

## Area Bloggers



[TOP](#)

# Age Sport by Jackie Dover - MORX Changes

JULY 05TH 2017 BY DEE LOFLIN

Age Sport by Jackie Dover - MORX Changes

## MORX Changes

Starting on July 1st 2017 over 63,000 seniors in Missouri are losing their MORx coverage. MORx is a Missouri pharmacy benefit for low-income seniors and persons with disabilities to help them afford prescription medications. It pays half the deductibles, co-pays, and "doughnut-hole" gap expenses left behind by Medicare Part D programs. Aging Matters has enrolled many seniors into this program over the years.

Until July 1, to be eligible for MORx, you had to be a Missouri resident enrolled in a Medicare Part D plan, and have an income below \$21,660 (single) or \$29,140 (married.) Having assets did not disqualify you from eligibility (unlike Medicaid). However, during this past legislative session our Missouri Senators and Representatives limited eligibility to ONLY seniors and persons with disabilities who are recipients of BOTH Medicare and Medicaid. This limitation cut 63,000 low-income individuals off of the benefit.

With the loss of the MORx program many people will be wondering if there is any help available to them. It is a good idea if you are losing coverage from MORx to make sure you are in the best Medicare Part D plan for you, check to see if all your medicines are covered at the best cost. You will have a Special Enrollment Period to switch plans if needed. There are some other programs that could help with Medicare and prescription costs.

The Low-Income Subsidy or Extra Help program can pay all or a portion of your Medicare Part D premium. It also will reduce the deductible and limit how much you have to pay for a prescription medication. That can add up to some incredible savings if you qualify. For a single person you have to make less than \$1,527 monthly and have assets less than \$13,820, a married couple has to make less than \$2,050 monthly and have assets lower than \$27,600.

There are also Medicare Savings Programs (MSP) that can pay your Medicare Part B premium, which is deducted directly out of your Social Security check. That is like getting a raise, and more money in your pocket is always a good thing. The income guidelines for these programs start at \$1,377 a month for a single person with assets of less than \$7,390. For a couple the highest qualifying income is \$1,847 monthly with assets less than \$11,090. One of the MSP programs also pays your Medicare A & B deductibles and co-pays, the income guidelines for that begins at \$1,025 monthly for a single person and \$1,373 for a couple, the assets limitations are the same for all the MSP programs.

If you think you might qualify or need more information please call Aging Matters at 573-335-3331 or 1-800-392-8771.

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TOP

# Age Spots by Jackie Dover - Where Do I Go For Help?

JUNE 13TH 2017 BY DEE LOFLIN

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## Where do I go for help?

Everyone knows I work at Aging Matters, but many people do not know what exactly Aging Matters is or what we do. So for this month I am going to highlight some of our programs and how we help our seniors.

Aging Matters is the Southeast Missouri Area Agency on Aging. We were established by the Older Americans Act of 1973. There are over 600 Agencies on Aging in the United States. AAA's were established to provide a place for Americans 60 or older to go for information, help and assistance staying in their homes and communities as long as safely possible. Aging Matters serves 18 counties in the Southeast Missouri Area.

Most people probably know of us because of our amazing senior nutrition centers that provide food in the centers and also to the homebound, but we are much more than that.

The Long-term Care Ombudsman Program helps to work out complaints or other problems within a long-term care facility. The ombudsmen are trained volunteers that provide free and confidential services. They visit the facility they are assigned to each week and take the time to meet and listen to the residents and their families concerns. The ombudsmen listen to any issue there may be and work to reach a solution that is fair to everyone involved. If you have concerns or questions about a resident's care, charges for care or how to obtain services from resources outside the facility or options on nursing home placement please feel free to speak with an ombudsman.

Aging Matters also has In Home Services; this program helps those who qualify stay in their home safely for as long as possible. The in home program will vary for each person but is available to those 60 or older who have a physical need for help. Services could include homemaker chore services, which is light housekeeping and assistance with tasks people are unable to do. It also could include personal care which would help with

bathing and other special needs.

The Family Caregiver Program helps those who are caring for someone who is 60 or older. Care giving is a very difficult and sometimes lonely job. The Family Caregiver Program helps with education programs, support groups and individual information and assistance; it also provides limited respite and limited supplies assistance.

Information and Assistance at Aging Matters offers many services including Medicare and Medicaid counseling and assistance, Medicare Bootcamps, Scamborees, paperwork assistance and connections to many other services in the community. We provide programs and community presentations to any group wanting information.

For more information on any of these programs, please feel free to call Aging Matters, 573-335-3331 or 1-800-392-8771.

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[TOP](#)

# Age Spots by Jackie Dover - Spring Has Sprung - Maybe

JUNE 05TH 2017 BY DEE LOFLIN

Age Spots by Jackie Dover - Spring Has Sprung - Maybe

## **Spring Has Sprung, Maybe**

There is a saying, “if you don’t like the weather, just wait a few minutes it will change.” This has very much been our weather pattern as of late. It’s hard to shift from sunbathing weather to snow in just a couple of days, but we have done it several times this winter. As we enter into spring, we need to take extra caution with the weather and be prepared for weather events that accompany a Missouri spring.

Tornadoes have already ravaged communities in our area and sadly the spring months are when we are most at risk. So what can you do to make yourself prepared? One really easy thing is to have a plan. I know it sounds really basic, but in an emergency do all of your family members know where to meet if you are separated or who to call to check in with? Having a plan can save precious time and worry.

Keeping track of the bad weather is another way to stay protected. We are lucky we live in a time that following the weather is easy and convenient. Local television and radio stations can track severe weather and warnings come much earlier than in years past. Most people have weather apps downloaded on their phones that allow them to see storms as they happen. This technology gives us a chance to find shelter and safety before the bad weather arrives. Weather radios can give notice to those without television or smartphones and can also wake those who are sleeping with sirens and alarms. All these early warning systems save lives.

Floods are also a common occurrence in our area in the spring. According to Ready.gov floods are the most common and most costly natural disasters in the United States. Whereas tornadoes and thunderstorms swiftly move through an area, floods can develop quickly or come aching slowly.

Some things to remember with floods is that it takes only 6 inches of moving water to sweep a person off their feet. Don’t walk through a flooded area. And please do not attempt to drive through flood waters. Nearly half of all flash flood fatalities involve a person driving a vehicle. The slogan is Turn Around; Don’t Drown for a reason, it takes only 2 feet of water to float most cars away. Other dangers include roadways that could

wash out in floods and unseen debris on roadways. It's always better to play it safe and find an alternate way.

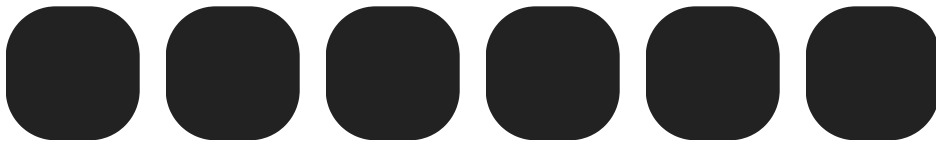
Living in Southeast Missouri we need to be weather aware, but remember spring is also a time of beauty and rebirth. Take the time to enjoy the blooming flowers and the beauty that is spring. I love living in an area that has all four seasons, but I would be okay with not having all four in one week.

If you have questions or need assistance, please call Aging Matters 800-392-8771 or 573-335-3331.

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[Go to post](#)



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## DNR to Hold Pesticide Collection Event in June

MAY 25TH 2017 BY DEE LOFLIN

[DNR to Hold Pesticide Collection Event in June](#)

Bloomfield, Missouri - The Missouri Department of Natural Resources will be holding a Pesticide Collection Event Saturday, June 24, 2017.

The drop off location will be DeWitt Auction Company (220 DeWitt Drive, Sikeston, Mo).

They will be “accepting all pesticides including: herbicides, insecticides, fungicides, rodenticides, dewormers, fly tags, and fertilizer containing pesticides”.

Please note pesticides from businesses will not be accepted.

Your local University of Missouri Extension Office will have information on what you should do to transport these compounds and the procedure once you get to the location.

For any questions contact: C.J. Plassmeyer at 573-751-0616 or your local County Extension Office.

Jeff House, Agronomy Specialist,  
Stoddard County University of Missouri Extension Office  
316 S. Prairie Street, P.O. Box 169  
Bloomfield, MO 63825

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TOP

# Age Spots by Jackie Dover - Scams for You and Scams for Me

MARCH 02ND 2017 BY DEE LOFLIN

## Age Spots by Jackie Dover - Scams for You and Scams for Me

Recently there has been an influx in the number of scams targeting the Southeast Missouri area, some going as far as to target businesses.

Every time you hear of someone getting scammed the first thing most people say is “I’d never fall for that” or “it would never happen to me”, but these scammers are smart. Scaring people and keeping them in a panic and off guard is how they are able to get money. When we are panicking, we are not thinking clearly. And almost everyone can make bad decisions when we don’t have time to think about things.

Recently an old scam has been making its rounds again.

A client told me that she had received a call from someone claiming to be her grandson. Many times they start the conversation by asking “Grandma, do you know who this is?” Now the scammer has a name to use. He informed her that he was traveling with a friend and they were pulled over and arrested for having drugs in the car. He was scared and almost in tears because he couldn’t tell his parents and neither could she. Every time she questioned an oddity, he had an answer; he didn’t sound like him, it was because he was sick and needed medicine.

She thought he was in school, it was spur of the moment and he didn’t tell his parents. She knew he didn’t use drugs; well it wasn’t him it was the friend. She was even allowed to speak with the police officer who told her it was only \$3,000 for the bond. If she could just get that, her grandson would be free. Luckily this client realized something was off and did not get scammed out of her money, but not all are so lucky.

According to the National Council on Aging (NCOA), financial scams targeting seniors are so prevalent they’ve become the crime of the 21st century. As fast as law enforcement officials crack down on one case of fraud a new one pops up. And the roughly 10,000 people a day who turn 65 falls for an old scheme with a new twist.



So how do you protect yourself from scammers, practice saying “no”? No can be a complete sentence.

Send money to free your grandchild or buy this product or avoid going to jail.  
No.

All we need is your Medicare Number.  
No.

You’ve won millions of dollars; we just need some good faith money.  
No.

It’s not rude to tell someone who calls you or knocks on your door unsolicited, no. In fact it just might save you some money and stress. If you think you have fallen for a scam report it to the local police or to the Federal Trade Commission (FTC) 1-888-382-1222.

The more we know, the more we can protect ourselves.

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