WHO Qualifies? Those under age 65 who have received Social Security disability benefits or Railroad Retirement disability benefits for 24 months are eligible.

Initial Enrollment Period
Generally, beneficiaries with disability determinations are automatically enrolled in Medicare Part A and Part B for coverage beginning the 25th month of entitlement to Social Security benefits. Medicare may not be the best choice for all. Other special enrollment periods may exist for certain beneficiaries, including those with other creditable coverage through work.

Penalties for Delayed Enrollment
Penalties apply for late enrollment for Medicare beneficiaries under 65 with a disability the same way penalties apply for the 65 and older beneficiary. However, at age 65 the disabled beneficiary starts with a clean slate as a 65 and older beneficiary and has no further penalty if enrollment is completed within required periods.

If a person stops receiving Social Security disability benefits due to “medical recovery” (medical condition has improved and no longer meets the disability definition), Medicare entitlement based on disability also ends.

Medicare Advantage Plans
Medicare Advantage is alternative to Original Medicare coverage. Sometimes referred to as Medicare Health Plans or Part C, Medicare Advantage Plans are health plan options that are approved by Medicare and managed by private companies.

Medicare Advantage Plans provide all of your Part A (hospital) and Part B (medical) coverage and must cover medically-necessary services. Most Medicare Advantage Plans also cover Part D (prescription drug) benefits. Some plans offer extra benefits, such as dental and vision services.

Medicare Advantage plans are required to accept all Medicare beneficiaries, with the exception of those beneficiaries with End Stage Renal Disease. Medicare Advantage plans cannot have a waiting period for pre-existing conditions.

Medicare Suppliment Policies
Kansas requires insurance companies to sell all types of Medigap policies to Medicare beneficiaries who are under age 65, including those with disabilities. The companies must issue the policies regardless of age or health status.

Medicare Supplement Insurance, or Medigap is sold by private companies and helps pay some of the health care costs left after Original Medicare has paid its portion. Supplements cover items like co-payments, coinsurance, and deductibles.
QUIEN CALIFICA?
Los menores de 65 años que han recibido beneficios de Seguro Social por incapacidad o jubilados ferroviarios que están incapacitados por 24 meses son elegibles.

PERÍODO DE INSCRIPCIÓN INICIAL
En general, los beneficiarios con las determinaciones de incapacidad son automáticamente inscritos en Medicare Parte A y Parte B de la cobertura desde el mes 25 de derecho a los beneficios del Seguro Social. Medicare puede no ser la mejor opción para todos. Hay otros períodos de inscripción para ciertos beneficiarios, incluyendo aquellos con cobertura acreditable a través del trabajo.

SANCIONES POR INSCRIPCIÓN TARDÍA
Las multas aplicables para inscripción tardía para los beneficiarios de Medicare menores de 65 años que están incapacitados son las mismas que para los beneficiarios de 65 años de edad. Sin embargo, a la edad de 65 años el beneficiario incapacitado es tratado como los jubilados de 65 años o mayores y no tiene otra sanción si completa la inscripción a tiempo. Si una persona deja de recibir beneficios por incapacidad del Seguro Social debido a la “recuperación” (condición médica ha mejorado y ya no satisface la definición para la incapacidad), el derecho a Medicare por incapacidad también termina.

PLANES MEDICARE ADVANTAGE
Un plan Medicare Advantage es una alternativa al plan de Medicare original. A veces se conoce como Planes de Salud de Medicare o la Parte C, planes Medicare Advantage son opciones de planes de salud que son aprobados por Medicare y gestionados por empresas privadas. Los planes Medicare Advantage ofrecen toda la cobertura médica de su Parte A (hospital) y la Parte B (seguro médico) y deben cubrir servicios necesarios. La mayoría de los planes Medicare Advantage también cubren los beneficios de la parte D (medicamentos). Algunos planes ofrecen beneficios adicionales, tales como servicios dentales y de la visión. Los planes Medicare Advantage están obligados a aceptar todos los beneficiarios de Medicare, con la excepción de las personas con enfermedad renal terminal. Los planes Medicare Advantage no pueden tener un periodo de espera para condiciones preexistentes.

SEGURO SUPLEMENTARIO DE MEDICARE
Kansas exige a las compañías de seguros que vendan todos los tipos de pólizas Medigap a los beneficiarios de Medicare que son menores de 65 años, incluyendo las personas incapacitadas. Las empresas deben expedir las pólizas Medigap con independencia de su edad o estado de salud. El seguro suplementario de Medicare, o Medigap se vende a través de las empresas privadas y ayuda a pagar algunos de los costos asociados con la cobertura médica después que Medicare Original ha pagado su parte. Las pólizas Medigap cubren los co-pagos, coseguros y deductibles.
SeniorFit Update

The Wyandotte/Leavenworth Area Agency on Aging (AAA) will sponsor a limited number of seniors with scholarships to the Kansas City Kansas Community College Wellness Center’s spring session. The session runs from December 15, 2014 to May 6, 2015.

Membership to the Wellness Center includes weight machines, walking, group exercise, water aerobics and Zumba, all are benefits of the program. Precedence will be given to low income and minority applicants.

To apply for a scholarship, simply stop by the AAA office located at 849 North 47th Street, Suite C, Kansas City, Kansas 66102 beginning Wednesday, November 12th through Monday, November 17th. Scholarships are open to both Wyandotte and Leavenworth County seniors, 60 years of age and older.

The SeniorFit program also offers group exercise at 3 sites Monday - Thursday. The exercise classes are led by personal trainers from the YMCA.

Should you have questions regarding the SeniorFit Program, please contact the AAA office at 913-573-8531.

Medicare EXTRA HELP

You may qualify for Extra Help to pay:

MEDICARE Part D Premiums

Deductibles

Co-Pays

If your monthly income is less than:

$1950* if married or

$1,400 if single

Apply for Extra Help by contacting:

Wyandotte/Leavenworth Area Agency on Aging
849 - C North 47th St.
Kansas City, Kansas 66102

SHICK

Senior Health Insurance Counseling for Kansas

MEALS ON WHEELS CHECK-OFF

Donate to the Kansas Meals On Wheels Fund through the income tax check off!

Thank You!

Appreciation is extended to the following who have contributed toward the cost of this newsletter.

Names are listed in alphabetical order.

Patricia Berry (Contributor)
Wanda Collins (Contributor)
Mary Anne Eisenbise (Patron)
Lillie Elder (Contributor)
Pauline Estell (Patron)
Willie Holliday-Birch (Contributor)
Ruth Kendall (Patron)
Mary King Kerns (Contributor)
Jerry Smeby (Contributor)
Frank Smith (Patron)
F. M. Walters (Patron)

If you would like to contribute to the cost of the newsletter, please make checks payable to:

Wyandotte/Leavenworth AAA
Attn: The Communicator
849 North 47th, Suite C
Kansas City, Kansas 66102

HOLIDAY FACTS

True or False? The song “Jingle Bells” was originally written for Thanksgiving? TRUE. Long associated with wintry Christmas cheer, “Jingle Bells” was originally written for a Thanksgiving celebration. In 1857, James Lord Pierpont, an organist at a Unitarian Church in Savannah, Georgia, published the music and lyrics to a song he had written, “The One Horse Open Sleigh.”

What is the name of the skin that hangs from a turkey’s neck? A Wattle.

Senior Fit Update

Medicare EXTRA HELP

MEALS ON WHEELS CHECK-OFF

Thank You!

HOLIDAY FACTS
**WHAT YOU NEED TO KNOW ABOUT EBOLA**

The 2014 Ebola epidemic is the largest in history. The outbreak is affecting multiple countries in West Africa and the Centers for Disease Control and Prevention (CDC) has confirmed the first travel-associated case of Ebola to be diagnosed in the United States. About half the people who have been infected with Ebola in this outbreak have died.

Although the risk of Ebola spreading in the United States is very low, the CDC and its partners are taking actions to prevent this from happening.

**FACTS:**
- A person infected with Ebola can’t spread the disease until symptoms appear.
- Ebola is spread through direct contact with blood and body fluids. Ebola is NOT spread through the air, water or food.
- Protect yourself against Ebola by washing your hands often with soap and water; do not touch the blood or body fluids (like urine, feces, saliva, vomit, sweat and semen) of people who are sick.

If you think you have been exposed to Ebola, you should check for signs and symptoms for 21 days by taking your temperature every morning and evening, watching for other Ebola symptoms, like severe headache, muscle pain, vomiting, diarrhea, stomach pain or unexplained bleeding or bruising. During the time you are watching for signs and symptoms, you can continue your normal activities, including going to work.

If you get sick after you’ve come back from an area with an Ebola outbreak, you should get medical care right away if you have a fever higher than 101.5°F, severe headache, muscle pain, vomiting, diarrhea, stomach pain or unexplained bruising or bleeding.

Calling before you go to your doctor’s office or emergency room will help the doctor or emergency room care for you and protect other people who may be in the office or emergency room.

If you have other questions or concerns, contact the Wyandotte County Health Department at 913-321-6720.

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**2015 MEDICARE PART B PREMIUMS AND DEDUCTIBLES TO REMAIN THE SAME AS LAST TWO YEARS**

Medicare Part B, premiums and deductibles will remain unchanged in 2015 at $104.90 and $147 respectively.

The Medicare Part A deductible that beneficiaries pay when admitted to the hospital will be $1,260 in 2015, a modest increase of $44 from this year’s $1,216 deductible. The Part A deductible covers beneficiaries’ share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. Beneficiaries must pay an additional $315 per day for days 61 through 90 in 2015, and $630 per day for hospital stays beyond the 90th day.

For beneficiaries in skill nursing facilities, the daily co-insurance for days 21 through 100 benefit period will be $157.50 in 2015, compared to $152.00 in 2014.

Should you have any questions regarding your coverage or premiums, please feel free to contact the Area Agency on Aging at 913-573-8531 and ask for a SHICK Counselor.

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**SAVE THE DATE**

**FOR**

**SUPERBOWL SUNDAY!**

February 1, 2015

The game will be played at the home of the Arizona Cardinals.
VOLUNTEER RECOGNITION LUNCHEON HELD

The Wyandotte/Leavenworth Area Agency on Aging recognized volunteers for the 2014 season. The honorees were Nutrition Site Volunteers, In-House Office Volunteers, Silver Haired Legislators and the Advisory Council members. Lunch, Individual Recognition, Games, Door Prizes and Music provided by DJ Suave.

A special “thank you” to the following local businesses for their kind donation to this event.

- Bichelmeyer Meat Co.
- Fantastic Sams Salons
- Harrah’s Casino
- Paul’s Drive-In
- Quik Trip, Inc.
- United Way of Wyandotte County
HOW TO COPE WITH LOSS OF APPETITE IN THE ELDERLY

If you are concerned about a lack of appetite in yourself or elderly loved one, there are a few practical things you can do to help them get enough nutrition:

1. **Increase nutrient density, not portion size.** Do not increase the volume of food, rather increase extra calories in the form of olive oil, a little peanut butter or avocado.

2. **Set a regular eating schedule.** Our bodies tend to thrive off regularity, as do our hunger and thirst signals, so when we stray from our usual patterns, so does our appetite. Start slowly adding a small beverage and/or snack during a normal meal time. This can help get the body’s hunger signals going again.

3. **Encourage social meals.** For people of any age, just the prospect of eating alone can be even more of a problem. Check out the meal options at senior centers, meal sites, as well make meal dates with friends, family or your caregiver.

4. **Be aware of medication side effects.** If you find that you have dry mouth, try chewing sugarless gum, brushing often or using an oral rinse prior to meal. If drinking water doesn’t taste right, try adding sliced fruit or veggies like cucumber or lemon.

5. **Consider using an appetite stimulant.** You must consult a health care provider to discuss this option.

The aging process brings with it a host of normal physiological, perceptual and other changes that can lead to decreased appetite in the elderly. A lower metabolic rate and lessened physical activity meals you need fewer calories. Dental problems or gastrointestinal changes that go along with age can effect appetite. Changes to the sense of smell, taste and even hearing can affect the enjoyment of food. However, if you or your loved one aren’t getting enough to eat, that’s cause for concern. It’s critical for seniors to get the right nutrition for their changing dietary needs, because vitamin or nutrient deficiencies can cause significant health problems.

Any unexplained changes to yours or your loved ones dietary health, including unexpected weight loss or weight gain should be checked out by a physician.

Information provided by an article written by Sarah Stevenson

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SILVER HAIR LEGISLATURE UPDATE

The Kansas Silver Haired Legislature (SHL) is a unicameral legislature composed of 125 representatives. All are over 60 years of age at the time of their sworn in date, they are elected according to their county residence. The legislature provides an educational experience in the political process and provides an opportunity to identify priority concerns of Kansas senior citizens. The SHL develops bills and resolutions based on concerns and requests of all seniors which are represented by the aforementioned 125 representative Statewide, which will be presented to the Governor and Kansas Legislature as recommendations to become accepted legislation for the State of Kansas.

The Wyandotte/Leavenworth County (PSA01) Delegates along with the other 10 PSA’s across the state of Kansas, made several recommendations to the Kansas Legislature during the SHL Annual Session that was held September 30 through October 2, 2014. While the recommendations are not law, it does allow the current Kansas Legislators to know what the more than 400,000 senior citizens of Kansas need from their representatives, whom seniors as well as other registered voters have selected by voting to send them to Topeka as their Senators and Representatives, be they Democratic or Republican. The following are supported by the Kansas Silver Haired Legislators:

- **SILVER HAIR LEGISLATURE RESOLUTION NO. 3101:** A resolution to Reauthorize and Preserve the Integrity of the Older Americans’ Act of 1965.
- **SILVER HAIR LEGISLATURE RESOLUTION NO. 3102:** A resolution urging the Kansas Legislature to support rural transportation for the elderly.
- **SILVER HAIR LEGISLATURE BILL NO. 3103:** An Act concerning motor vehicle liability insurance; relating to insurance liability limits; amending K.S.A. 40-3107.
- **SILVER HAIR LEGISLATURE BILL NO. 3104:** An Act concerning the uniform consumer credit code; relating to payday loans; requirements; amending K.S. A. 16a-2-404 and repealing the existing section.
- **SILVER HAIR LEGISLATURE BILL NO. 3105:** SHL Bill No. 3105 would amend the crimes of mistreatment of a dependent adult and mistreatment of an elder person to increase the penalty for the taking of personal property and/or financial resources of such persons.
- **SILVER HAIR LEGISLATURE RESOLUTION NO. 3106:** A resolution urging the Kansas Legislature to continue supporting the Kansas Senior Care Act program.
- **SILVER HAIR LEGISLATURE RESOLUTION NO. 3107:** A resolution urging the Kansas Legislature to enact legislation to help combat predatory payday lending practices that adversely affect elderly and other residents of Kansas.

Some of these recommendations are amendments to existing legislation and some are exclusions from current amendments; the final recommendations to be presented to the Kansas Legislators will be available by November 1, 2014.

The current Wyandotte/Leavenworth County Delegates are:

- Thomas H. Gordon, Mary Ann Flunder, Michael Keohane, Modestine Bell, Helen Coles, Evelyn Welton and Mable Johnson.

If you are interested in becoming a Silver Haired Legislator, contact Linda Ramirez at the Area Agency on Aging at 913-573-8543.

The mission of all Silver Haired Legislators are to inform the government of the social evolution of the seniors (60 and older) of their needs for legal representations which makes Kansas a highly desired State for all current and future seniors to live, work and socialize. This is accomplished by the continued communication of the people and the elected officials who are charged with the responsibility to legislate and enforce the will of the citizens of Kansas.
EASY PEANUT BUTTER COOKIES

- 1/4 cup butter
- 1/2 cup packed brown sugar
- 1 egg
- 1 (18 ounce) jar of crunchy peanut butter
- 1 package yellow cake mix

Preheat the oven to 350 degrees.

Beat the butter and sugar with an electric mixer in a large bowl until smooth. Add the egg and beat until incorporated; then beat in the peanut butter until evenly mixed. Stir in the cake mix until just incorporated; then beat in the peanut butter until evenly mixed. Stir in the cake mix until just incorporated. Shape the dough into 1 inch balls, place onto ungreased baking sheets and flatten with a fork.

Bake in the preheated oven until the edges are golden, about 10 minutes. Allow the cookies to cool on the baking sheet for 1 minute before removing to a wire rack to cool completely.

Yields 4 dozen

SOON THE SNOWFLAKES WILL BE FALLING

Find and circle all the words hidden in the grid.

- APPLE PIE
- BELL S
- CAROLING
- CHRISTMAS
- COATS
- CORNUCOPIA
- EGG NOG
- FOOTBALL
- GLOVES
- HAM
- HOLIDAYS
- HOT CIDER
- ICICLE
- JINGLE BELLS
- JOY TO THE WORLD
- LITTLE DRUMMER BOY
- NEW YEARS EVE
- ORNAMENTS
- PRESENTS
- PUMPKIN PIE
- RUDOLPH
- SANTA
- SCARF
- SILENT NIGHT
- SLEIGH RIDE
- SNOW
- STUFFING
- THANKSGIVING
- TINSEL
- TOYS
- TRAVELING
- TREE
- TREE TOPPER
- TURKEY
- VETERANS DAY
- YAMS

DAYLIGHT SAVINGS TIME ENDS

On November 2, 2014, daylight savings time ends. This is a perfect time to not only change your clocks back, but do a few other semi-annual tasks that will improve safety in your home.

- Change the batteries in your smoke detectors
- Prepare a disaster kit for your house (water, food, flashlights, batteries and blankets).
- Check and discard expired medications. Those dates really do have meaning. Some very common over-the-counter medications can cause serious problems due to change through aging.

S K N K E Y Q Z S O I S J J X E G R O S
A D J Z A P E O R N A M E N T S N E S I
S G L K B F W O V E J V B O Y R I P T L
Y O B R E M M U R D E L T T I L V P U E
A T E N O T D G J S R I S L Q T I O F N
D U H D R W N T R I N U O M Z X G T F T
I R E E I I E A R S N U D O A O S E I N
L K E I L R E H E A S G P O A Y K E N I
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U A Z E L Y L T I P T A L X B F H L Y T
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W T M H R P A I P O C U N R O C V O S O
D X C U I S T N E S E R P J S C T U L N
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B E L L S W O N S D W A M N A N I A O G
H O D M V E X C P I H G P L R S K Z T E
O H P X Y F R J L I V T L A F N X W T S

Does email work for you?

By joining our email club, you’ll get information before everyone else!

Send an email to: 60Plus@wycokck.org with your request.

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Wyandotte/Leavenworth Area Agency on Aging
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DisABLED or 60PLUS?...Call on Us!

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The Wyandotte/Leavenworth Area Agency on Aging does not discriminate on the basis of race, color, religion, age, national origin, sex, or handicap.

If you feel you have been discriminated against, you may file a complaint with the Kansas Department for Aging & Disability Services at 1-800-432-3535.

Linda Ramirez, Editor
Emma Fonseca, Contributing Editor
LaMonica Upton, Contributing Editor

calendar >>>

Veterans’ Day
Tuesday, November 11, 2014
Unified Government Offices Closed

Thanksgiving Day
Thursday, November 27, 2014
Unified Government Offices Closed

Thanksgiving Holiday
Friday, November 28, 2014
Unified Government Offices Closed

coming soon >>>

Hanukkah
December 16 - 24, 2014

Christmas Day
Thursday, December 25, 2014
Unified Government Offices Closed

Human Rights Day
Wednesday, December 10, 2014

New Year’s Eve
Wednesday, December 31, 2014
Unified Government Offices Closed

New Years Day
Thursday, January 1, 2015
Unified Government Offices Closed