

#### FALL 2012 ISSUE

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### Medicare Part D "Extra Help" and Medicare Savings Plans

Did you know you could possibly receive help paying for your prescription drug costs and Part D premium?

If you are enrolled in a <u>Medicare Part D</u> prescription drug plan, or an advantage healthcare plan that covers your prescriptions, you may be able to get "Extra Help" through Social Security. "Extra Help" is a low income subsidy program where Medicare helps pay your Medicare Part D monthly premium, any yearly deductibles, coinsurance and copayments. If you qualify for full "Extra Help", you will pay no more than \$2.60 for generic drugs and \$6.50 for any other brand name prescriptions.

A **Medicare Savings Plan** is a program offered through Medicaid/Soonercare to help pay for a patient's Medicare premiums. These programs are typically based on income levels and help to cover both medical costs and prescription drugs. Medicare Savings Programs will typically cover Part B Medicare premiums (that are withheld from your monthly Social Security income) and also helps with other out-of-pocket expenses. If an individual has a monthly income of \$1,226 (before deductions) or less and less than \$6,680 in certain resources, call 918.579.9486 to see if you qualify!

### Medicare Part D and Advantage Plan Open Enrollment Period

A Medicare Part D or Advantage plan review is encouraged annually as plans and medications change from year to year. **October 15 through December 7, 2012** is the time for all Part D prescription plans and Part C Advantage plan members to have a review, enroll in a new plan or drop their current plan.

This is a time where important decisions are made that will affect your healthcare costs for the upcoming year. A review will show the best plan to meet your prescription and/or medical needs as well as one that will fit into your budget.

If there are individuals who have questions, would like a review, or groups interested in a presentation, please call 918.579.9486

Supporting Senior Citizen Independence, Dignity, and Health in Creek, Osage, and Tulsa Counties

## New Website Launched for People Dealing with Chronic Diseases

The INCOG Area Agency on Aging recently launched a new website for information on its newest program, Living Longer Living Stronger.

Living Longer Living Stronger is developed and licensed by the Stanford University Chronic Disease Self-Management Program. It teaches practical skills on managing a chronic health problem such as diabetes, arthritis, high blood pressure, heart disease, chronic pain, or lung disease.

Participants get needed support, find practical ways to deal with pain and fatigue, discover better nu-

trition and exercise choices, understand new treatment options, and learn better ways to talk with their doctor and family about their health.

The site, launched in late June provides general information on the program, the schedule of upcoming autumn workshops, and information for physicians and medical professionals to refer patients to the program. These free workshops are also for family members and caregivers of those with chronic health conditions.



Visit the new site at www.LivingLongerLivingStronger.org

# **EAT RIGHT! Nutrition Education Schedule**

Two new nutrition education workshops have been developed and scheduled for the area. The first class which began in July will run through the end of September. The class titled "Nutrition Myths and Misinformation" deals with sorting through all of the information that comes at us from many different sources. The Registered Dietitian will help you figure out what is fact and what is fiction in the area of nutrition advice.

The second workshop, titled "Finding and Choosing Healthy Foods You Can Afford" deals with where to find healthy food options and how to save money when making purchases.

Both of these workshops are presented by Mike Lundy, MS, RD, LD who is a Registered Dietitian.



Nutrition Myths and Misinformation September 5 - Bristow Senior Center - 11:00 am September 12 - Carver Senior Center - 10:30 am September 13 - Sapulpa Senior Center - 10:30 am September 19 - 1st Luthern Church (Tulsa) - 10:30 am

#### Finding and Choosing Healthy Foods You Can Afford

- October 1 Owasso Senior Center 10:30 am
- October 2 Cornerstone Village 10:30 am
- October 3 Mannford Senior Center 11:00 am
- October 10 Copuntry Oaks 10:30 am
- October 16 Autumn Park 10:30 am
- October 24 Park Village 10:30 am
- October 30 Oilton Senior Club 11:00 am

INCOG Area Agency on Aging

## Be In Charge of End-of-Life Decisions

Let's talk about the elephant in the room. Whether we like it or not, this magnificent beast is surely lumbering toward us. It's called old age. We joke, now, about those "senior moments" of forgetfulness, earned wrinkles and gray hair, yet, I wonder if most of us are really prepared for when that time arrives.

It is a magnificent beast because it should be a time of earned relaxation, respect and especially love and laughter. Planning ahead for the reality of "senior moments" can be difficult. The decisions of Advanced Directive for Health Care and Do Not Resuscitate (DNR) brings mortality to the forefront, but the prearrangement we make now can ease the burden of difficult decisions our families may have to make for us later.

Oklahoma law automatically presumes you want to be resuscitated if your heart stops or you stop breathing. The law assumes you want to receive tube feeding when you cannot take food or hydration by mouth,



unless you've signed an Advanced Health Care Directive.

By completing an Advance Directive for Health Care form, you stipulate what end-oflife means may be used if you cannot directly express those wishes.

As advocates for senior adults living in long-term care (LTC) facilities, Ombudsman Supervisors encourage all LTC residents to have an Advanced Directive in place. For more information about an easy to understand guide to health care directives, visit the Oklahoma Senior Law Resource Center website at *www.senior-law.org*.

For more information about long term care residents' rights, please call one of the Long Term Care Ombudsman, INCOG Area Agency on Aging, Loretta Bailey, 918.596.7657, Sarah Strecker at 918.596.7210, or Lesley Smiley at 918.596.7685.

### September is Fall Prevention Month

Many people think falls are a normal part of aging. The truth is, they're not. Most falls can be prevented—and you have the power to reduce your risk. Exercising, managing your medications, having your vision checked, and making your living environment safer are all steps you can take to prevent a fall.

Every year on the first day of fall, we celebrate National Falls Prevention Awareness Day to bring attention to this growing public health issue. To promote greater awareness and understanding we would like to dispell a couple of myths about older adult falls:

# Myth: Falling is something normal that happens as you get older.

Reality: Falling is not a normal part of aging. Strength and balance exercises, managing your medications, having your vision checked and making your living environment safer are all steps you can take to prevent a fall.

## Myth: Muscle strength and flexibility can't be regained.

Reality: While we do lose muscle as we age, exercise can partially restore strength and flexibility. It's never too late to start an exercise program. Even if you've been a "couch potato" your whole life, becoming active now will benefit you in many ways—including protection from falls.

The INCOG Area on Aging provides a special series of classes to help prevent falls called "Tai Chi - Moving for Better Balance." Call the Senior Info-Line for more information on the schedule of classes at 1.800.211.2116.

Senior Info-Line 1.800.211.2116



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## Rachel Deaton Joins Area Agency on Aging Staff as Program Coordinator

Rachel Deaton has joined the INCOG Area Agency on Aging as a part-time Living Longer Living Stronger Program Coordinator and will be working through the end of September.

Rachel recently graduated with a Master of Social Work degree from OU-Tulsa and is excited to begin her career in the field of aging. During school,

she gained experience working with the older adult population through her practicum placements at Bedlam medical clinic, Sol Amor Hospice, and the Alzheimer's Association. These experiences highlighted for her the needs of the geriatric population as well as the rewards of working with people who have so much life experience and wisdom.

She is looking forward to learning from the AAA staff and gaining more work experience as she seeks full-time social work employment in the areas of geriatric mental health, case management, or long-term care.