

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 Director of Advocacy and Community Relations, Chris Kuchta.

> Contact info:

> 712-279-6900

> 800.798-6916

chrisk@siouxlandaging.org

Your Advocate's Advice

Conversations with Chris

A sampling of current news for seniors!

For the week of June 26-July 2 – Shred-Tastic

Shredtastic, a one-stop shredding event will be co-sponsored by Siouxland Aging Services, SMP (Senior Medicare Patrol), Siouxland Center for Active Generations and Absolute Mobile Shredding to give you an opportunity to bring your boxes, sacks and old files of materials to be shredded. On Wednesday, July 14 from 10:00-2:00, we will have a large commercial-sized shredder available at the Siouxland Center for Active Generations, 313 Cook Street, Sioux City. Shredding will be free for Seniors ages 60+. And yes, you may send your items to be shredded over with a trusted person such as a family member.

We've talked many times about the importance of being careful when disposing of materials that have personal information on them. This could be your old Medicare Summary Notices, bank statements, credit card bills, the never-ending credit card applications, outdated tax materials, etc. That information, if it falls into the wrong hands could lead to identity theft and fraud in your name. And finding access to your information could come from having it laying around in your home, mixed in with other unimportant papers, or discarded in your daily trash. There are those who "dumpster-dive" just to retrieve those valuable pieces of information about you. **Shred-Tastic** is the place to bring your documents to be discarded safely. See you on July 14th!

For the week of June 26–July 2—Reducing Drug Costs

Do you want to save on drug costs? Choose generic when possible! Findings from the AARP RX Watchdog report show that the average cost of name brand drugs rose about 10% between April 2009 to March 1010. The cost of some like the Alzheimer's drug Aricept rose 14%. The price of generic drugs, on the other hand decreased about the same amount—10%.

The study compared the average yearly cost increase for three name brand drugs compared to their generic counterparts. The increase for the name bands was \$706 compared to the \$51 decrease if their generic equivalents were purchased.

When possible, consider using a more economical generic equivalent rather than the pricey name brand drugs. Talk to your doctors about safe, affordable alternatives that could save your pocketbook potentially thousands of dollars each year.

Source: AARP Bulletin March 18, 2010

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For the week of July 5–9 – Choosing a Nursing Home

Choosing a nursing home for a short stay for recovery following a hospital stay or for long-term care can be a difficult task. With so many choices and the needs of the loved one being so varied, there should be a place where a comparison can be made...and there is! The Medicare website, Medicare.gov, is a simple internet site to use. If you don't have a computer or aren't comfortable using the internet, you may be able to get a family member, neighbor or even your town's librarian to help you do your comparison.

Seniors and/or their family members can click on the "Facilities and Doctors" tab, then click on "Nursing Home Compare." From there you can find ways to compare nursing homes by state or even zip code using a five star quality rating system. You can also view health inspection results, nursing home staff data, quality measures, and fire safety inspection results. The site makes it possible for you, or your children to do this comparison for nursing homes throughout the United States. That is especially helpful for making decisions when your family or loved ones involved in the decision making process live in other parts of the country.

You will also find on the initial pages of the Nursing Home Comparison section of the Medicare.gov website a place to click that will link you with alternatives to nursing home care, such as home and community based services or assisted living. And of course, if your preference is to avoid nursing home care, contact the Case Management department at Siouxland Aging Services and see if our wonderful case managers can assist you in arranging for home-based services.

For the week of July 5–9 – Diabetic Supplies Calls

A north central Iowa man received a phone call from someone claiming to be calling on behalf of the company that supplies his diabetes testing supplies. He was told the blood glucose meters he and his wife were using were faulty and that the caller could get them new meters from a different company. The Medicare beneficiary did ask more questions but the caller was convincing and asked to verify Social Security numbers for the man and his wife. Unfortunately, the husband did give these numbers. Within a short time, the Medicare beneficiary tried to call the number back in order to ask more questions, but the phone was disconnected. Later he received another call asking to verify Social Security numbers, this time he hung up. He has contacted his medical supply company, Medicare, law enforcement and one of the three credit bureaus. He also contacted SMP (Senior Medicare Patrol) to ask if he'd taken the correct actions. He'll need to be very vigilant in watching his Medicare Summary Notices, all his personal financial accounts, and credit reports.

Senior Medicare Patrol advises that you should be extremely cautious about giving personal information when you receive an unexpected call. If the caller claims to be from a business you trust, and asks you to give your Social Security or Medicare number or account number, here are some options:

- ask them to send you their request in writing or
- tell them you'll call them back at the phone number you have in your records (NOT a phone number they give you during the call).

If you do give some personal information during a phone call you didn't initiate and you are concerned it may have been a scam, call Senior Medicare Patrol at Siouxland Aging Services 712-279-6900 ext 18 or 800-798-6916 ext 18 for information that may help you.

A vexillologist is an expert in what subject?	The history of flags.
Who cut the American flag into pieces and was honored for it?	Robert Peary—who left pieces at the North Pole.
Is it ever okay to fly the US flag upside down?	Yes, for an dire emergency. It means bring help!
The American first flew over a fort in what foreign country?	Libia—over Fort Derne, on the shore of Tripoli.
Where is the proper place to wear a flag pin?	On the left side, over your heart or as close as you can!

For the Week of July 12–16 – Bank Debit Card Scam

The Seneca Area Agency on Aging in Ottumwa and Southeast Iowa Agency on Aging in Burlington learned from a southeast Iowa bank that scam calls occurred using the bank's name and names of other financial institutions in the area. The potential thieves told persons their debit card information had been stolen and asked them to give their debit card numbers to help resolve the problem. To make things worse, the caller ID displayed on the phones of those who were called, showed the bank's name – to lead them to believe it was a legitimate call. Thieves can use computer technology to manipulate the caller ID to show whatever they wish!

This leads to another problem. The scam artists used the phone number of an accounting business in another state; that business began receiving calls from banks and law enforcement officials, asking them what type of scam they were trying to run. They hadn't done a thing!

Financial institutions tell Senior Medicare Patrol that if they call customers about problems with an account, they wouldn't typically ask the customer to give their numbers by phone. If you receive a call from your bank, asking for your account number or PIN, be cautious and call them back at a number you have in your records, to ask what needs to be done.

For the Week of July 19–23 – Offers to be Paid for Attending a “Medicare Meeting”

Senior citizens in a small southeastern Iowa community reported receiving phone calls from someone who was offering to pay close to \$100 to each person willing to attend a meeting about Medicare, to be held at a local church. Of the seniors who brought this to the attention of their local area agency on aging, none of them accepted the offer because they were suspicious. Senior Medicare Patrol was informed of this early in the day when the meeting was supposed to occur, so we contacted several persons in that community to ask if anyone was aware of such a meeting. None of our contacts had heard of such a meeting so we hope that **IF** this was a scam attempt, the perpetrators didn't find anyone willing to take the bait.

It is possible that meetings about Medicare might occur in your community, but there would NEVER be an offer to pay you for coming if the meeting is hosted by Medicare or by SHIIP, the Senior Health Insurance Information Program. Meetings could also be conducted by private insurance companies about Medicare Advantage plans, and Medicare prescription drug plans – but they are not allowed to give you money for attending a meeting.

Private insurance companies might host meetings about Medicare supplemental insurance. The Iowa Insurance Division (which includes the state insurance commissioner) has this information for consumers on its website. “... producers and insurers may give gifts to policyholders or prospective policyholders if the gift is not contingent on the purchase of insurance. Generally, producers and insurers that give the same gift to all customers, regardless of whether they purchase or renew a product, will not be in violation of Iowa law.” (Source: Iowa Insurance Law and Regulations Bulletin #97-05)

The Iowa Insurance Division phone number is 877-955-1212 or website with consumer information <http://www.iid.state.ia.us/aboutus/consumer.asp>. Senior Health Insurance Information Program can help you locate a SHIIP counselor in your area, call 800-351-4664 or on the Internet at <http://www.shiip.state.ia.us>. If you receive a call offering to pay you to attend a Medicare meeting, try to obtain as much information as possible and report this to Senior Medicare Patrol at Siouxland Aging Services 712-279-6900 ext 18 or 800-798-6916 ext 18.



Did you hear about the 83 year old woman who talked her way out of a speeding ticket by telling the young officer that she had to get there before she forgot where she was going?

For the Week of July 19–23: Sun & Fun 2010—C'mon & Hula!

Siouxland Aging Services

Find your brightly colored tropical shirts, muumuus, and/or sunglasses as we prepare for this year's tropical themed Sun & Fun on August 10. It'll be a relaxing day of gentle breezes and lapping waves as we gather near the lake at Little Sioux Park, near Correctionville, Ia.

A Hawaiian and Polynesian paradise awaits, complete with games that will challenge you, fishing for the deep-sea anglers, and hula hoops to get your hips wiggling. You can choose to make a flowery craft, browse the information booths, or gather a group of friends for card games or board games. The more adventurous may decide explore to the natural beauty of the "island" on a boat tour, by hayrack, or on a golf cart. Sit back and enjoy or dance to the native beats and melodies of Robert Johnson, a one-man band from Larrabee, IA. Sun and Fun will begin at 9:00 a.m. with final alohas at 1:00 p.m. The barbecued luau noon meal that will tantalize your taste buds will be provided by Siouxland Aging Services. The suggested donation for your day in our tropical paradise is \$5.00/person.

For those needing rides, Siouxland Regional Transit will be providing transportation from congregate meal sites and selected sites in all five counties. Sign up for a ride at your congregate meal site or by calling Siouxland Aging Services. A minimum of 4 persons is necessary to have a site designated as a pick up location. Donations will be gratefully accepted at Sun and Fun to offset our costs for SRTS bus transportation.

For the Week of July 26-30: Aging Related Questions????

Do you have a question and are not sure where to turn to get an answer? Not only does our Siouxland Aging Services newsletter **IV your Information**, this Advocate's Advice newsletter, and the caregiver's newsletters provide you with helpful information and tips, but our office staff is here to help as well. From the receptionists who answer our phones every day to the certified Information and Referral Specialists that Siouxland Aging Services has on staff, we strive to answer your questions regarding the services we provide for seniors. In addition, we can access the information you need in order to find the answers, and many times options, to your questions. If you're not certain what question to ask or you're so overwhelmed you don't know what to do, give us a call and we'll listen. If we can't help you directly, most likely we'll know where you can call or go to get the help that you need. Siouxland Aging Services is here "for your information." Give us a call at 712-279-6900 or toll free 1-800-798-6916.

For the week of July 26–30 – Social Security Administration Impersonator

An east central Iowa woman received a phone call from an individual claiming to be from the Social Security Administration. He informed her a new Social Security number was being issued for her. He frightened her by saying her next two months' checks would be delayed unless she gave her checking account and bank routing numbers.

The caller attempted to sound believable by reciting her name, address, and date of birth and saying, "...I see you have your Social Security payments directly deposited." The woman declined to give any information – the right thing to do!

We don't know if this scam artist actually had obtained information about her direct deposit arrangement or just took the chance that she uses direct deposit; it is a very common arrangement for Social Security checks. We also don't know how he obtained her date of birth, however, that information is easily available through public records of birth, marriage and military service. Senior Medicare Patrol has notified the Social Security Administration of this scam attempt.

Please remember:

- New Social Security numbers are only issued at the individual's request and in very limited circumstances.
- Social Security will not call you to ask for bank account information unless you recently asked them to start or change your direct deposit arrangement and they need to clarify the information.