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Age Spots - Time Matters

APRIL 03RD 2024 BY DEE LOFLIN

Age Spots - Time Matters

Time Matters

My twins, my babies are graduating from high school in a few months. I cannot believe how fast time flies. It feels like yesterday I was carrying them around in their little car seats and now they tower over me. The funny thing about time is, it's the one thing we can never get back. Once the time has passed, it is just gone, we cannot slow it down to savor a precious moment or speed it up to get through an awkward or painful time. Time is finite for each of us and we each get to decide how we spend our time.

We do not have to wait to start living the life we want to have; we can start now. Prioritize what is important to you.

- Spending time with family and friends that you enjoy is a great way to spend your time. Building social connections has many benefits; it can lead to better health both physically and mentally. Friends and family can be a support system and help when needed and can hold you accountable to stay active and make better choices. Spending time with the younger family members can build memories they will cherish forever.
- Devote time to hobbies or find new hobbies to pursue. I love to read and do that almost daily. It is a way for me to relax and refocus on myself; it is something that is just for me. I can turn off the outside chatter and just focus on what I find enjoyable. Finding something you enjoy doing can add value to your life, it can reduce stress, make you happier and introduce you to new people who have similar interests.
- Be true to yourself and live the life you want. Get to know yourself and what makes you happy and pursue that. We all need to make choices that bring us peace and happiness. Find out what that is for you.
- At the end, when you reflect back on your life, you do not want to have regrets about the life not lived. Take that vacation of your dreams. Reach out to the friend you lost touch with. Make amends to those you have wronged and choose the life that makes you happy.
- Make healthy life changes. Eating healthy and incorporating more physical activity may help you live a longer healthier life. It could give you more time with those you care about and allow you to do more of the things you enjoy.

I am enjoying this time with my High School Seniors, we will never have these fun, stressful and crazy moments again. I know in the next few months we will have lots of changes, some I will enjoy, some I will struggle through, but I plan to make as many long term memories as I can, because this time matters. I hope you do the same.

There are only 10,080 minutes in a week, how do you want to spend those precious minutes?

If you have questions about aging services, please call Aging Matters, 800-392-8771. Because, Aging Matters.

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Age Spots - New and Expanded Programs from Aging Matters

JUNE 23RD 2023 BY DEE LOFLIN

Age Spots - New and Expanded Programs from Aging Matters

New and Expanded Programs from Aging Matters

Here at Aging Matters we are always trying to find new ways to help seniors in our 18 county service area which includes Bollinger, Butler, Cape Girardeau, Carter, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, Reynolds, Ripley, St. Francois, Ste Genevieve, Scott, Stoddard and Wayne counties. When we get calls asking for help, we try to find any program or service to help. Sometimes there are no existing programs.

We are expanding some existing programs and starting some brand new ones in July. AgingRx is a program we have been doing in Cape Girardeau County for 2 years, we were able to expand this into Bollinger, Perry and Scott counties last year and this year we will be expanding into all 18 of our counties. This program helps those who are 60 or

older and who live in our service area get help with prescription medications. A senior in need must call our office and we will screen them for all available Extra Help programs. This allows us to help those in need get the most help available. After the applications are complete, we can then help with some prescriptions costs no matter if they are approved for Extra Help or not.

Aging Matters currently partners with Miracle Ear to provide seniors who are 300% of the Federal Poverty Level help in getting hearing aids. With this program, you must live in our 18 county service area, have income under 300% of the Federal Poverty Level and be 60 or older. For this program, please contact the closest Miracle Ear office. If you need transportation to the appointment, Aging Matters can also assist with those costs.

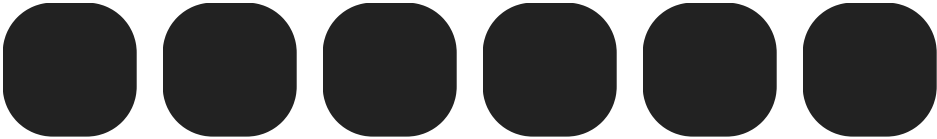
Many seniors struggle accessing and using technology that is needed daily. Things as simple as using Facebook and texting to stay connected to family to using computers to check their Medicare and Social Security accounts. Aging Matters is planning to address these issues by offering classes to seniors to teach them how to safely use the devices and programs commonly available. Hopefully this will give our seniors the confidence and freedom to access technology as needed.

Another common issue we hear is seniors who have problems managing their finances. Living on a fixed income can be difficult with the cost of everyday items increasing. The unexpected loss of income from a spouse or lost job can also cause stress and issues for seniors. Aging Matters is beginning a program that will help seniors learn to set budgets and live within their means. It will also allow for one on one discussions of financial goals and money saving tips.

Aging Matters continues to serve meals at 32 senior nutrition centers. These centers provide a nutritious meal Monday through Friday; home delivered meals are also available for those 60 and older who are not physically able to go to a center. The senior centers also offer many support and recreational services such as bingo and other games, educational classes, dances, physical fitness programs and many opportunities to engage with others. For those who live outside the area the Senior Centers can deliver to, we offer a Distance Dining Program. This program sends frozen meals that can be heated in an oven or a microwave and gives the senior a warm, nutritious meal

For information about any of these programs or general information please call Aging Matters 1-800-392-8771, because Aging Matters.

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Age Spots by Jackie Dover -2023 Changes to Medicare

NOVEMBER 18TH 2022 BY DEE LOFLIN

Age Spots by Jackie Dover -2023 Changes to Medicare

2023 Changes to Medicare

As you know Medicare and Social Security make changes every year, some changes are minor, many Beneficiaries may not even notice them, and some years there is drastic change. 2023 is looking to be a year of noticeable change for Medicare.

An exciting change for 2023 is the Medicare Part B premium is decreasing. The standard premium is will be \$164.90, a monthly savings of \$5.20. A premium is the amount you pay every month to have Medicare or other insurance. For those on Medicare who draw a Social Security check, the premium is withheld from that check. If you are not yet on Social Security, Medicare will bill you the premium amount. The Medicare Part B

deductible is also decreasing and will be \$226, saving seniors \$7.00 from 2022. Deductibles are the amount you pay for covered Medicare services before Medicare begins paying. After the deductible has been met, Medicare Part B pays 80% of the approved Medicare amount and the beneficiary or a secondary insurance is responsible for the remainder. Medicare Advantage plans have a different pay structure but generally also have a deductible before the plan pays.

Low-income Medicare beneficiaries might be able get assistance paying for some of the Medicare costs. The highest income for a single person to get help with the Medicare Part B premiums is \$18,588 yearly for a single person with assets below \$8,400 and for a couple \$24,960 with assets under \$12,600.

Those with higher incomes have to pay more for their Medicare, Income Related Monthly Adjustment Amount (IRMAA) is an extra charge added to the premiums of high-income earners. IRMMA begins for a single person whose yearly income in 2020 was above \$97,000 and above \$194,000 for a couple, the amount owed for Medicare increases as the income increases. The Medicare Part B and Part D premiums are increased by IRMMA. Social Security looks at your income from 2 years prior to determine IRMMA, you can ask for an appeal or redetermination if you think the information is wrong or your circumstances have changed.

Medicare Part A will see increases in cost for 2023. Most beneficiaries do not have to pay a Part A premium, but for those who do, it will increase about 1% next year. The Part A deductible will be \$1600 per benefit period in 2023, an increase of \$44. Again, if you have a secondary insurance it might pay the deductible. Other Part A costs, are going up about 3% from this year.

Another welcome change is there will be a cap on the cost of select insulin products covered under Medicare Part D and Medicare Advantage Plans. Starting January 1, 2023 beneficiaries will pay no more than \$35 for a month's supply of a covered insulin. For those on insulin pumps they will pay \$35 for a month's supply starting on July 1.

In addition, in 2023 any vaccines covered under Medicare Part D will no longer have a cost, deductible, co-pay or coinsurance and that includes the shingles vaccine. This is an exciting and needed change. This does NOT affect those vaccines covered by Medicare Part B.

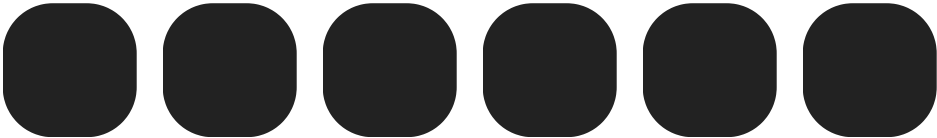
Maybe the best news for 2023 is that the Social Security cost of living adjustment (COLA) will be 8.7% that is the highest increase in 40 years. COLA adjustments are based on the Consumer Price Index (CPI), when inflation drives up the costs of goods and services the CPI reflects that. COLA raises are used to help offset those costs. With the

changes to Medicare and Social Security, hopefully seniors will have a good 2023. If you have questions or need assistance, please call Aging Matters, 800-392-8771. Because Aging Matters.

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Age Spots by Jackie Dover - Silver Haired Legislature Meets Again

NOVEMBER 01ST 2022 BY DEE LOFLIN

Age Spots by Jackie Dover - Silver Haired Legislature Meets Again

Age Spots

Silver Haired Legislature Meets Again

The 49th Annual Conference of the Silver Haired Legislature took place at the Capitol Plaza Hotel in Jefferson City on October 18, 19, and 20. The 65 delegates in attendance chose their Top Five Priorities and formulated plans to advocate for senior issues during the coming legislative session. Aging Matters, which serves the Southeast area of the state had three Senators and seven Representatives at the session.

After spirited debates in the Legislative chambers, the delegates chose these issues as their Top Five Priorities for the 2023 legislative session:

1. No Income Tax on Social Security Income
2. Real Estate Tax Relief for Seniors
3. Absentee and Early Voting for Seniors
4. Increase Medicaid Asset Level
5. Authorize the Department of Health and Senior Services, Section for Long Term Care, to Include Dementia Specific Training in Licensure for Health Facilities Accepting Dementia Patients

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 1-800-392-8771 or email at 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.

Elections are held in May and after the election and appointment of officers, the local SHL delegates meet to discuss issues that affect Missouri seniors. Each AAA's delegation can submit up to seven proposals they have voted as important to them, their area and the seniors of Missouri. A smaller committee then considers these proposals and similar proposals are combined and then the approved proposals are debated in a model legislative session patterned after the MO General Assembly.

The requirements to be a SHL delegate are that one should be able to travel to Jefferson City and/or Cape Girardeau for meetings, be 60 years or older and reside in the area they wish to represent. It is beneficial for the elected person to be able to send and receive

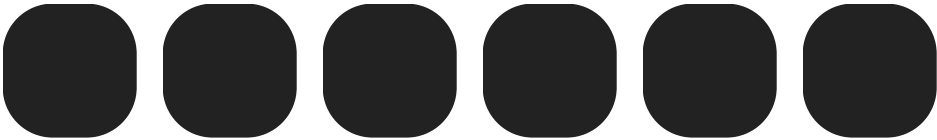
emails, because when the state legislators are in session things happen quickly and many times, you are contacted on the day of a hearing asking you to contact your state legislator the same day. The other obvious requirement is that one should be interested in the betterment of the lives of Missouri senior citizens.

Each SHL delegate is active in his or her community and SHL delegates work all year as advocates for senior issues. They are kept abreast of proposed legislation and stay in touch with the legislators. Many of the legislators contact the SHL delegates asking for their input on proposed legislation. If you would like more information, please contact Aging Matters. Because, Aging Matters.

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Dexter License Office Makes Strong Commitment to Improving Customer Service in Stoddard County

Dexter License Office Makes Strong Commitment to Improving Customer Service in Stoddard County

The Missouri Department of Revenue (DOR) is pleased to announce the Dexter License Office has taken the Customer Service Commitment pledge. Department Director Wayne Wallingford stated, “Our goal is to improve the customer service experience at Missouri license offices by providing more accurate and timely transactions in a courteous and friendly manner.”

The Customer Service Commitment pledge is one way the DOR works with Missouri’s local license offices to improve accuracy, reduce wait times, and make obtaining and renewing licenses more pleasant. “We are excited to take this pledge and want to do all we can to help our customers obtain their titles, registrations and licenses in the most convenient way possible,” said Dexter License Office Agent Ray Rowland.

Each license office that takes the pledge will post a sign that demonstrates a commitment to the following:

- Processing each transaction accurately;
- Treating each customer courteously; and
- Respecting each customer’s time.

Since the pandemic, the DOR has done everything possible to enhance online and mail-in options, while also ensuring customers can reach out and get the help they need from the local license offices in their communities. Director Wallingford added, “We want to ensure all our citizens are treated professionally and get the help they need when obtaining their transactions online, through the mail, or in-person at a local office.”

To receive assistance from the Dexter office for any motor vehicle and driver licensing need, a citizen can call or visit the office at:

119 Vine Street, Dexter, MO 63841

Office (573) 624-8808

Fax (573) 624-8724

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