

## Siouxland Aging Services

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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# Conversations with Chris

## A sampling of current news for seniors!

### Happy Holidays!

I can't believe November marks the beginning of my second year with Siouxland Aging Services. I hope to continue to bring relevant and interesting materials to seniors throughout our five-county area. With winter weather, adverse driving conditions, and the budget cuts limiting mileage, this newsletter will be another avenue to get timely information to all meal and senior apartment sites. There will be 1-2 small tidbits for each week to read aloud and for seniors to share with their peers.

### For the week of Nov 23–27–Elder Law Seminar

A FREE elder law seminar for older Iowans and their caregivers will be held on December 8, 12:30-3:45. It will be at the downtown library in Sioux City. Registrations are due by Nov 30. A few additional seats may be available, but supplies are limited if you aren't registered. This seminar is held twice each year. Forms are included with this newsletter. Come ready to learn!

Topics to be covered include

- Living Wills & Durable Powers of Attorney
- How to qualify for Medicare eligibility for nursing home care
- Programs to pay for Medicare premiums & other benefits
- Dealing with debt and creditors

### For the week of Nov 30-Dec 4–Medicare D Plans

It's time once again to review your Medicare Part D plans. With 44 plans to choose from, you may find a plan that better fits your needs and budget. Everyone enrolled in a Medicare Part D plan should have received an "Annual Notice of Change" by the end of October. You can make changes to a new plan from November 15 through December 31. You can do the comparison of plans yourself or with a trusted family member by going to [www.medicare.gov](http://www.medicare.gov). You may also have a SHIP counselor assist you in comparing plans and with changing plans. SHIP counselors are impartial, trained volunteers. To find your nearest SHIP counselor, call 800-351-4664.

For additional help with using Medicare's website, check out: <http://www.aging.iowa.gov/Documents/Publications/QuickRouteThroughtheMedicareDrugPlanFinder2010.pdf>

## **For the Week of Nov 30-Dec 4: No More Computer Sales Calls!**

Finally, the answer to the questions about those annoying calls! The U.S. Federal Trade Commission has taken your side, banning those terrible recorded sales messages you'd been getting. Beginning September 1<sup>st</sup>, those calls have been banned unless you signed a written permission for a company to call you. (Even MORE reason to read everything you sign VERY carefully!) If telemarketers break this rule, fine can be \$16,000 per call.

This ban **only applies to callers trying to sell you something**. Collection agencies can still leave you messages about debts you owe. Also, politicians, banks, telephone companies and charities can leave you recorded messages.

If you get a call with a recorded message that you think breaks the rules, listen long enough so you can write down the name of the business and any phone number they leave. Keep track of the date and time of the call. Then notify the Federal Trade Commission at 1-888-382-1222 or use the on-line complaint form at [www.DoNotCall.gov](http://www.DoNotCall.gov).

And if you haven't registered your phone to eliminate unwanted sales calls from "live" telemarketers, register yourself for the Do Not Call Registry at the same phone number or website listed above. (Source: FTC Press Release Aug. 27, 2009)

## **For the Week of December 7-11: Shopping Safety, Check Your Receipts**

With the holiday season upon us, it is wise to stay alert when you are out and about doing your shopping. When you are in the store, keep your purse on your person rather than placing it in the cart. And by all means, keep your purse closed, except at the check-out. Try not take excessive cash with you, for two reasons; to limit the amount of your loss should your purse/wallet be stolen or lost and/or to help prevent that "impulse spending" that catches many of us during this season of giving.

Use your credit and/or debit cards wisely. Experts say shoppers tend to spend more with their cards than they would with cash. Know and stick to your budget. When using your credit and/or debit cards, try to keep them within sight. It only takes a short time for a clerk, waiter or waitress to record the information on the front and back of the cards. If you are watchful, you may prevent this from happening. Stay alert to people watching over your shoulder as you key in your PIN numbers at the check out. Check your receipt to be sure charges are for the correct amount, the correct number of items, and for the correct amount of additional cash, if you have requested additional cash.

Finally, as you travel between the store and your car (or whatever mode of transportation you use), stay alert. Try not to overload your arms, so that you don't have to put down your parcels or purse somewhere other than safely inside the vehicle. Have your car key handy before leaving the store.

## **For the Week of December 7-11: Holiday Gift Idea**

If you are like me, when family asks "what do you want for a holiday present?", your mind goes blank and you are unable to come up with any really good ideas. After all, there are only so many bottles of lotion and perfume, or in the case of men, only so many ties that a person can really use. Why not suggest a gift of a meal card this year?! A meal card will supply you with up to 20 tasty and nutritious lunches that you don't have to cook and the good times that come from being in the good company of your friends. There is a suggested per meal donation of \$2.75 for congregate meals or \$3.25 for meals on wheels lunches. Cards are available at your local meal site or from Siouxland Aging Services. You can also use your meal card to invite a friend who is reluctant to come to a meal site as your guest. Share the joy of the Holidays!

## For the Week of December 14-18—Heating Assistance

### Iowa Department on Aging Reminds Older Iowans That Energy & Weatherization Assistance May be Available to Them

*In 2009 95,234 Iowa Households Received Energy Assistance, 28.5% Were Older Iowans*

With winter weather fast approaching, energy assistance and weatherization help may be available to them through the Low-Income Home Energy Assistance (LIHEAP) and Weatherization Assistance (WAP) programs. LIHEAP may assist in paying home heating bills, and WAP may help with typical weatherization activities including:

- Air sealing to reduce infiltration
- Attic Insulation
- Sidewall Insulation
- Floor Insulation
- Pipe and/or Duct Insulation
- Limited Energy Related Repairs

Those that apply for LIHEAP are also automatically applying for the WAP program, although they may not get the weatherization services as this program has limited funding. For households with an older or disabled person, applications for LIHEAP will be accepted on a first come/first serve basis from October 1, 2009 through April 30, 2010. To check out eligibility requirements, and to apply for assistance, contact your local community action agency.

## For the Week of December 14-18—More on Medicare Drug Plans

Last week, one senior mentioned to me that she preferred not to have a Medicare Part D plan of any kind. Her rationale was that she took very few medications, so why should she pay monthly for something that didn't seem to be of any benefit to her. Medicare Part D plans are just like any other insurance...there for those times when you least expect to use them. It's a gamble you may not want to take. There are consequences for not enrolling or dis-enrolling from a Part D plan:

1. When you finally re-enroll, you'll get a late penalty in the form of a permanent surcharge on your Part D premiums that will increase over time. Every year you are without drug coverage adds 12 percent of the national average monthly premium (\$32 in 2010) to the premium you pay for your plan.
2. You won't be able to re-enroll in Part D whenever you want. You can enroll *only* during the annual open enrollment period (always Nov. 15 to Dec. 31) except in a few special circumstances such as moving to another state, entering a nursing home or becoming eligible for extra help available for low-income beneficiaries.
3. You will be without drug coverage. Even a person with the healthiest lifestyle suddenly can be struck by an unforeseen disease or an accidental injury that requires expensive drugs. Some drugs, especially for cancer, can cost thousands of dollars a month. You are not allowed to enroll or re-enroll in Part D, outside the annual open enrollment period, just because you suddenly develop an urgent medical need for prescription drugs and cannot afford to pay the full price out of pocket.

SO consider a compromise. Find the drug plan with the lowest cost.

### Community Action

#### Agencies by County:

**Cherokee Co. Outreach -- Mid-Sioux Opportunity, Inc.**  
921 South 2nd Street  
Cherokee, IA 51012  
**PH:** 712-225-3322,  
**TOLL FREE:** 800-859-2025

**Ida Co. Outreach -- Mid-Sioux Opportunity, Inc.**  
703 West State Hwy. 175,  
Ida Grove, IA 51445  
**PH:** 712-364-2175,  
**TOLL FREE:** 800-859-2025

#### **Monona County -- West Central Community Action**

801-B 10th Street  
Onawa, IA 51040  
**PH:** 712-423-2603

#### **Plymouth Co. Outreach -- Mid-Sioux Opportunity, Inc.**

240 4th Street, Box 946  
Akron, IA 51001  
**PH:** 712-568-2242,  
**TOLL FREE:** 800-859-2025  
180 10th Street SE,  
PO Box 1  
LeMars, IA 51031  
**PH:** 712-546-6603,  
**TOLL FREE:** 800-859-2025

#### **Woodbury County -- Community Action Agency of Siouxland**

2700 Leech Ave.  
Sioux City, IA 51106  
**PH:** 712-274-1610, **EXT:** 220,  
**TOLL FREE:** 800-352-3725

## For the Week of December 21-23—Case Management

Finding all the resources to keep you or a loved one in your home is like trying to fit a huge puzzle together. There are so many pieces; health care, home-maker, bathing assistance, respite, lifeline, nutritional counseling, meals and their preparation, finding a way to appointments, home and vehicle modification, and so much more. Siouxland Aging Services has case managers who can fit the pieces together for you...and be sure everything fits your needs. So, what happens when you call for a case manager? First, someone will come to your home to talk with you (your family, and/or a caregiver, if you'd like) to see how you are doing in your current situation and to assess what services you may need. The case manager will then work with you to develop a personalized plan...with you choosing between needed available services. Some services may have a cost, others do not. Your case manager will help estimate those costs, discuss your options, and help you explore possible funding sources if you are unable to afford the service. It is the responsibility of your case manager to get it all lined up for you, and to serve as that link between you, your doctor(s), and service provider(s) to be sure that you are getting exactly what you need. Whenever you have a concern, you don't have to make many calls—just one call to your case manager. Contact the Case Management Department at Siouxland Aging Services for more information.

## For the Week of December 28-Jan 1 —Identity Theft

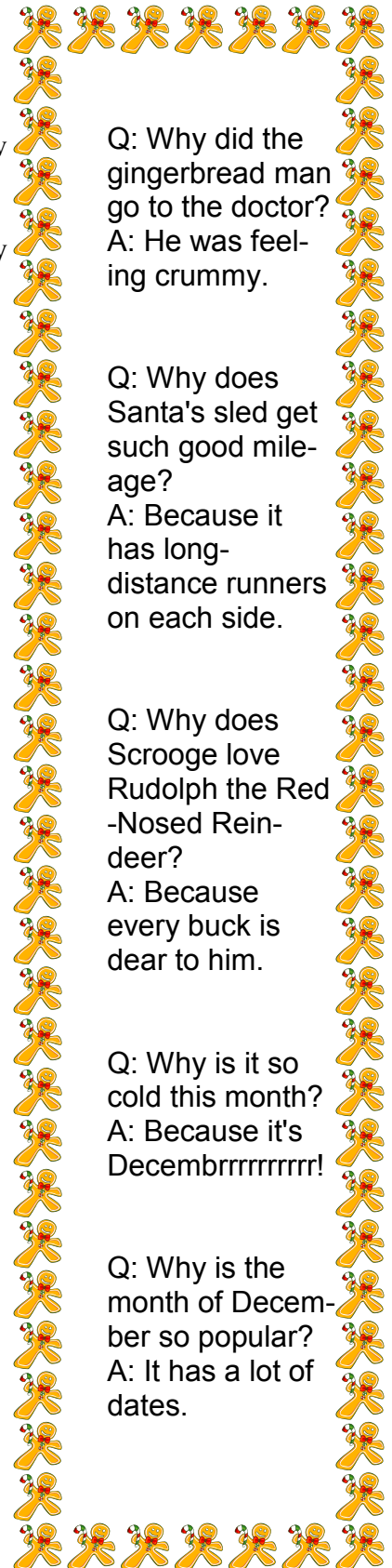
In early November, I happened to run into a very distraught senior at the mall. Her purse had been stolen. Fortunately, it was found with most of its contents (including her credit cards and checkbook) intact and only the cash missing. However, this wasn't the case recently for the chairman of the Federal Reserve Board, Ben Bernanke, and his family. "Newsweek" magazine recently reported that Mr. Bernanke and his wife were among hundreds of victims of an organized identity theft ring that stole more than \$2 million in 2008. Another victim was an assistant state attorney general. Mrs. Bernanke's purse was taken off the back of her chair while she sat at a Starbucks. The assistant attorney general had her wallet taken out of her purse, while her purse was on her shoulder!

The thieves used the blank checks, drivers' licenses and Social Security cards they found in their victims' wallets, to make fake drivers' licenses and IDs with their photos. Then they were able to use the photo IDs to write and cash checks on the stolen check blanks.

One of the key pieces those thieves needed was the Social Security number. If those persons wouldn't have been carrying their Social Security cards, they might not have lost any money. Remember to leave your Social Security and Medicare cards at home unless you need them for a doctor's appointment, a new job, new bank or investment account, or an application for public benefits. (Published on [www.newsweek.com](http://www.newsweek.com) on Aug. 25, 2009)

## For the Week of December 28-Jan 1 —Lifelong Links

For those of you who are internet savvy or have children who are, there is a wonderful resource for Iowans. It can help you with planning or finding resources for aging. There are no charges to use this site. [www.lifelonglinks.org](http://www.lifelonglinks.org)



Q: Why did the gingerbread man go to the doctor?

A: He was feeling crummy.

Q: Why does Santa's sled get such good mileage?

A: Because it has long-distance runners on each side.

Q: Why does Scrooge love Rudolph the Red-Nosed Reindeer?

A: Because every buck is dear to him.

Q: Why is it so cold this month?

A: Because it's Decembrrrrrrrrrr!

Q: Why is the month of December so popular?

A: It has a lot of dates.