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Age Spots by Jackie Dover - Great Things Are Coming

DECEMBER 28TH 2017 BY DEE LOFLIN

Age Spots by Jackie Dover - Great Things Are Coming

Great things are coming

Happy New Year! So many changes come with the New Year that it is hard to keep everything organized. I wanted to take a little time to give you a quick update on Medicare.

The Medicare Part B premium: The standard premium amount for 2018 is \$134 as it was in 2017. Many people will pay less than this depending on their Social Security; \$130 is the average Part B Premium in 2018. Some people will pay more for their Part B in 2018 than they did in 2017; the Cost of Living Adjustment (COLA) for Social Security is going up by 2% which will allow Medicare to increase some Medicare premiums as long as it is not by more than 2%. You will get a notification from Social Security as to what your premium will be for 2018.

The Medicare Part A deductible (Part A is the Hospital or in-patient part of Medicare) will go from \$1,316 per benefit period to \$1,340 per benefit period.

The Medicare Part B deductible will remain the same at \$183 per year.

The Medicare Part D (prescription) coverage gap also known as the do-nut hole is still closing with there scheduled to be no coverage gap starting in 2020. For 2018 those in the

coverage gap will pay 35% of the cost of name brand prescriptions and 44% of generic drug costs.

If you are enrolled in a Medicare Advantage Plan (Part C) and you would like to disenroll from that plan and return to Original Medicare, you have until February 14.

Anyone on Extra Help can change their prescription or Advantage plan throughout the year, if you missed Open Enrollment we may still be able to help you.

There are programs that could help those who have limited income and resources pay for the different parts of Medicare, call our office for more information.

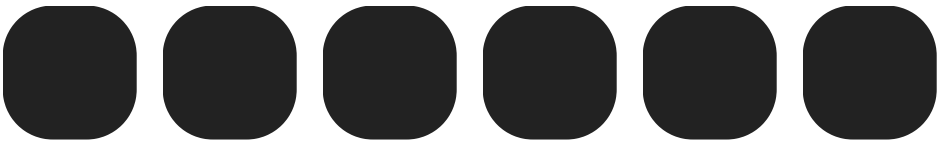
Finally new Medicare cards will be sent out starting in April. I know I keep saying this, but it is a huge undertaking for Medicare. The cards will be mailed to the address Social Security has on file for you.

As always for additional information or if you have questions, please call Aging Matters; 800-392-8771 or 573-335-3331.

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Age Spots by Jackie Dover - Medicare, What do I do?

NOVEMBER 30TH 2017 BY DEE LOFLIN

Age Spots by Jackie Dover - Medicare, What do I do?

So what exactly do you do?

What do you do? I get asked that question quite often when I tell people I help with Medicare issues. Navigating Medicare can be confusing and intimidating for some, one of my jobs is to make the entire Medicare process easier to understand and inform Medicare recipients of the choices they have and the time frames they have to make those choices.

So this Age Spots will attempt to shed a little light on the mystery that is Medicare. Medicare was signed into law by President Lyndon Johnson in 1965. The first Medicare card was assigned to Harry S. Truman, who had been one of the first to encourage the idea of a national healthcare program for seniors.

Original Medicare consists of Part A and Part B. Part A covers inpatient care in hospitals, home health care, hospice care and some skilled nursing care. Most people do not pay a premium for Part A and there is a Part A deductible which can vary by year.

Part B of Medicare covers outpatient services, things like doctor visits, lab work, x-rays and durable medical equipment. Most people do pay a monthly premium for Part B and that is withheld out of a Social Security check or paid directly to Medicare if no Social Security benefit is being paid. Part B also has a deductible and then pays about 80% of the Medicare approved amount.

Medicare Part D began in 2006 and is the prescription part of Medicare. The Med D plans vary from state to state but have to meet minimum requirements set by the Centers for Medicare & Medicaid Services (CMS). Plans do have premiums that are paid monthly and there is usually a co-payment on medicines, some even have a yearly deductible. They can vary quite a bit and change from year to year.

If you are still reading this, I hope you are learning something or at least relearning something. So we have gone over Medicare Parts A, B and D. At this point many wonder,

“What happened to Part C?” I am glad you asked. Medicare Part C also known as Medicare Advantage plans are Medicare health plans offered through a private company contracted with Medicare. These plans cover the Part A and Part B benefits and many also include prescription coverage. These plans vary by zip code and each plan’s premiums, co-pays and deductible vary by plan. Some include additional coverage for vision, dental and hearing.

So that’s a lot of information for one day and we are really just getting started. If you would like more information on anything Medicare related, please call Aging Matters 800-392-8771 or 573-335-3331. We can speak with you one-on-one or we could talk to your group. We also have Medicare Bootcamps where we cover all the ins and outs of Medicare, we schedule those in the spring and you can check with us to see when and where we will be having the Bootcamps.

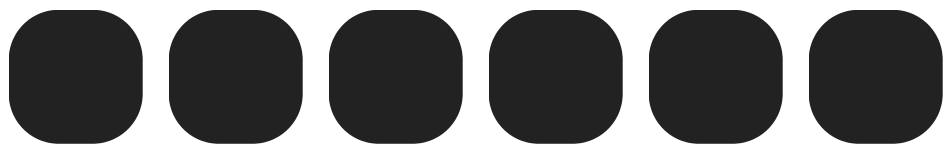
A quick reminder as we close out 2017:

New Medicare cards will be sent out in 2018, starting in April. Make sure your address is up to date at Social Security. No one will call you to ask for your personal information. This rollout will take time, be patient. Your card might arrive at a different time than your spouse, neighbor or friend.

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Age Spots - The Blue Side of the Holidays by Jackie Dover

NOVEMBER 07TH 2017 BY DEE LOFLIN

Age Spots - The Blue Side of the Holidays by Jackie Dover

The Blue Side of the Holidays

I want to offer a warning at the beginning that this is not my normal upbeat article. This is something I wanted to write last year, but I just couldn't bring myself to do it. It was too hard and hurt too much.

I love the Holidays. I love the music, the family and friend gatherings, the decorations even the shopping! But last year was different for me. Last year my niece passed away and it was the first holidays without her. There were times then and still are, when I am doing routine daily things and a wave of grief and pain washes over me. It hurts so much and feels like a punch in the gut. I have at times even looked around to see if something this painful had knocked the breath out of those around me. I'm always surprised when they seem unaffected.

Most people want to comfort and offer support, but they don't know how to and dealing with grief during the holidays is extra hard. The holidays are the time we spend with families and friends. When there is an empty seat at the table, we all feel it. It doesn't go away even when we are having fun or doing those traditional things we do each year. That's when we notice the absence the most.

So what do you do if you are grieving during the holidays? It is ok to take a step back from all of the celebrating. Scheduling quiet time if you need it or stepping away if you feel overwhelmed by your surroundings is normal. If you get comfort from doing all the traditional celebrating, then do that. Everyone grieves in their own way and you are completely normal. You get to choose how much or how little you do. My boys all find comfort in talking about and sharing stories about those we have lost. Sharing funny stories and being able to laugh or cry or just remind ourselves that we are all missing her

helps them work through some of their hardest times. Do whatever you are comfortable with. Try a new tradition if the old ones bring you more sadness than joy, only you know what you can handle. Listen to yourself.

Loss and grief are not the only things that steal the joy out of the season. Many people suffer from depression during the holidays. Sometimes it is a long term ongoing battle. Sometimes it is triggered by financial strains, loneliness or the cold dark days of winter. Whatever the reason, the holidays can be difficult for many. Just know, you are not alone, many people struggle. There are no magic words that will make things better, but experts do say there are things you can try. Volunteering at a senior center or other location will give you a chance to interact with others and have a purpose. Plan a manageable celebration if you enjoy being the host. If you need help ask for it. Talk to your doctor if this is something you just can't "shake". Trust me nothing you tell them will shock them, they have heard it all before. Put yourself first, plan time to do what you want to do in all the hustle and bustle of the season.

As we approach the holiday season people say it will be easier this year, it isn't the first without her. I'm not sure if I truly believe that, but I do know that last year showed me I can make it through. I can even find some joy in the holidays, and that has to be good enough. So this holiday season, be extra kind. Smile at the cashier and be polite to the other shoppers. Be understanding of the mother or father struggling with the crying child. Take the time to check on a neighbor or friend who has suffered a loss or who may be alone. Kindness and love are welcome at any season.

Happy Holidays to you all.

Contact Jackie Dover at Aging Matters for more information, 1-800-392-8771 or jdover@agingmatters2u.com

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What is 4-H? Written by Stephanie Miller

OCTOBER 17TH 2017 BY DEE LOFLIN

What is 4-H? Written by Stephanie Miller

What is 4-H?

Stephanie Milner, 4-H Youth Development Specialist

When I tell people what I do for a living I usually get one of two questions: “What is 4-H and what do you do?” or “I grew up in 4-H...is it still the same?” These are both difficult questions to answer and you may think why? It should be easy to describe your job and the program. I will tell you why this is difficult for me and others I work with in the 4-H program.

First, when people ask what I do it is hard to answer because it is a large range of things on a daily basis and each day changes. I usually start with informing others about the 4-H program. Youth members ages 5-18 can join the program and learn life skills needed all while having fun. In Stoddard County we have several clubs in the area to choose from and youth and families can be as much or as little as they would like to be involved. 4-H has over 40 projects to choose from and our youth do a lot of community service to help others in their area. I inform others that my job is to grow the program and promote positive youth development, which can be done in the clubs or in programs throughout the community such as school enrichment. All of this sometimes is so broad that people still do not grasp what the program does.

When I hear people have been in the 4-H program and they ask if it has changed it is hard to answer because the answer is both yes and no. 4-H still stands for head, heart, hands and health which are the four values of our volunteers, members and families. 4-H started in 1914 when the Smith-Lever Act established Extension Service for the College of Agriculture. Two Superintendents in Iowa trained teachers in developing judging teams and exhibits of work with youth. From growing corn to compete with adults to the current 4-H model some things have changed over the years. 4-H still has the same values and ideas but we have just added more as the years have gone by. Now 4-H has over 40 projects ranging from agriculture to aerospace, robotics, and more. It is almost limitless in what you can do in the program.

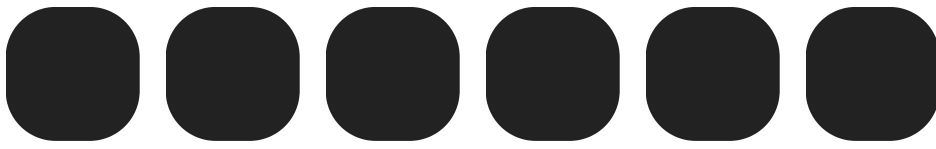
So what does it mean to be a 4-H member, parent or volunteer? Everyone involved in the program is able gain from being involved. Youth are working with at least one caring adult and doing hands on activities. Members, parents and volunteers contribute time to the program and to grasp the full experience of 4-H you can spend countless hours. This shouldn't be a detourance, because you can be in the program and only spend 1-2 hours per month as well. Those more involved can participate in county, state and national events. 4-H offers so much for youth to get involved in. There are camps, judging events, teen conference, state congress and always the fun events like 4-H Day with the Cardinals! 4-H is an affordable option to many since our dues are \$20 a year and we provide scholarships to help youth attend programs throughout the year.

I could go on about 4-H for hours since the program is so broad and there is so much that members, parents and volunteers can do. If you have questions about 4-H youth development programs in the area contact Rachel Elder at 568-3344 or visit your local office at 314 S Prairie in Bloomfield, MO. There is so much to do in 4-H I hope you consider this an option for your family.

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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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