

Your Advocate's Advice

Conversations with Chris

A sampling of current news for seniors!

A Telephone Welcome to Sioux City

If the movie Field of Dreams is to be believed, in January, I moved from Nebraska to the "heavenly" side of the Missouri. One of the first calls received after plugging in our phone was one where the caller indicated I was a finalist in a contest (that I had never entered) with the potential of winning \$25K or a new hybrid car! Just for fun, I played along, becoming an instant winner of a "genuine diamond watch" (because I had both a credit card and checking account. No, I didn't give out that personal info.) and also was the winner of five "free" magazine subscriptions. At that point, I laughed, asked the caller to remove my name from her list, and hung up! Too good to believe? Absolutely. I hope you do the same. Sometimes being shrewd means being rude!

For the week of March 29-April 2 – Suspicious Calls

This is a very alarming report from SMP. The Elderbridge Agency on Aging which has offices in Mason City, Fort Dodge and Carroll has reported that scammers have posed as representing the Area Agency on Aging, calling seniors to ask for personal information such as Social Security number, bank account numbers, whether they keep their bank account statements at home and do they live alone. One central Iowa bank reported they helped three older customers close their bank accounts because those customers had given their personal information to the scammers and feared their bank account balances could be drained.

This is why we have to be smarter than a con artist! Thieves are smart enough to know they need to pretend they are someone who their victim trusts. Iowa's area agencies on aging are in touch with so many seniors, helping them with meals, transportation, assistance to stay in their home safely, caregiver support, and information about benefits and services from other organizations. We can trust our local agency on aging.

But we have to be alert for scammers. If you receive such a call, write down the number if you have "caller ID" on your phone, hang up, and call your Area Agency on Aging to report the call. They can help you determine if they did really make the call to you or, if not, if you should report it to your local law enforcement.

For the week of March 29-April 2– 10 Questions, 10 Minutes

Did you know:

- That in the United States, the population of those age 65+ is expected to double in the next 25 years?
- That people age 65+ will make up 1/5 of the U.S. population by 2030?
- That the age group 85+ is now the fastest growing segment of our nation's population?
- That by completing the 10 questions on the U.S. Census, your answers will affect how more than \$400 billion per year in federal funding is allocated to state, local and tribal governments?
- That the census data helps guide local planning decisions for community services, programs and facilities such as hospitals, nursing homes, long-term care, food assistance, transportation assistance and many more?

Complete your Census Form! It's easy, important, safe, and vital!

Mission: Enabling Older Iowans to live with maximum possible dignity, well-being and independence.

> Serving Seniors in Cherokee, Ida, Monona, Plymouth and Woodbury Counties.

> A newsletter from the Advocacy Coordinator, Chris Kuchta.

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Inside this issue:

\$\$\$ for Home Repairs 2

Right Care, Every Time 2

New Credit Card Scam 3

Diabetic Supply Calls 3

Need a Ride? 4

IRS "Refund Alerts" 4

FDIC Consumer Tips 4

For the week of April 5-9 – \$\$\$ Help for Home Repairs and Home Accessibility Changes

This year's heavy snowfall, blowing winds and tumbling temperatures served as a good reminder of just how harsh Iowa winters can be.

If your house is in need of essential repairs such as a new roof, siding or furnace, USDA Rural Development has low-interest loans and grants available to help eligible families make needed improvements. Loans have a fixed interest rate as low as one percent and typically may be repaid over a term of 20 years. Grants do not need to be repaid.

Grants are available to help applicants who are 62 or older and who cannot repay a loan to remove health and safety hazards or to make the home accessible for a disabled family member.

Examples of eligible projects include repair/replacement of storm doors, windows, steps, furnaces, water heaters or roofs. Funds can also be used for insulation, electrical, plumbing, septic and water systems, and to provide accessibility for persons with disabilities. Homes repaired with these funds must be located in communities of less than 20,000 people or in rural areas.

To qualify for assistance, household income must fall under income limits for the county and household size. Incomes are adjusted to compensate for medical expenses such as medical care, medicines, and even medical insurance /Medicare premiums. For most counties, a one-person household must have an adjusted income of \$19,800 or less, and a two-person household must have an adjusted income of \$22,650 or less. Limits increase for larger household sizes.

Along with loans and grants to repair homes, USDA Rural Development has two low-interest, no-down-payment loan programs to help eligible families purchase new homes.

Residents of 10 counties in northwest Iowa including Cherokee, Ida, Monona, Plymouth, and Woodbury counties are served by the USDA Rural Development office in Le Mars. For more information, please call Virgene Ryan or Brian Augustine at (712) 546-5149 Ext. 4. Or visit www.rurdev.usda.gov/ia.

For the Week of April 5-9—The Right Care for Every Person Every Time

Iowa SMP (Senior Medicare Patrol) reminds you that Medicare is working to be certain you receive the best care possible while in the hospital. Their vision for healthcare quality is “The Right Care for Every Person Every Time.” They have been studying situations when serious errors happen during your hospital stay and times that persons have an injury or acquire an infection while in the hospital. One type of serious error occurs if the wrong patient receives surgery or if the surgery received is on the wrong part of the body.

The Iowa Board of Medicine reported March 16th in a press release that, “Of the 700 to 900 complaints the Board receives each year, 2 to 4 of them allege wrong site surgery.” So surgery mistakes in Iowa are very rare. However, you should know that Medicare does have rules that deny payments to hospitals (and you can't be billed) for costs to treat you for an incorrect surgery or a condition you acquired while in the hospital that had no connection to your health status when you entered the hospital. Also, the Iowa Board of Medicine has implemented new rules to discipline physicians who make these types of surgical errors. Iowa doctors' licenses can be suspended or revoked and they can be fined if found guilty.

When at the hospital, please be patient with healthcare workers when they repeatedly ask your name and birth date and ask you to repeat what procedure you are having done. They are NOT TESTING you! They are working to be certain you “receive the right care every time.”

For the Week of April 12-16— New Credit Card Act

Iowa's Attorney General's office has sent information about the new U.S. "Credit CARD act" that gives consumers new rights and protections with their credit cards. The act took effect on Feb. 22, 2010. Here are some of your new rights and changes you can expect from credit card companies.

Limits on interest rate increases. Under the new Credit CARD Act: Credit card companies must give you 45 days' notice of any significant changes in your credit card terms. The interest rate on a new credit card cannot be increased in the first 12 months that you have the card. It is illegal for the card issuer to increase the interest rate retroactively unless you are 60 days late on a payment. If your interest rate (APR) is increased because of a late payment on your card, then, after 6 months of you paying on time, the APR must return to the prior lower rate. Companies no longer can raise your interest rate if you are late paying on *another* company's bill or payment.

More credit card billing information. Your monthly credit card bill will include information about how long it will take to pay off your balance if you only make the minimum payments. It will also state the amount you would need to pay each month in order to pay off your balance in three years. All bills must be sent to you at least 21 days before the due date. The bills also must have a phone number and Internet address with information on how you can make payments.

New protections for underage consumers. For those (your grandchildren) under age 21, you must prove you are financially independent in order to open a credit card account, or you will need a co-signer who is over 21 and is willing to be liable for your debts. No more "freebies" – companies cannot offer "free" items to students to get them to sign up for a card on or around campus, or at a college-sponsored event.

Manage your credit cards carefully to avoid expensive credit card debt. Pay on time and pay the full balance each month, if possible. Most credit card companies will not impose a finance charge (except on cash advances) if you pay in full before the due date on your bill. Avoid "maxing out" on cards or paying only the minimum amount due. To file a complaint or get more information, contact the Iowa Attorney General's Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or 888-777-4590 (toll free). The web site is www.IowaAttorneyGeneral.gov (click on "protecting consumers.")

For the Week of April 12-16—Unexpected Diabetic Supplies Calls

Senior Medicare Patrol has received reports about older persons receiving unexpected calls from persons saying things like "are you diabetic?" or "we know you've recently been diagnosed with diabetes" or "we'd like to send your diabetes testing supplies." These calls occurred in northwest, northeast and central Iowa -- so we'd all better watch out!

One of the persons who reported a troublesome call to us was led to believe that the caller was taking over the shipment of his diabetes testing supplies and he gave the caller his Medicare number. We are keeping in touch with him so we may assist him if anything suspicious happens with his Medicare benefits. The other people who reported calls to SMP hung up before anything happened.

This is a fact of today's living – you may receive unexplained, unexpected phone calls. If the caller isn't someone you know or if the caller is from a business and you didn't ask them to call you, listen very carefully and be SURE you know what the call is about. If the caller is offering you something you didn't ask for and if they ask for your Medicare number, your Social Security number, your bank or credit card numbers, DO NOT give this information. Don't let the caller convince you to do business with them right on the spot. If they are calling about something you really are interested in, tell them they have to send you information in writing before you make a decision. If they are con artists, they'll probably refuse or you will never receive any information. If it may be legitimate and you receive written information, consider having your family, friend or trusted neighbor look over the information with you.

For the Week of April 19-23— Need a Ride?

Siouxland Aging Services partners with Siouxland Regional Transit (SRTS), Sioux City para-transit and Sioux City Transit to assist seniors (ages 60+) with transportation needs in town or between towns. Tickets are available on a donation basis to provide curb-to-curb rides to medical appointments, to congregate meal sites, to stores, to nursing homes, or whatever the destination might be. The suggested donation is one-half to the cost of the ride or whatever the senior is able to afford. Donations help to keep funds available for this transportation program, supplementing income from federal sources. More donations mean more rides are available to seniors.

To request an application for SRTS and Sioux City Transit tickets, contact Siouxland Aging Services. (Phone numbers are on the front of this newsletter). The application contains simple questions, several of which are used only for reporting purposes and shouldn't deter anyone from completing the application. The only eligibility requirement is riders must be age 60 and over. After the application is completed and returned to Siouxland Aging Services, tickets and the form to request more tickets are sent to the senior. To be approved for para-transit, applications are available through the Sioux City Transit office. Once approved, seniors just present their ticket to the bus driver for a ride. Once a month, ticket users will receive a statement showing the number of rides they used and the actual cost of the rides. It's as simple as that. Compared to the cost of owning, operating, insuring and maintaining a car, these tickets are quite a bargain!

For the week of April 24-30—IRS "Refund Alerts"

It's tax season and there's no shortage of people talking about the Internal Revenue Service – the IRS! The talk is often about the financial pinch of paying taxes or the delight in receiving a refund!

The eagerness to receive a refund is what fuels scams. E-mails are sent informing you that a review has been done and you are eligible for a tax refund. The message asks you to submit the necessary information in order to receive the refunds; it may ask for your bank account number, credit or debit card number, PIN numbers, and so forth.

SMP has received reports this month that this scam is circulating. EVERY tax season the IRS warns the public about these scams and every year they happen again, so you know the scam artists are getting people to fall for it. Make sure you are not one of them!

Here's the one thing to remember – the IRS absolutely never sends messages about refunds by e-mail to taxpayers. NEVER. If you receive such an e-mail, you may be able to help the IRS track down the perpetrators by forwarding the message to phishing@irs.gov.

For the week of April 24-30— FDIC Consumer Tip of the Week

The FDIC has begun a new service for consumers of all ages, providing simple, practical tips weekly on their website and through an e-mail subscription service. The tips will help you become a smarter, safer user of financial services with information about saving and borrowing money, for example, and alerting you to scams and fraudulent activity. Go to <http://www.fdic.gov/consumers/consumer/tips> to read the tips or sign up for weekly e-mails. FDIC can also be reached by phone, if you want to ask for printed consumer information on a variety of topics, 1-877-275-3342.

A Laugh for You!

An older couple is lying in bed one morning. They had just awakened from a good night's sleep. He takes her hand and she responds, "Don't touch me." "Why not?" he asked. She answered, "Because I'm dead." The husband asked, "What are you talking about? We're both lying here in bed together and talking to one another!" "No," she continued, "I'm definitely dead." He insisted, "You are not dead. What in the world makes you think you're dead?" With a smile, she answered, "Because I woke up this morning and nothing hurts."