

Area Bloggers



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Age Spots - Ch-Ch-Ch-Changes to Medicare Cards and Medicare Part D

SEPTEMBER 18TH 2017 BY DEE LOFLIN

Age Spots - Ch-Ch-Ch-Changes to Medicare Cards and Medicare Part D

Age Spots by Jackie Dover

New Medicare cards are coming and they will have a new Medicare ID number, no longer will your Social Security Number be on the cards. Starting in April of 2018 the new cards will be mailed out to people with Medicare. The new Medicare cards will feature a new number that is unique to each individual; this number should be safeguarded as you do your current number. The cards with new numbers are a way to help stop fraud and identity theft by protecting your Social Security number.

Important things to know about the new Medicare cards:

Make sure your mailing address is up to date. If your address needs to be corrected, contact Social Security. The new cards will be mailed to the address Social Security has on file for you.

Beware of anyone who contacts you about your new Medicare card. Medicare will never ask you to give personal or private information to get your new Medicare number and card.

The new card does not cost you anything; no one will be calling asking for banking or credit information.

Understand that mailing everyone a new card will take some time. Your card might arrive at a different time than your friend's or neighbor's. Mailings will take place between April 2018 and April 2019.

The new Medicare numbers won't change Medicare benefits. People with Medicare may start using their new Medicare cards as soon as they get them

Protect your identity by properly disposing of your old Medicare cards.

You may not have a choice in the new Medicare cards; you do however have a choice when it comes to your Medicare Part D plans. We are coming up on Medicare Part D Open Enrollment. October 15 through December 7 is the time to evaluate your Medicare prescription drug plans for 2018. This is your chance to compare plans to see what plan covers your medicine at the best cost to you. It allows someone with Medicare to see what your out of pocket costs will be for the coming year and make changes if needed.

Starting in September people with Medicare drug plans should receive an Annual Notice of Change (ANOC) that will show the changes to their current plan for the following year. Please look this over Since Med D plans can change the premium, deductible, tier level of medicine and co-pay amounts every year. They can even change what medicines they cover.

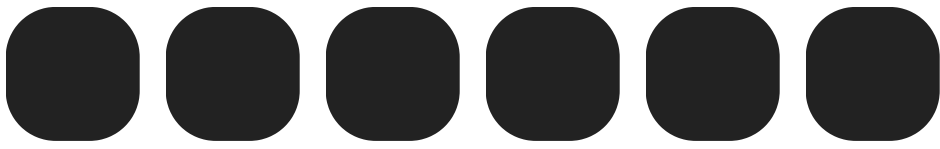
I know change is hard for many, but the changes to the Medicare card will be a change that keeps you safer and changing your Part D plan could save you money. These changes are definitely worth the effort.

If you have questions or need assistance in reviewing your drug plan for 2018, please call Aging Matters at 1-800-392-8771, we are always happy to help.

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<https://showmetimes.com/Blogpost/v8hd/Age-Spots--ChChChChanges-to-Medicare-Cards-and-Medicare-Part-D>

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Age Spots by Jackie Dover - Look Out Below

AUGUST 22ND 2017 BY DEE LOFLIN

Age Spots by Jackie Dover - Look Out Below

Look Out Below

Did you know that Missouri has the highest rate of injuries due to falls and the 4th highest prevalence of falls in the country? I didn't and that news shocked me. This is certainly not a designation that we want here in Missouri. Luckily there is the Show Me Falls Free Missouri coalition which is dedicated to changing that statistic and educating Missourians on falls prevention. Their website is www.preventmofalls.org. Please check it for information and tips on how to avoid falls. Also, National Falls Prevention Awareness Day is September 22, this will be the 10th such day and the theme is 10 Years standing Together to Prevent Falls.

According to the Centers for Disease Control and Prevention (CDC), each year millions of older people-those 65 and older-fall. In fact, 1 out of 4 older people falls each year, but less than half tell their doctor. Falling once doubles your chance of falling again.

Some quick facts about falls from the CDC:

One out of five falls causes a serious injury such as broken bones or a head injury.

Each year, 2.8 million older people are treated in emergency departments for fall injuries.

Over 800,000 patients a year are hospitalized because of a fall injury, most often because of a head injury or hip fracture. Each year at least 300,000 older people are hospitalized for hip fractures.

More than 95% of hip fractures are caused by falling, usually by falling sideways.

Falls are the most common cause of traumatic brain injuries (TBI).

Adjusted for inflation, the direct medical costs for fall injuries are \$31 billion annually. Hospital costs account for two-thirds of the total.

There are things we can do to protect ourselves.

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Talk to your doctor about your concerns and have them review your medication to see if anything you take might make you dizzy.

Also ask your doctor if taking Vitamin D supplement would be helpful.

Get exercise, specifically things that improve your balance or makes you stronger, such as Tai Chi.

Have your eyes checked at least once a year and update your glasses as needed.

Make your home as safe as possible. Remove rugs and other obstacles you can trip over.

Add grab bars inside and outside the tub or shower.

Add extra lighting in areas of your home that are too dark to see well.

Ask your doctor if an assistive device such as a cane, would benefit you.

Falls education is very important and prevention is key. As always if you need more information, please call Aging Matters at 1-800-392-8771.

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Age Spots by Jackie Dover - Medicare's Mental Health Benefit

AUGUST 09TH 2017 BY DEE LOFLIN

[Age Spots by Jackie Dover - Medicare's Mental Health Benefit](#)

Medicare's Mental Health Benefit

When we talk about mental health many people feel uncomfortable. It is easy in many cases to see if someone is sick physically, but it is harder to tell if they are suffering from a mental illness, and when they are we don't know what to say or how to help.

Good mental health is as important as good physical health. Good mental health contributes greatly to an overall feeling of well-being. Untreated mental health disorders in older adults can lead to diminished functioning, substance abuse, poor quality of life, and increased mortality. Research shows mental illness can even slow healing from physical illnesses.

According to Mental Health America (MHA) approximately 1 in 5 adults have a mental health issue. With so many people in need it is good to know that Medicare covers many mental health services.

According to the Medicare and Your Mental Health handbook, Medicare Part A covers mental health services you receive while inpatient in a hospital. It can be a psychiatric hospital or a general hospital. While an inpatient Medicare will pay for room, meals, nursing services, therapy and lab tests. You are still subject to the Medicare Part A deductible which is \$1316 for 2017.

Medicare Part B covers outpatient services, including visits to psychiatrist, psychologist and nurse practitioners. Part B also covers psychiatric evaluation and testing to determine if current treatment and services are helping, individual and group psychotherapy and family counseling if the main purpose is help with your treatment. You are subject to the Medicare Part B deductible (\$183 for 2017) and coinsurance.

Medicare Part D plans cover antidepressant, anticonvulsant, and antipsychotic medications, which may be necessary to keep you mentally healthy. Each drug plan has a formulary of drugs they cover; it is a good idea to check that your medicine is covered by a plan before joining. We also recommend that you check every year during Open Enrollment to ensure the plan you are on will continue to be the best one for you.

Some signs to watch for if you are concerned about your or someone else's mental health:

Memory loss

Change in personal appearance or cleanliness of person or home

Social withdrawal from friends and family

Mood changes or sadness or depression

Unexplained fatigue or sleep changes

Loss of weight or change in appetite

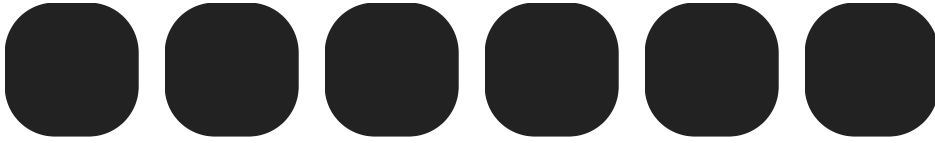
Feelings of helplessness

If you or someone you know needs immediate help call 911 or the National Suicide Prevention Number at 1-800-273-8255. If it is not an immediate threat then speaking to your physician can get you started on the path to good mental health. Remember that you are not the only one, many people struggle and need help, all you have to do is ask.

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

JUNE 13TH 2017 BY DEE LOFLIN

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

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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