



For Today's Seniors

November/December 2010
Volume 16 - Issue 3

IV YOUR INFORMATION

Siouxland Aging Services, Inc.

A bi-monthly publication serving persons age 60 and older in Cherokee, Ida, Monona, Plymouth, and Woodbury counties.
Ph: (712) 279-6900 - (800) 798-6916

In Celebration of Sixteen Years Informing Siouxland's Seniors

It is the mission of Siouxland Aging Services, Inc. to enable older Iowans to live with the maximum possible dignity, well-being, and independence.

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The "IV Your Information" newsletter is distributed bi-monthly to over 1,600 seniors, agencies and organizations in the Siouxland area. With reduced funding, Siouxland Aging Services' appeals to all of our readers and contributors for donations to support and maintain this service. All donations are greatly appreciated. Donations to this newsletter are tax deductible.



Keeping Older Iowans at Home Legislative Forum

Empty Chairs.

Home Sweet Home OR Home Sweet Nursing Home
Often the choice isn't easy.

Balance is important...for rocking chairs or for budgets. Balanced priorities enable seniors to choose between services to stay in their homes or to move. It's what we want. Choices.

Join the discussion with state and national legislators.

Thursday, November 18th
10:00—11:30 a.m.

Sioux City Scottish Rite Building
801 Douglas St.
Parking Available on north side of the building

Sponsored by Siouxland Aging Services and Iowa Association of Area Agencies on Aging.

Did you know:

The Medicaid cost of care for one person's care in a nursing home would cover home and community based services for three people living in their own homes.



For Today's Seniors



Comments from Our Director

I want to take this time to honor a very dear and special person. My grandmother. Throughout my life I was privileged to have been guided and nurtured by a deeply understanding and patient person. She always listened, was truly interested, never forgot a birthday, and always looked for the positive even in the worst situations. Even when dementia began creeping into her life and she suffered a broken hip that drastically changed her life, she would always repeat the same words...."I'm not laughing happy, but I am happy. I will always find something interesting and positive each day.... A robin sitting outside my window....the colors of the leaves in fall." My grandmother passed away October 11, twenty-two days after her 94th birthday. She lived a long and wonderful life for the most part, despite many trials and tribulations along the way. Her greatest gift was her love, kindness, and gentle guidance to her family and all who knew her. In her last years she had accepted the inevitable and reflected upon her life, choosing to leave us with fond memories and a few words to live by. The following is a poem my Grandmother, Gwen, chose to have read at her funeral service. Despite the many heart-aches and tough roads we all must travel, I hope that you too will find these words an inspiration to live by.

Best Regards,
Kim Keleher
Executive Director
Siouxland Aging Services

My Symphony

*To live content with small means.
To seek elegance rather than luxury,
and refinement rather than fashion.
To be worthy not respectable,
and wealthy not rich.
To study hard, think quietly, talk gently,
act frankly, to listen to stars, birds,
babes, and sages with open heart,
To bear all cheerfully, do all bravely,
await occasions, hurry never.
In a word, to let the spiritual,
unbidden and unconscious,
grow up through the common.
This is to be my symphony.*



Family Caregiver's Essay Contest

November is National Family Caregiver Month. In an effort to recognize the time and love given by Caregivers, Siouxland Aging Services is partnering with Northern Hills, NorthPark, and Whispering Creek Retirement to provide 3 consecutive days of respite care free for the chosen Caregivers' spouse or elderly parent(s), and thereby give the Caregivers a well deserved break. For details about the essay contest, go to www.siouxlandaging.org, read details in the Caregiver's newsletter* or call Barb Dinelli at 279-6900 or 800-798-6916.

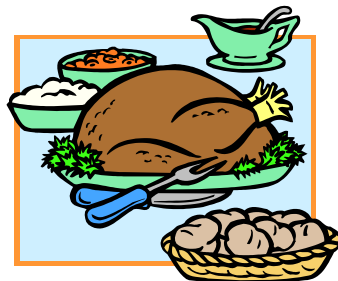
*If you are a caregiver and would like to receive this newsletter, contact Barb

Toting Foods Safely to Thanksgiving Dinner

If taking food to the family Thanksgiving dinner, follow these basic food safety ideas:

Finish cooking the food just before leaving. Depending on the type of food, you may want to transfer it to an electric slow cooker for extra insulation. These are perfect containers for soups, stews, and some casseroles. Wrap the covered dish, container, or slow cooker in several layers of newspaper or a heavy towel. Place in an insulated cooler for transport. The food needs to stay above 140o until served.

If you are toting a salad or a cold appetizer, you'll want to be sure to keep the food well-chilled. Chill a cooler by filling it with ice for at least 30 minutes before packing. Have the foods thoroughly chilled. Pack the foods into the cooler before leaving home. Whether you brought a hot or cold dish, discard any leftovers that have been at room temperature for more than two hours.



Largest Medicare Fraud Case

\$163 million in fraudulent Medicare billing was exposed on October 13th. It was the largest scheme perpetrated by a single criminal enterprise in history. An international organized crime organization stole medical provider's identities and Medicare beneficiaries' numbers in order to submit false claims to Medicare. They operated at least 118 phony clinics in 25 states. Indictments were filed in California, New York, Ohio, Georgia and New Mexico. The complete details can be found on the U.S. Department of Justice website at www.justice.gov/opa/pr/2010/October/10-dag-1140.html.

Iowans should not feel insulated from Medicare fraud because the biggest news stories come from large cities. Federal law enforcement officials are making great strides against the biggest criminal operations. This means that Medicare scam artists will move to areas of the country under less scrutiny. Senior Medicare Patrol continues to be extremely important as we teach seniors how to detect and report suspected fraud.

Flu Shots & Medicare Advantage Plans

A SHIP counselor has reminded us of an important tip for persons enrolled in Medicare Advantage plans. These persons should be certain the provider that gives them a flu shot, is in the provider network of their Medicare Advantage plan.

We are used to seeing many opportunities in our communities to obtain flu shots – through public health, visiting nurses, even WalMart. Persons in Original Medicare can take advantage of any of these services as long as they confirm that the provider will file a Medicare claim and participates in Medicare. Most of them do participate in Medicare. But some of these providers may not participate in Medicare Advantage plans. Remember to ask questions before receiving services!



My young grandson called to wish me Happy Birthday. He asked how old I was, and I told him, 62. My grandson was quiet for a moment, then he asked, "Did you start at 1?"

Older Iowans Legislature 2010



Coming from all regions of the state, delegates arrived at the State Capitol in Des Moines to begin two days of debating, testifying for their bills, amending the submitted bills, and voting to approve or disapprove bills that made it through the committee hearings. John and Sandy Graser of Sioux City and June Lamoureux of Akron were Siouxland Aging Services' representatives, part of the delegation from Northwest Iowa. Each September, the Older Iowans Legislature meets to discuss and enact bills that are of interest to Older Iowans and to the general population. Representatives divided into committees that met on the first day. Bills that made it through the committees were introduced, debated and voted upon on the house floor the following day. Representatives then

voted on five priority bills that will be submitted to the state's general assembly in January. This year, there was a tie for the fifth priority. Contact Chris at Siouxland Aging Services for more information about becoming a delegate for next year's Older Iowans Legislature.



Priority bills enacted by the OIL delegates are:

FIRST PRIORITY (112 total points)

OIL Bill 10-02A

- Requiring the reimbursement for providers of services under a medical assistance home and community based services waiver for the elderly to be recalculated annually on July 1. The annual inflation factor applied is to equal with the increase received by nursing homes for similar in-facility care decided by the United States Department of Health and Human Services.

SECOND PRIORITY (103 total points) OIL Bill 10-01

- Establishing a Senior Living Home and Community Based Services Fund of \$8,500,000 to be used by Area Agencies on Aging to provide the services, previously funded by the Senior Living Trust Fund, that have enabled persons to stay in their homes and avoid unnecessary institutionalization.

THIRD PRIORITY (56 total points)

OIL Bill 10-03A

- Providing additional appropriations through the

Department on Aging and to the Area Agencies on Aging to meet the unmet needs in all programs serving the frail elders in Iowa.

FOURTH PRIORITY (52 total points) OIL Bill 10-08

- Expanding the existing Iowa Elder Abuse Initiative Program to include all 99 counties.

FIFTH PRIORITY (25 total points)

OIL Bill 10-05A

- Promoting mental wellness among older Iowans, and making appropriations for programs to prevent and slow the growth of mental diseases and Alzheimer's diseases.

FIFTH PRIORITY (25 total points)

OIL Bill 10-29

- Fully funding the State of Iowa Property Tax Relief Fund enacted by the Iowa Code section 425.16 providing that tax credits and exemptions may be reduced pursuant to Iowa Code section 25B.7 to low income seniors 65 and over, and to totally disabled.

Ron Jome -Secretary, Older Iowans Legislature

Meals on Wheels

1,2,3,4,5,6,7,8. Yes, Eight.

The number of new volunteer drivers in one week for delivering Meals on Wheels from Siouxland Aging Services' kitchen in Sioux City. We are so grateful for the help in getting meals delivered to those who are homebound.

More volunteers are needed as the winter months are nearly here. Many of our drivers are "snowbirds" who are heading south and return in the spring or are less steady on their feet when the weather conditions make walking treacherous.

Come on in and talk with Stan. Routes are available most days of the week and take approximately one hour to deliver. You can volunteer as much as you are able — one or more days per week or even per month. Substitute drivers are also needed, especially in the winter months, if you'd prefer to be on a "on-call" basis.

W. The W.A.I.S.T. exercise program had 70 participants this past year. This is down from previous years, but the number of people exercising and finishing the program was just over 50%, which is an all time high. If your site has any winners that have not yet received their prizes, call Stan at 279-6900 ext.

Dates to Remember

- 11/11 Veterans Day—Office Closed
- 11/18 Legislative Forum—Sioux City
- 11/18 Advisory Council—Sioux City
- 11/25-26 Office Closed
- 12/24 Office Closed
- 12/31 Office Closed

Thank you to the Sioux City Disabled American Veterans Auxiliary for their generous \$200 contribution to the Meals on Wheels Program.

Thank you to the many booth sponsors at the Town Hall meetings for their contributions that were used to help with the expenses for the Older Iowan Legislature delegates.

Matter of Balance

Concerned about falling?

Do you want to be more confident when you are up and about?

Does your fear of falling keep you from doing things that you'd really like to do again?



Siouxland Aging Services offers an evidence-based class that is specifically designed to reduce the fear of falling, stop the of falling cycle, and increase activity levels among older adults. Physical inactivity is cited as a significant risk for falls and fall-related injures in older adults.

The program is designed for small groups of older adults. Sessions focus on promoting a view of falls and fear of falling as controllable; setting realistic goals for increasing activity; changing the environment to reduce fall risk factors; and promoting exercise to increase strength and balance.

Debbie Eberly and Stan Wisnieski have recently begun a Matter of Balance class in Marcus. This class meets every Monday and Wednesday morning for two hours and the class lasts for four weeks.

Debbie and Stan would like to hold one more class for Ida county yet this year. If you know individuals or groups who would like to attend this class, contact Deb or Stan at Siouxland Aging Services. A minimum of 10 people is needed.

Energy Assistance—LIHEAP

Where to Apply:

Cherokee Co. Outreach -- Mid-Sioux Opportunity, Inc.
921 South 2nd Street
Cherokee, IA 51012
PH: 712-225-3322,
TOLL FREE: 800-859-2025
HOURS: M - F, 9:00 - 3:00

Ida Co. Outreach -- Mid-Sioux Opportunity, Inc.
703 West State Hwy. 175, Suite 1
Ida Grove, IA 51445
PH: 712-364-2175,
TOLL FREE: 800-859-2025
HOURS: M - F, 9:00 - 3:00 (Sept - Apr); M W F, 9:00 - 3:00 (May - Aug)

Plymouth Co. Outreach -- Mid-Sioux Opportunity, Inc.
240 4th Street, Box 946
Akron, IA 51001
PH: 712-568-2242,
TOLL FREE: 800-859-2025
HOURS: 1st & 3rd Th/mo 9:30 - 2:30

Plymouth Co. Outreach -- Mid-Sioux Opportunity, Inc.
180 10th Street SE, PO Box 1
LeMars, IA 51031
PH: 712-546-6603,
TOLL FREE: 800-859-2025
HOURS: M W & F, 9:00 - 3:00

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
HOURS: M - F, 8:30 - 5:00

The Low-Income Home Energy Assistance Program (LIHEAP) is designed to assist low-income families meet the cost of home heating. Applications are accepted on a first come/first served basis at your local community action agency from November 1, 2010 through April 30, 2011 (October 1 for households with elderly/disabled member), Monday through Friday, or as posted at the local office.



ELIGIBILITY A household may qualify for assistance in this program if the household's income falls within the income range listed below. This program is not designed to pay a household's total energy costs, but to provide assistance in the payment of residential heating costs for eligible households.

At the time you apply, providing you have brought all necessary documentation with you (proof of income for the last 13

weeks and a copy of your heating and electric bills), you will be told whether you are eligible and if so, for what amount you might qualify. This initial determination is subject to review and totally dependent on the availability of federal funds. In most cases, benefits will be in the form of a credit applied to your heating bill by your utility company. Households who reside in subsidized housing that are individually metered and responsible for paying their primary heating costs are eligible. Subsidized households that are master metered are usually not eligible to receive assistance benefits.

Residents of any licensed medical facility (hospital, skilled nursing facility or intermediate care facility) publicly operated community residence or emergency shelter is ineligible unless they are paying a vendor directly for their primary heating source.

Benefits Check-Up

Again in 2011, Social Security recipients will not be receiving a cost of living adjustment (COLA), with benefits remaining the same as in 2010. For many on fixed and lower incomes, it is difficult to find all the benefits to which they are entitled. The National Council on Aging's newest tool can help. Using this tool on their website, www.BenefitsCheckUp.org has helped more than 2.6 million people discover their eligibility for more than \$9.0 billion in annual benefits that cover everything from prescriptions to home energy and food. Check it out for yourself or if you don't use a computer, ask a family member or go to the local library for help.

Medicare Part D Drug Plans for 2011 Announced



Medicare has announced the Part D prescription drug plans which will be offered in 2011.

There have been several plan changes which will impact Iowans.

- Be sure to read your *Annual Notice of Change*. It will tell you which medicines your plan will cover (the formulary), how much you'll pay for each drug (by tier), and the amount of your new premium. Some *Annual Notice of Change* letters will also indicate that the company will automatically switch you into another one of their plans if your plan is no longer available.
- If your plan will not be available in 2011 and is not transferring you into another plan, you should have received a plan termination letter by October 2. You are considered to be in a non-renewing plan. You get additional time to choose a Part D plan for 2011--through January 31, 2011. But you really want to enroll in a new plan by December 31, or you won't have coverage for the month of January.
- One change you will see in 2011 is coverage for part of your drug costs in the gap. The coverage gap (or donut hole) is reached when *total drug costs (what you and the plan pay)* equal \$2,840. You get out of the coverage gap when your *out-of-pocket* drug costs equal \$4,550. In 2011, drug manufacturers will provide a 50% discount on covered brand name drugs in the gap and the government will provide a 7% discount on generics. These discounts will increase each year until 2020, when the gap will no longer exist.

Open enrollment for Part D plans is from November 15 through December 30. Anyone with a Part D plan is encouraged to do an annual review each fall to see which plan best fits their needs and may also be a better value, saving you some money. Make an appointment with a SHIIP counselor at Siouxland Aging Services (see article below), Burgess Regional Medical Center, Cherokee Regional Medical Center, Floyd Valley Hospital, Horn Memorial Hospital, Mercy Hospital, or Sunrise Retirement Community. You or a trusted family member can also use the www.Medicare.gov website to do a drug plan comparison.

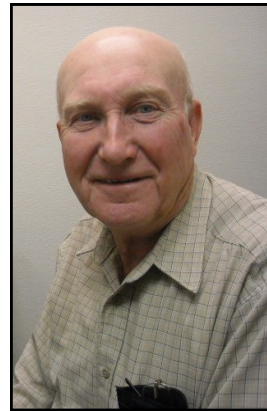
1 article below), Burgess Regional Medical Center, Cherokee Regional Medical Center, Floyd Valley Hospital, Horn Memorial Hospital, Mercy Hospital, or Sunrise Retirement Community. You or a trusted family member can also use the www.Medicare.gov website to do a drug plan comparison.

If you are happy with your current plan and your comparison shows it is the best one for you, then you don't need to do a thing to continue your coverage. If you find a better plan with your comparison, then you have several options on how to enroll in the new plan. You can contact the company directly, enroll on the Medicare.gov website, contact an insurance agent for that plan, or ask the

"Iowa will have 33 stand alone drug plans in 2011, compared to 46 for 2010," says Kris Gross from the Senior Health Insurance Information Program (SHIIP). "With all the changes and plan non-renewals, it is important that Iowans carefully read the information they receive from their plans and do a comparison to choose the best plan for next year."

New SHIIP Volunteer

Energetic, Excited and Knowledgeable! These adjectives describe Siouxland Aging Services' first and newest SHIIP volunteer. Harvey Rabe is ready and committed to helping his peers find the best health and drug plans to fit their needs. Make your appointment today for your annual fall comparison by calling Siouxland Aging Services. 279-6900 or 800-798-6916.



Harvest Pumpkin Spice Bars

- 4 eggs
- 2 cups sugar
- 1 cup vegetable oil
- 1 can (15 oz) pumpkin
- 2 cups flour
- 2 teaspoons baking powder
- 2 teaspoons ground cinnamon
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1/2 teaspoon ground ginger
- 1/2 teaspoon ground cloves
- 1 cup raisins (optional)

Heat oven to 350 and lightly grease 15x10x1 pan. In large bowl, beat eggs, sugar, oil and pumpkin until smooth. Stir in dry ingredients, then raisins. Spread in pan. Bake 25-30 minutes or until light brown. Cool completely before frosting.

- Cream Cheese Frosting
- 1 pkg (3 oz) cream cheese
- 1/3 cup butter or margarine
- 1 teaspoon vanilla
- 2 cups powdered sugar
- 1/2 cup chopped walnuts (opt)
- In medium bowl, beat cream cheese, butter and vanilla on low speed until smooth. Gradually beat in powdered sugar until spreadable. Spread on bars, then sprinkle with walnuts.

"Forever on Thanksgiving Day/ the heart will find the pathway home." Wm Nesbit



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