resources, or check out these:

Bereavement Counseling, Newtown Youth/Family Services (203) 426-8103 | Healing

Contributed by: Deb Kaszas—WCAA Staff

Sources: <https://www.nia.nih.gov/health/mourning-death-spouse>

THE TRUTH ABOUT GRIEVING

What does grief feel like?

Grief can be difficult and stressful, and nearly everybody goes through it at some point in their lives. Despite this, it can be very difficult to predict how we might react to a loss, as it is a very individual process. After a loss you may experience any of the following:

- **Sadness or depression.** This can be brought on at the realization of the loss and may cause you to isolate yourself.
 - **Shock, denial or disbelief.** Shock provides emotional protection from becoming overwhelmed, especially during the early stages of grief, and it can last a long time.
 - **Numbness and denial.** This is natural and help us process what has happened at a pace that we can manage, and not before we are ready. It is natural and can be a helpful stage. Grief is a fickle thing, and it hits you in ways that you aren't prepared for. Even if you've always been a fairly happy person, the shift in mental health that can come with grief, may be surprising.
 - **Panic and confusion.** Following the loss of someone close to us we can be left wondering how we will fill the gap left in our lives, and can experience a sense of changed identity.
 - **Anger or hostility.** Losing somebody is painful and can seem an unfair thing to happen. You may find that you feel angry or frustrated and want to find something or someone to blame for the loss.
 - **Feeling overwhelmed.** Grief can hit people immediately and with full force, potentially causing them to cry a lot or feel like they are not coping. But over time feelings of grief tend to become less intense and people find a way to live with them.
 - **Relief.** You may feel relieved when somebody dies, if the person who died had been suffering, if you were acting as the main caregiver, or if your relationship with the person was difficult. Relief is a normal response and does not mean you did not love or care for the person.
 - **Mixed feelings.** You may find that you feel a mix of emotions like sadness, anger, guilt and anything in between.
- We can feel all, none or some of these things.** There is no right or wrong way to feel following a loss. Some people seek help immediately by showing their emotions and talking to people, others prefer to deal with things slowly, quietly or by themselves. There are many different factors that affect grief, including the relationship we had with the person who died, our previous experience of grief, and the support we have around us. Some other experiences you may have while you are grieving include:
- sleep problems
 - changes in appetite
 - physical health problems
 - withdrawing from other people, or wanting to be with others all the time.

FREE LIVE WELL WORKSHOPS OFFERED



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

Older adults are disproportionately affected by chronic conditions, and according to the National Council on Aging, nearly 95% percent have at least one chronic condition, and nearly 80% have two or more. Chronic diseases can limit a person's ability to perform daily activities, cause them to lose their independence, and sometimes result in the need for institutional care, in-home caregivers, or other long-term services and supports.

Our free, six-week, interactive, small-group Live Well workshops help participants build the skills necessary to control how chronic conditions affect their life. The workshop sessions focus on the following topics:

- Dealing with fatigue, pain, frustration, or isolation
- Maintaining strength, flexibility, and endurance
- Managing medications
- Communicating with family, friends, and health professionals
- Healthy eating

Participants are grateful for the important tools we teach them, including action plans, decision making, and problem solving. Over the past few years, the workshops have been a lifeline for many, helping them overcome social isolation and loneliness as they connect with others in a safe, non-judgmental way. Participants who come from very diverse backgrounds can still listen to, learn from and help each other to better manage their health challenges, including diabetes, heart disease, arthritis, chronic pain, and depression.

Live Well Phone Workshops Fall 2023 Schedule	
CHRONIC PAIN PHONE WORKSHOP	
	Mondays, Oct. 2- Nov.6 from 6-7pm
CHRONIC CONDITIONS ZOOM WORKSHOPS	
	Fridays, Oct. 6- Nov. 17 from 10am-12pm
CHRONIC PAIN PHONE WORKSHOP	
	Wednesdays, Nov. 1- Dec. 6 from 10-11am
DIABETES PHONE WORKSHOP	
	Tuesdays, Nov. 7- Dec. 12 from 10-11am
For more information and to register, call Debby Horowitz at 203-757-5449 x 125 or email dhorowitz@wcaaa.org .	

Take Control

Feel Better

Energize

Live

Enjoy

FREE Live Well with Chronic Conditions Zoom Workshop!

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

Are you an adult with an ongoing health condition such as arthritis, high blood pressure, heart disease, diabetes or depression? Or do you care for someone who does? This workshop can help you be in control and feel better!

You will learn:

- Practical ways to deal with pain and fatigue
- Better nutrition and exercise choices
- Better ways to talk to your doctor about your health
- Communication techniques to make your needs known
- How to make a step-by-step plan to improve your life!

Fridays, October 13–November 17, 2023

Time: 10am–12pm

To Register: Call Sandy at 203-206-1726 or email Liana at rodriguez479@wcsu.edu

Participants need a tablet or computer.

Books and CD's will be mailed out and are yours to keep!

Space is limited, so sign up today!

Sponsored by the Department of Aging and Disability Services – State Unit on Aging and the Western Connecticut Area Agency on Aging. Generous support is also provided by the Connecticut Community Foundation.

Are you caring for a family member who has a Dementia or Alzheimer's Disease diagnosis?

This program offers relief to stressed caregivers by providing information, support, the development of an appropriate plan of care, and services for the individual with Alzheimer's Disease or related dementias. Clients may receive care through the delivery of services through agencies (traditional care option) or caregivers may hire someone of their choice to provide care (self-directed care option). The program may subsidize the cost of services not to exceed an amount up to \$7,500 per year; however, this funding is contingent upon available funding and subject to the applicant's level of need as determined by the Care Manager, and a maximum of 30 days of out of home respite care services (excluding Adult Day Care) available per year to each applicant. This program is a joint partnership between the Alzheimer's Association Connecticut Chapter, the Area Agencies on Aging, and the Connecticut Department of Aging and Disability Services - State Unit on Aging

ELIGIBILITY CRITERIA

As of July 1st 2023, applicants (individuals with Alzheimer's or a related dementia) must have an income of \$55,561 a year or less, liquid assets of \$147,715 or less, and cannot be enrolled in the Connecticut Homecare Program for Elders. Income is considered to be Social Security (minus the Medicare Part B premiums), Supplemental Security Income, Railroad Retirement Income, veterans' benefits, and any other payments received on a one-time or recurring basis. Liquid assets include checking and savings accounts, stocks, bonds, IRAs, certificates of deposit, or other holdings that can be converted into cash.

A Co-payment of 20% of the cost of services is required unless waived by the Agency on Aging Care Manager due to financial hardship.

An application must be completed which includes a Physician's statement certifying the condition of the individual with Alzheimer's disease or a related dementia.

For more information on the CT Statewide Respite Care Program, eligibility requirements, program process or even to obtain an application, please give the program supervisors and managers a call at WCAA. (203) 757-5449 option 8

Submitted by: Gina Greene- WCAA Staff
 Resources: <https://portal.ct.gov/AgingandDisability/Content-Pages/Programs/Connecticut-Statewide-Respite-Care-Program>



Nov. 11th, 2023

HAPPY VETERANS DAY HONORING ALL WHO SERVED



Veterans Crisis Line
 DIAL 988 then **PRESS 1**

The end of a relationship. Loss of a job. Housing instability. Feeling a loss of purpose. At some point, everyone will face a challenge. Some of those challenges may develop into a crisis. Recognizing a crisis in yourself or those you care about can help you know when to find support.

Resources: [Home \(veteranscrisisline.net\)](http://www.veteranscrisisline.net)

Place Your Ad Here and Support our Community!

Instantly create and purchase an ad with

AD CREATOR STUDIO



lpicommunities.com/adcreator

GET PAID TO CARE FOR A LOVED ONE AT HOME!



Call us today to find out more about how our local agency can help you.

CARING HOUSEHOLDS
Home is where the care is.

www.caringhouseholds.com
(203)826-3451



Changing the Face of Homecare

- Professional Non-Medical In-Home Care
- Companion Care , Homemakers, Personal Care Attendants
- Live-In and Hourly Specialists
- Acquired Brain Injury
- Individual Home Support
- Accepting Long Term Care Insurance Policies
- Accepting CT Home Care Program



Our Services are available 24 Hours a day, 7 days a week.

For details and a free consultation, please contact us by phone or online.

203-632-5549 • TLChomecarellc.com

Family Owned and Operated since 2008.
Office located in Woodbury.



Dedicated to helping families remember their loved ones by offering personal attention in creating a beautiful memorial.

CUSTOM DESIGNED MONUMENTS

PERSONALIZED MEMORIALS • CEMETERY LETTERING

Owner Bill Moriarty

927 Meriden Road • Waterbury, CT ~ (203) 753-0844

SUPPORT OUR ADVERTISERS!

Questions about Medicare?

I'm here to help. Call me to learn more about your Medicare options.

James Velasco
Field Sales Executive

1-860-803-6802 (TTY: 711)

8AM-8PM, Monday-Friday

A licensed agent will answer your call.

VelascoJ6@aetna.com

AetnaMedicare.com



ADVERTISE HERE
to reach your community



Call 800-477-4574

©2023 Aetna Inc.
Y0001_NR_34539_2023_C
2329250-01-01

aetna
medicare solutions



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

Western CT Area Agency on Aging 06-5310

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.

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.