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on Aging Staff

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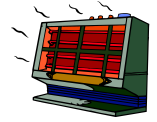
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SENIOR SPOTLIGHT

KEDDO Area Agency on Aging

Volume 7, Issue 2



LIHEAP - Winter Heating Assistance Reduced

Oklahomans who depend on heating assistance through the Oklahoma Department of Human Services (OKDHS) federally-funded Low Income Home Energy Assistance Program (LIHEAP) will see a greatly reduced dollar amount this winter. As a result of the limited funds, an *open application* period which was to have taken place December 1st *will not occur*.

OKDHS officials say because of the lower amount provided in the federal budget, the number of Oklahomans who traditionally receive benefits will be drastically reduced.

The OKDHS-LIHEAP budget is roughly one-third what it was a year ago, with only \$16 million appropriated to fund multiple programs, including winter heating, energy crisis assistance, and summer cooling.

“Typically we have an open application period for winter heating assistance that normally would begin Dec.1st,” said Kathie Wright, OKDHS Programs manager. *“But because of the drastically reduced funds this year, we will only offer assistance to pre-approved households, or those who already receive benefits through other OKDHS programs and identified as most vulnerable.”*

“This goes against the very core of our mission at OKDHS, which is to help Oklahomans in need. However, with limited funds from the federal government we can only do what we can with what we have, “ Wright said.

Additionally, Wright says the amount provided to households who are pre-authorized will be less than previous years.

“We were faced with some very tough decisions this year,” Wright said. “We could keep the same dollar amount paid to households in past years, and help less people, or we could reduce the dollar amount to each household and try to help as many Oklahomans as possible. We chose the second option.”

If congress approves a budget & LIHEAP is funded at a higher rate than currently anticipated, OKDHS will consider accepting applications from other households at a later date in the winter of 2012.

“Bottom line is that OKDHS is trying to help as many Oklahomans as possible with what we have been provided,” Wright said, “and we continue to hope additional funds will become available.”

source: OKDHS News Release

Look for our newsletter on the KEDDO website at www.keddo.org under the Programs tab then click on Area Agency on Aging.

Medicare Part D - Prescription Drug Open Enrollment



Open enrollment for Medicare Part D Prescription Drug coverage and Medicare Advantage plans has started and will continue to run through December 7, 2011.

Here are five things every person with Medicare should remember during this time of year.

1. Get an early start.

The open enrollment period has shifted this year to run Oct. 15 through Dec. 7. That's an earlier start date AND an earlier end date. It's a week longer, but don't wait until the post- Thanksgiving rush to start thinking about your coverage for 2012. Consult with your local State Health Insurance Assistance Program (SHIP) or use the Medicare Plan Finder to get a head start in planning for the new year.

2. It pays to review your coverage.

Even if you're happy with your current plan, it's always a good idea to check out ALL your options. Remember: plans change, and people change. There's no penalty for switching plans during Open Enrollment, but if you don't do it now, you may have to wait till fall of next year to change it! Many people with Medicare can save hundreds of dollars each year simply by comparison shopping to choose the plan that suits their needs best for next year. Start by reviewing what your current plan will offer in 2012, and see whether it still meets your current prescriptions and anticipated health service needs. Start with your Annual Notice of Change, which you should have received from your current plan in early October.

3. Remember the 4 C's

Cost, Coverage, Convenience, & Customer Service— these are the elements you'll want to keep in mind when making your selection. What are your projected total costs going to be? Does the plan cover every drug you think you'll need in 2012? Can you get your prescriptions at a location convenient to you (or by mail)? How do other clients rate the plan in terms of customer responsiveness? The Medicare Plan finder, your local SHIP, and your Area Agency on Aging may help you answer these questions.

4. Think about other savings as well.

Now's a perfect time to also consider where else you may be eligible to save money. BenefitsCheckUp, a free online screening tool from the National Council on Aging, allows users to see if they may qualify for additional benefits that help pay for prescription drugs, health care, and other household costs. Additionally, you can find local contacts to help you apply for the programs, and download application forms, where available.

5. Take advantage of free preventive services.

Medicare now has an array of free preventive services to help you stay healthy. Consult your "Medicare & You" 2012 handbook for a complete list of these benefits. Also, make sure you set up an appointment for your Annual Wellness Visit - deductible and cost sharing free. Be one up on your health, each and every year with Medicare!

Source: National Council on Aging

Healthy You

News from the Nutrition Expert
Ellen Young, Registered Dietitian

Special Nutrient Needs of Older Adults

Eating right and staying fit are important no matter what your age. As we get older, our bodies have different needs, so certain nutrients become especially important for good health.

Calcium and Vitamin D

Older adults need more calcium and vitamin D to help maintain bone health. Have three servings of vitamin D-fortified low-fat or fat-free milk or yogurt each day. Other calcium-rich foods include fortified cereals and fruit juices, dark green leafy vegetables and canned fish with soft bones. If you take a calcium supplement or multivitamin, choose one that contains vitamin D.

Vitamin B12

Many people older than 50 do not get enough vitamin B-12. Fortified cereal, lean meat and some fish and seafood are sources of vitamin B12. Ask your doctor or a registered dietitian if you need a vitamin B12 supplement.

Fiber

Eat more fiber-rich foods to help stay regular. Fiber also can help lower your risk for heart disease, control your weight and prevent type 2 diabetes. Eat whole-grain breads and cereals and more beans and peas. Fruits and vegetables also provide fiber.

Potassium

Increasing Potassium along with reducing sodium (salt) may lower your risk of high blood pressure. Fruits, vegetables and low-fat or fat-free milk and yogurt are good sources of potassium. Also, select and prepare food with little or no added salt.

Know Your Fats

Foods that are low in saturated fats, trans fats and cholesterol help reduce your risk of heart disease. Most of the fats you eat should be polyunsaturated and monounsaturated fats. Check the Nutrition Facts panel on food labels for total fat and saturated fat. *Source: eatright.org*

Basic Cranberry Sauce

Ingredients:

1 bag (12 ounces) cranberries
3/4 cup sugar
1 teaspoon grated lemon zest
1 cup water

Directions:

In a medium saucepan, combine cranberries, sugar, lemon zest, and water, bring to a boil. Reduce to a simmer; cook until cranberries are soft, about 10 minutes. Transfer to a bowl, and let cool to room temperature

Yield:
Makes 2 Cups



Stopping Elderly Fraud Cold



A new national hotline for seniors and adult children of the elderly will be available on November 10th to deal with one of America's biggest fraud problems: the estimated one out of every five citizens over the age of 65 who have been victimized by a financial swindle. Of particular concern are seniors with mild cognitive impairment (MCI) who can perform most daily functions, but have trouble or become confused with it comes to managing their finances.

There will be three separate call-in lines available to the American public beginning on November 10, 2011. The toll-free hotlines will address questions and offer free advice in the following key areas:

- **General Finance Questions 888-227-1776.** Callers are encouraged to dial into this number to speak with an expert from the Financial Planning Association (FPA) about their family financial security. Callers will get answers to general financial questions, help identifying financial professionals that put your interests first and learn how to protect themselves and their loved ones from financial fraud. FPA professionals can also help initiate a conversation about money with adult children of older parents in order to help prevent elder investment fraud and financial exploitation.
- **Medical Questions 888-303-0430.** Callers to this number can get advice from health care professionals about medical issues such as mild cognitive impairment that can impact an older person's ability to make wise and safe financial decisions and can increase their vulnerability to elder financial abuse and exploitation. The health care professionals can help callers recognize the warning signs of vulnerability to financial abuse in themselves or loved ones and suggest referral routes for further medical screening.
- **Financial Abuse Questions 888-303-3297.** Callers to this number will speak with an adult protective services (APS) professional about elder financial abuse and strategies for keeping themselves or older loved ones independent. Callers can get information on how to recognize the most common ways that older adults are financially exploited and methods for preventing elder financial abuse. APS professionals will also help callers take the proper steps if they suspect that a loved one is currently being financially abused or exploited.



*Source: National Council on Aging
& Investor Protection Trust*

Earthquake Safety Tips

Before An Earthquake

- Assemble an emergency preparedness kit for home and your vehicle.
- Have a family emergency plan and identify a safe place to take cover, such as under a sturdy table or desk.
- Teach your family how to “Drop, Cover, and Hold” during an earthquake.
- Check for hazards inside or outside your home or office. Heavy objects & falling hazards such as book-cases, hanging picture frames & other items can be dangerous if they are unstable and not anchored securely to a wall or the floor.
- Know emergency telephone numbers.
- Contact your insurance agent to review existing policies and to inquire about earthquake insurance.
- Sign up for Earthquake Notifications on the [USGS site](#).

During An Earthquake

- “Drop, Cover, and Hold” -DROP to the floor; take COVER under a sturdy table or other piece of furniture. If there isn’t a table or desk near you, seek cover against an interior wall and protect your head and neck with your arms. HOLD ON until the shaking stops.
- Stay away from glass or bookshelves, mirrors or other items that could fall.
- If outside; stand in an open area away from underpasses & overpasses, buildings, trees, telephone, & electrical lines.
- If on the road; drive away from underpasses and over passes; stop in a safe area; stay in your vehicle.

After An Earthquake

- Check for injuries & provide first aid if necessary.
- Do a safety check: check for gas, water, downed power lines & shortages. Turn off appropriate utilities, if you shut off the main gas valve do not turn it back on yourself. Wait for the gas company to check for leaks & make repairs.
- Turn on the radio & listen for instruction on safety or recovery actions.
- Use the telephone for emergencies only.
- When safe, follow your family emergency plan.
- Be cautious when opening cabinets.
- Stay away from damaged areas.
- Be prepared for aftershocks.



Dial 211

For Oklahoma residents seeking non-emergency disaster or health and human service information, please contact your local 2-1-1. Services are available 24 hours a day by dialing 2-1-1 from your home or cellular telephone. Please only call 911 for emergencies.

Mark Your Calendar

- November 11 Veteran's Day 
- November 15 KEDDO Advisory Council Meeting
- November 24 & 25 **Thanksgiving Holiday**, KEDDO Offices will be closed 
- December 2 KANP Board Meeting at 11:00 a.m. at McAlester
- December 12 Silver Hair Legislators Meeting at 10:00 a.m. at the KEDDO Admin. Office
- December 23 & 26 **Christmas Holiday**, KEDDO Offices will be closed 

Social Security Cost of Living Increase

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 60 million Americans will increase 3.6 percent in 2012. The 3.6 percent COLA increase will begin with benefits that nearly 55 million Social Security beneficiaries receive in January 2012. Increased payments to more than 8 million SSI beneficiaries will begin on December 30, 2011.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$110,100 from \$106,800. Of the estimated 161 million workers who will pay Social Security taxes in 2012, about 10 million will pay higher taxes as a result of the increase in the taxable amount.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

Source: press.office@ssa.gov

November is National Family Caregivers Month

National Family Caregivers Month (NFC Month) - observed every November - is a nationally recognized month seeking to draw attention to the many challenges facing family caregivers, advocate for stronger public policy to address family caregiving issues, and raise awareness about community programs that support family caregivers. NFC Month is a time to thank, support, educate, and celebrate more than 50 million family caregivers across the country.

The theme for NFC Month is for family caregivers to...

BELIEVE in yourself... **PROTECT** your health... **REACH OUT** for help

This November there is a special emphasis on the need for all of us to help family caregivers protect their health in order to have a more satisfying life and be better able to provide their loved one with the best care possible.

Source: familycaregiving101.org

Ombudsman Corner



CALLING ALL VOLUNTEERS...

If you would like to help improve and enrich the lives of those residing in nursing homes now is your time to shine.....

If you reside in Choctaw, Haskell, Latimer, LeFlore, McCurtain, Pittsburg, or Pushmataha County, you can be a **Volunteer**.

To be a volunteer in the ombudsman program the applicant must:

- Have a concern about older persons and their needs and the ability to see each as an individual;
- Be able to work with many types of people without being judgemental;
- Be responsible; be willing and able to follow problems to their resolution;
- Be able to accept training and supervision;
- To be able to spend at least two hours a week in the program; and
- Be free from conflicts of interest.

If you would like to become an ombudsman volunteer, or if you have any questions about the program, please call:

***Pat Braund or Renee Johnson, Ombudsman Supervisors
KEDDO Area Agency on Aging
1-800-722-8180 or 1-918-465-2367***