

Your Advocate's Advice

Conversations with Chris

A sampling of current news for seniors!

Wishing for Sunshine!

Aloha! Time has arrived to begin planning our annual Sun & Fun summer outing! This year's theme has us envisioning warmer climates, tropical breezes, and none of this white stuff that has plagued us since October! We are looking for good ideas for activities, amazing volunteers to plan and carry out this event, as well as sponsors for the day's activities. Contact Chris to be part of Sun & Fun 2010!

For the week of March 1-5 – SMP Volunteers Needed

Do you enjoy helping to keep yourself and your peers safe from healthcare fraud, spreading current information about scams and frauds that are circulating, or helping a victim report and possibly recover losses? Then you are the perfect person to become a SMP (Senior Medicare Patrol) volunteer.

You choose your role as a volunteer, whether you want to read these announcements to your friends at your meal site, talk to groups in your community (groups could be as varied as your card group, a church circle, or civic group), assisting others who believe they have a healthcare fraud report or been victimized by a scam or assisting Chris with some various duties related to SMP. SMP has a place for you.

Siouxland Aging Services will be hosting a training on Thursday, March 18, for anyone interested in becoming an SMP volunteer. There will be refreshments provided. You do need to pre-register, as there is some reading to do prior to the training. To register or for more information, contact Chris at 279-6900 ext. 18 or 800-798-6916!

SO pre-register and mark your calendar:

- SMP training
- March 18
- 1:00 - 4:30
- Siouxland Aging Services—2301 Pierce, Sioux City

For the week of March 1-5 – Free Tax Assistance & Rapid Refund Loans

It's tax time once again. If you need help in completing your return, a listing of sites that provide free assistance is listed on the back of this newsletter. Some do require an appointment, others do not.

The Iowa Attorney General reminds us once again to avoid rapid tax refund—a loan borrowed against the anticipated refund amount. He says, “Such a loan may come a week or two faster than the refund – but *you pay extremely high fees to borrow your own money.*” Consumers need to ask two questions: “How much will I pay for the loan?” and “What does the fee buy me?” Interest rates for these loans can range from 40 to 700% APR (annual percentage rate). The additional fees for tax preparation, electronic filing, or check-cashing can double or triple that cost.

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.

> Contact info:

> 712-279-6900

> 800.798-6916

chrisk@siouxlandaging.org

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For the week of March 8-12 – Captioned Telephones

Good news for people who use hearing aids, are hard of hearing, deaf or speech impaired!!!

A Captioned Telephone looks and works just like a traditional telephone, with one difference: the Cap Tel has a bright, built-in display screen that displays captions of everything the other party says during a conversation, much like the captions on a television! Kelly Martin of Des Moines uses his phone at home and it has changed his life. As a very hard-of-hearing person, he is excited about the Cap Tel features. Martin stated, "I can NOW easily talk with all members of my family and my friends. I can use the phone again!" Independence is probably the number one result of this Cap Tel phone. "I can schedule my appointments, call in refills of prescriptions, or even order a pizza." The flow of information is so smooth that people on the other side of the call don't even know it is a relay call and that their side of the conversation is turned into text for the listener to read. This service is provided to Iowans at no charge and is available 24 hours a day through Relay Iowa. However, long distance charges still apply to long distance calls. Anyone interested in obtaining a Cap Tel phone can purchase one for a reduced price of \$99 (retail price: \$495) or at a lesser cost, if eligible. For more information, contact Relay Iowa at 888-516-4692 or iarelay@hamiltonrelay.com.

For the week of March 8-12 – ID's & Doctor's Offices

The Medicare authorities who process Medicare claims often remind doctors to be certain the patient who presents their Medicare ID card in the doctor's office, is the true Medicare beneficiary. If someone steals your Medicare ID number, goes to a doctor and receives services that Medicare pays for, the doctor will be asked to return the Medicare payment.

So in order to protect your Medicare benefits and themselves, your doctor's office may ask:

- To see your driver's license or some other ID with a photo,
- If you don't have a photo ID, they may ask to see something with your signature,
- They may ask to call a relative or one of your other physicians to verify your identity.

Please be patient with these procedures. Among the many serious problems that can occur if your Medicare number is stolen and used, is that your medical records become tangled up with the other person's. This can result in a medical provider making a dangerously wrong decision about your medical treatment.

This SMP information is from Wisconsin Physician Services, the Medicare contractor that processes Iowans' doctor and outpatient Medicare claims.

For the Week of March 8-12: It's Back—The Grandparent Scam!

The Heritage Agency on Aging in Cedar Rapids has reported to Iowa SMP that a woman fell victim to this scam recently. Iowans received MANY of these calls in the fall of 2008 and winter of 2009 and they are back! The Cedar Rapids woman lost \$900 when she wired money to Canada because a person posing as a police officer called and said her granddaughter was in jail in Canada and needed bail money. After the thief got her \$900, they called her again to get more!

When she went to the store to wire money the second time, the store clerk asked questions, advised her it was most certainly a scam, helping her avoid losing more money. The Iowa Attorney General's office has received reports of additional victims in Iowa. The Better Business Bureau reported this month that this scam has occurred in Wisconsin, Missouri, Nebraska and nine other states.

If you receive a call from someone saying they are calling for your grandchild in trouble, or portray themselves as your grandchild, ask questions of a personal nature that only your family would know and/or contact other family members to verify what's happening. One of the most important warning signs is the caller telling you NOT to contact anyone else in the family. That's your clue to do exactly that and you'll avoid some heart-break and the loss of your hard-earned money.

For the Week of March 15-19 – Not so “Free” Trial Offers

This fall my husband signed up for a service that made me suspicious of a scam, and we decided to cancel it within a week. However, in addition to the first month’s charge, we noticed an additional, much larger charge on our credit card bill the following month. When we called to ask about it, we discovered it was for some “free offer” advertised in fine print that he hadn’t noticed...and took more calls to cancel and to dispute with our credit card company. This recent info from SMP should be helpful for you and your families.

The Federal Trade Commission (FTC) has joined an effort to alert consumers to online deceptive marketing connected to free trial offers that require individuals to cancel or opt-out of a recurring charge for future products or services. The director of the FTC’s Bureau of Consumer Protection, David C. Vladeck, cautioned consumers about the free trial feature, known as a “negative option.” In a negative option feature, a company takes a consumer’s failure to cancel a free trial offer as permission to begin charging for the service. While many merchants use this billing process appropriately, others pre-check consent boxes; bury the details of the offers in the fine print, terms and conditions; and make cancellations or returns difficult, catching consumers in a cycle of recurring charges for products and services they do not want. “Free trial marketing can be convenient for consumers – if the terms are clearly spelled out beforehand,” Vladeck said. “Legitimate marketers don’t hide critical information about costs or cancellation policies to get their customers to agree to future charges.” The FTC, Visa and the Better Business Bureau (BBB) offer tips to online shoppers on how to spot deceptive free trial offers and how to deal with unauthorized charges:

- Take time to read and understand all terms and conditions so a free trial doesn’t turn into a costly purchase you didn’t intend to make.
- Pay particular attention to any pre-checked boxes before you submit your payment card information for an order. Failing to uncheck the boxes may bind you to terms and conditions you don’t want.
- Review credit card statements when you get them for any unauthorized charges, and notify the card issuer promptly of any unusual activity or unauthorized charges.
- Try to resolve the situation with the merchant. If you’re unsuccessful, contact the card issuer immediately to dispute the charge. Consumers who think they’ve been victims of deceptive marketing and who haven’t been able to resolve the issue directly with the merchant should call their card issuer to dispute the charge. They also may report their experiences to the FTC at www.ftc.gov/complaint or their local BBB at www.bbb.org. More information is available at www.visa.com/negativeoption. Copies of the documents mentioned in this article are available from the FTC’s website at www.ftc.gov and from the FTC’s Consumer Response Center, Room 130, 600 Pennsylvania Avenue, N.W., Washington, DC 20580. Call toll-free: 1-877-FTCHELP.

For the Week of March 15-19 – Cancer Survivor Telephone Workshops

CancerCare will be having a free series of telephone workshops, made possible by support from the National Cancer Institute and LIVESTRONG. These sessions offer practical information for cancer survivors, their families, friends and health care professionals to help them cope with concerns and issues that arise after treatment ends. All of the workshops take place from 12:30 to 1:30 pm Central Time. These workshops are free – no phone charges apply. However, pre-registration is required. To register, simply go to the **CancerCare** website http://www.cancercare.org/get_help/tew_calendar.php or call 1-800-813-HOPE (4673) Monday through Thursday, 8 a.m. to 6 p.m. and Friday, 8 a.m. to 4 p.m. CST.

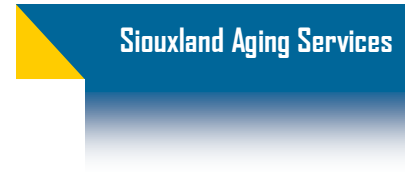
Part I, *Trouble Sleeping? Sleep Better to Feel Better: Tips You Can Use*, April 13th.

Part II, *Communicating with Your Health Care Team After Treatment: Making the Most of Your Visit*, May 18th.

Part III, *Survivorship and Workplace Transitions*, June 22nd.

Part IV, *Survivors Too: Communicating With and Among Family, Friends and Loved Ones*, July 13th.

For the Week of March 22-26 – Kudos & Support for Caregivers



Coffee & Conversations for Caregivers

Cherokee Public Library
1st Fri of month 3:00

Ida Grove Public Library
3rd Thurs of month 1:00

LeMars Prime Living
3rd Mon of month 1:00

Onawa Public Library
3rd Tues of month 1:00

Sioux City
Siouxland Aging Services
3rd Wed of month 2:00

Family caregivers are the foundation of our country's long-term health care, contributing approximately \$375 billion in unpaid care for their loved ones. In Iowa alone, there are nearly 300,000 caregivers. Caregivers are at risk of becoming a "patient" themselves due to chronic stress that comes with caring for others. For both ethical and economic reasons, it is essential to prevent family caregivers from being overwhelmed by the demands placed upon them.

At Siouxland Aging Services, we have a Caregiver Specialist on staff who also is a caregiver for her elderly father. Barb is available to talk with you about your caregiving role and how SAS can help. Barb travels all five counties assisting caregivers, so don't hesitate to give her a call to schedule a time to meet. Barb has started caregiver support meetings in all five counties called Coffee & Conversation for Caregivers. It's a time to share, relax and enjoy.

Free Tax Preparation Sites for Seniors
* Appointment needed

Mapleton

Public Library
Mondays 1:00-4:00

Moville

Public Library
Tues, Thurs 5:00-8:00
Wed 1:00-4:00

Sioux City

Center for Siouxland
Mon-Wed, Fri 9:00-2:00
*252-1861

Mary Treglia Community House

Mon, Thurs 12-3, 6-8
Tues, Wed, Fri 12:00-3:00
Sun 1:00-5:00
*258-5137

Morningside Church of Christ

Sat 11:00-2:00

Siouxland Center for Active Generations (Sr Center)

Mon-Fri 9:00-12:00
*255-1729

The Salvation Army

Tues 4:00-8:00
Thurs 3:00-7:00
Sat 10:00-2:00
*255-8836

For the week of March 22-26 – Census Safety

Iowa Senior Medicare Patrol has received questions from Iowans who received mail that looked like a census form. SMP has seen three different types of mailings. All of the mailings have the word "census" on them, but they all are from political groups who lobby Congress about issues of concern to senior citizens. Questionnaires are enclosed that often ask for your "yes" or "no" opinion on several topics AND they also ask you for a donation. All of us should make our own, careful choices about our political donations.

SMP wants to remind you to look for the official census form in your mail in March. You should receive a letter first, telling you the census questionnaire is coming. Later the actual census form will be mailed separately. The Census Bureau WILL NOT send you an e-mail of any kind.

The census form **WILL NOT**

- ask for a donation or contribution to help pay for printing and mailing of the census,
- ask for your Social Security, Medicare, bank account, or credit card numbers,
- have the name of a political party on it, nor will it have the name of your U.S. Senator or Congressman.

A Census Taker will come to your home only if you don't return your census form by late March. The Census Bureau will send you a reminder postcard before they will try to visit your home. If a Census Taker visits your home, they will ask ONLY the very same questions that are on the printed census forms. They will have ID badges showing the "Department of Commerce" watermark or seal, and if you want to call to verify their identity, they will have their supervisor's name and phone number or the local Census office.

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, I'm definitely dead." He insisted, "You are not dead. What in the world makes you think you're dead?" "Because I woke up this morning and nothing hurts."