

## Area Bloggers



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# Age Spots - Looking Back, Looking Forward

JANUARY 02ND 2017 BY DEE LOFLIN

## Age Spots - Looking Back, Looking Forward

Looking Back, Looking Forward

by Jackie Dover

2016 is finally coming to a close, and it has been a rough year for many. We have seen a very contentious election and the death of several beloved entertainers and many personal losses. The passing of the old year into the new is a great time for reflection and the making of life changes or “resolutions”. The New Year gives us a “new start”, the perfect time to reflect back on the things we did well and the places we need to improve.

I am not a good resolution maker. I set my expectations too high and usually quit before January ends. This year I have set smaller goals for myself, ones that I feel are truly attainable. I will let you know how I progress.

A popular resolution for many is to save money. That can be hard on a fixed income, when it seems everything is rising except the income. Luckily I have some programs that could help.

The Missouri Property Tax Credit or Circuit Breaker program returns a maximum of \$750 for renters and \$1,100 for owners who owned and occupied their home. The actual credit is based on the amount of real estate taxes or rent paid and total household income.

To qualify for the Circuit Breaker you or your spouse must be 65 as of December 31, 2016 or 100% disabled. Also, those who are 60 or older and receiving surviving spouse social security benefits could qualify. You must be a Missouri resident with total

household income of \$27,500 or less for a single renter, \$29,500 or less for a married couple who rents. If you own your home your income must be below \$30,000 if single and \$34,000 for a married couple. If you are veteran with 100% service connected disability, your VA payments are not counted as income.

Another way to save is with the Missouri Rx Program (MoRx) this program will pay 50% of your copayments on medicine. The monthly income to qualify for a single person is \$1,805 and \$2,428 for a couple, there are no asset guideline with this program. And you must be enrolled in a Medicare prescription drug plan.

These are just two easy ways to keep money in your pocket for 2017. If you have questions or think you might qualify, please call Aging Matters at 573-335-3331 or 1-800-392-8771.

I hope 2017 is a very happy, healthy and peaceful for all of us. And that your New Year's resolutions are kept. At least for a while.

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# Age Spots - Tis the Season to be Alert

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NOVEMBER 07TH 2016 BY DEE LOFLIN

## Age Spots - Tis the Season to be Alert

### **Tis the Season, to be Alert**

The Holidays are coming and I for one am very excited about it. I love to cook and bake and watch football and just spend quality time with my family. Luckily for me this year I will have help in the kitchen; my twins are 10 and have already started asking to help bake different things. Other than the mess, we have had great success. Two batches of yeast rolls, some cinnamon rolls and several kinds of cookies, all from scratch. I know who is in charge of desserts at my house this year.

With so many people coming in and out of our homes over the Holidays there is a topic that needs discussion. That topic is drug diversion. Simply put, drug diversion is taking prescription drugs from pharmacies and other legal sources and moving them into the illegal market. Then, the drugs are illegally sold.

Drug diversion matters because it can cost all of us who pay into and use Medicare and Medicaid, and even private insurance. According to the Pharmacy Times, the estimated cost of controlled prescription drug diversion and abuse to both public and private medical insurers is approximately \$72.5 billion a year. That is a lot of money. And the cost is not just in dollars, but also in productivity and lives.

Many people think prescription drugs are safer than illegal drugs – but they are safe **ONLY** when they are taken exactly as prescribed. Annually, more than a million people end up in the emergency room for taking prescription drugs incorrectly. More than 40 people die daily from the misuse of prescription painkillers. That's more than the number of people dying from using heroin and cocaine combined.

It's against the law to divert drugs—you can go to jail for it. But, it happens.

Drug diversion can happen when someone goes to more than one doctor to get the same prescription too often. It also can happen when someone steals, or when someone buys medications from other people. It can also happen when someone illegally signs or changes a prescription.

There are some ways that you can prevent drug diversion:

Use drugs as prescribed by your doctor.

Count your medicine before you leave the pharmacy.

Safeguard all your prescriptions and prescription medications, there are medicine lock boxes to secure your prescriptions.

When your doctor changes your prescriptions, make sure that you safely get rid of unused portions. Ask your pharmacist about how to do that. Some Police and Sheriff Offices have a drop box to put old prescriptions in.

Report suspected drug diversion and other Medicare fraud or abuse to the Missouri Senior Medicare Patrol at (888)515-6565. SMPs are funded through the U.S. Department of Health and Human Services, Administration for Community Living, Administration on Aging.

Be on the alert and know where your medicine is and who has access to it. Sharing many things around the Holidays is a great idea, but sharing medicine is never a good thing. If you have recipes for a couple of 10 year olds, you can share those. Enjoy all the wonderful food, football and family and stay safe this Holiday Season!

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# 43rd Annual Conference of the Silver Haired Legislature Held

OCTOBER 30TH 2016 BY DEE LOFLIN

## 43rd Annual Conference of the Silver Haired Legislature Held

### **Delegates to the Silver Haired Legislature Choose Their Priorities For 2017**

The 43rd Annual Conference of the Silver Haired Legislature took place at the State Capitol in Jefferson City on October 18, 19, and 20. The 118 delegates in attendance chose their Top Five Priorities and formulated plans to advocate for Senior issues during the coming legislative session.

After spirited debates in the Legislative chambers, the delegates chose these issues as their Top Five Priorities for the 2017 legislative session:

Senior Services Growth and Development Fund

Increase funding for the Home Delivered and Congregate Meals provided by Area Agencies on Aging

Expand Mo HealthNet (Medicaid)

Provide financial assistance to seniors for medically necessary hearing aid devices, vision services, and dental care through MO HealthNet (Medicaid)

Reauthorize funding for MoRx Program

Anyone interested in learning further details about the priorities of the Silver Haired Legislature is encouraged to call or e-mail Jackie Dover, Aging Matters at 1-800-392-8771 or [jdover@agingmatters2u.com](mailto:jdover@agingmatters2u.com).

Missouri's Silver Haired Legislature was founded in 1973, the first in the nation after the Older Americans Act was amended to include advocacy groups. The SHL is composed of fifteen volunteers from each of the ten statewide Area Agencies on Aging. These 150 senior advocates, elected by their peers, identify and advocate for issues critical to older Missourians.

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## Age Spots - it's That Time Again

OCTOBER 05TH 2016 BY DEE LOFLIN

[Age Spots - it's That Time Again](#)

**It's That Time Again, Medicare Part D Open Enrollment**

**by Jackie Dover**

Every year I look forward to the major events of the year; Independence Day, Thanksgiving, Christmas and Medicare Part D Open Enrollment. I know that last one is not on everyone's calendar, but it should be.

Medicare Part D Open Enrollment begins October 15 and ends on December 7 every year, with the new drug plans taking effect on January 1 of the following year. The importance of the open enrollment period is that it gives Medicare beneficiaries the opportunity to compare the coverage they have with other available plans to determine if the changes to their plan are ones they find acceptable.

Medicare drug plans change every year and sometimes the changes are shocking. The costs of the plan including the monthly premium and the deductible can go up or even down. The plans can change what medicines they cover, what tier the medicines are on and even the co-pays for each medication.

It is always a good idea to at least look at what is available even if the plan you have was great this year. All beneficiaries will receive an Annual Notice of Change (ANOC) before open enrollment begins. This information will show what the plan you are in will look like for next year. Open enrollment also gives those who opted out of drug coverage an opportunity to get into a drug plan. Open enrollment also allows beneficiaries to get in or out of Medicare Advantage plans.

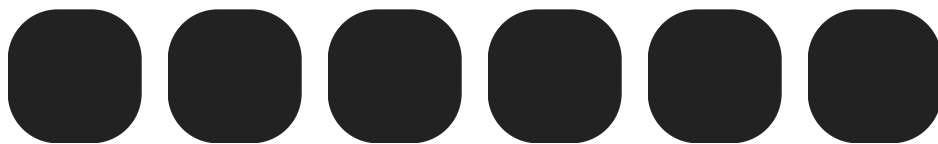
The process is the same for anyone who needs help this open enrollment. Call our office to schedule an appointment or we can send out an open enrollment worksheet that can be sent back to us. We will need your zip code, list of medications and the pharmacy you prefer to use. This information will allow us to determine which plans will cover your medicine at the best cost.

We also use this time to screen for any of the extra help programs that help pay for the different parts of Medicare. A single person who makes \$21,660 or less per year and a couple who make \$29,140 or less per year could qualify for some extra help.

Please call Aging Matters to schedule an appointment or for more information, 1-800-392-8771 or locally 335-3331.

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## Age Spots by Jackie Dover

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SEPTEMBER 15TH 2016 BY DEE LOFLIN

[Age Spots by Jackie Dover](#)

### The “Grand”est of Families

Recently my middle son started his freshman year of High School. This moment arrived much sooner than I was ready for. All freshmen are expected to attend an orientation, as are their guardians. As I was walking from class to class, learning the daily schedule of a 9th grader and talking with the other adults, I noticed something that surprised me. Many of those eating lunch and going through orientation were grandparents, not parents. I decided then to do a little research.

According to AARP almost 2.5 million children, in the United States, are living in homes where grandparents are the primary caregivers, we will call these grandfamilies. This arrangement allows the children to have a family connection that can enrich the life of the



child and the grandparent. The children get to live with family that love and nurture them and provide guidance. The grandparent gets the opportunity to provide security to the grandchildren and keep the family together. They also get to develop a closer relationship with their grandchildren.

There are many struggles these grandfamilies face. A simple thing such as a doctor's appointment could be challenging if the proper paperwork is not done. Financially there could be struggles as grandparents on a fixed income now have to raise another generation, many times unexpectedly. Even more concerning is the fact that the world has changed since the grandparent raised their own children. Electronic devices, internet, drugs and general safety has changed and is continuing to change. Grandparents need help in keeping up with all these changes.

Sometimes grandfamilies need to know they are not alone; others are in the same situation. Zoia Martin a grandparent who has taken care of several of her grandchildren throughout the years stated, "Grandchildren have a hard time, they have periods where they miss their parents so much and that is the hardest part." She advises to keep the parent connection if possible, remind them there is love.

To help address some of the grand parenting issues, Aging Matters invites all grandfamilies in the area to participate in some free upcoming conferences.

On Tuesday, October 4 there will be a Grandfamily Conference at St. Andrew Lutheran Church in Cape Girardeau. And on Thursday, October 20 at St. James Outreach Center in Hayti is Caregiver/Grandfamily Care Day. These conferences will offer information on legal issues, support services and offer grandparents the chance to become familiar with those who can answer questions.

When asked the best part of raising her grandchildren Martin did not hesitate to say, "The kids say, and do things that let you know they appreciate you." We all should appreciate these amazing caregivers who are making a difference in the lives of these children. Please call the Family Caregiver Program at Aging Matters to register or if you have questions, 1-800-392-8771.

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