6 STEPS TO PREPARE FOR MEDICARE OPEN ENROLLMENT

I'm sure you’ve met those annoyingly proactive people who have all their holiday shopping done by Fourth of July. Most of us are not those type of people, but Medicare Open Enrollment is certainly one time when it’s necessary to be prepared well in advance. Medicare Open Enrollment runs from October 15 through December 7 each year, and when it comes to researching and comparing all available options, sooner is always better than later.

Now is the perfect time to do some research and make a few preliminary calls to get an idea of what changes need to be made, if any. Preparing before the enrollment period begins can prevent you from scrambling to get the information you need and making knee-jerk decisions. Try to complete at least one of these six steps each week and you'll be ready to tackle open enrollment in no time.

1) Make sure you familiarize yourself with the different parts of Medicare and how they work together. If you come across any terminology you don’t understand, brush up at the Medicare.gov website.

2) Are you in a Medicare Advantage Plan? Is that still working well? Make a point of opening all mail from the private insurance provider that arrives in the September and October so you can be on top of any changes to premiums, deductibles, copays and provider groups.

3) If you have a Medicare Supplemental Insurance policy (also known as Medigap), make sure you pay attention to any premium increases. At some point, you may need to consider switching to a different policy, dropping this policy or switching to an Advantage Plan.

4) If you have been spending a lot of money out of pocket on hospital visits and doctor’s appointments (because you don’t have a Medigap or Medicare Advantage Plan), now is the time to add up those costs and decide whether a different mix of coverage is a more affordable solution. It’s also worth looking into public programs that can assist with covering costs, such as Medicaid, a state Medicare Savings Program or the “Extra Help” program.

5) Go to Medicare.gov and look up the location of your local State Health Insurance Assistance Program (SHIP). There are offices in every county. All of their services are offered free of charge.

6) The part of the equation is making sure that you have up-to-date information about your health status. Make sure you have a current list of all medications and know exactly why you are taking each one. If any of your prescriptions are brand name, are there generic equivalents available?

Help yourself by making sure you are ahead of the curve. The holiday season ramps up quickly and even twenty minutes of preparation here and there can save you hours of frantic work in December.

Kansas Aging & Disability Resource Centers (ADRC’s) are designated as counseling sites and will be holding Medicare events during open enrollment.

You may contact your local ADRC at 913-573-8531 for information regarding upcoming Medicare events.
### READ YOUR MAIL

Everyday you receive a lot of mail and we recommend that our readers open and read it. Not readying your mail could have a negative impact on your services or benefits and can even have legal consequences.

Definitely take the time to open and read mail from the following organizations: **Kansas Department for Aging & Disability Services (KDADS), Centers for Medicare and Medicaid Services (CMS), Kansas Department of Health & Human Services (KDHE), Division of Children & Families (DCF), Social Security Administration (SSA), KanCare Clearinghouse, and your insurance companies (medical, homeowners and vehicle).**

If you have difficulty understanding your mail, contact the organization who sent it. Many times they have a customer service number listed on the correspondence.

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### HOW TO COPE WITH VISION LOSS

Information provided by Casey Kelly-Barton (A Place for Mom)

Different diseases cause different types of vision problems. Understanding your particular condition can put you in a better position:

**Glaucoma** - is the second most common cause of blindness and it causes high pressure inside the eye that damages retinal cells

**Gradual vision loss** - affects more than half of people with diabetes causing blurry vision, eye pain, glowters and difficulty reading and telling colors apart.

**Macular degeneration** - causes the gradual loss of the central field of vision. It doesn't cause total blindness, but it can cause severe impairment that makes it difficult or impossible to cook, drive, read or do other daily tasks without help.

With these and other vision impairments, you may need help with:

- Arranging safe transportation.
- Finding emotional support.
- Learning new ways to do activities of daily living.
- Learning to use adaptive technology to help with reading.
- Modifying your home for safety and accessibility.

That sense of hopelessness can prevent you from seeking out services that can help manage activities of daily living and retain some independence. Fortunately, modern occupational and visual rehabilitation therapy for people with low vision can help you learn to handle the activities of daily living and enable you to get out of the house and stay safe.

For example, low vision therapists are trained to help patients change the lighting in their home and learn to use magnification devices among other tasks to maintain some level of independence and stay safe at home. Orientation and mobility therapists help patients learn to use canes, GPS and new navigation skills to run errands, use public transportation and walk safely in their neighborhoods. Occupational therapists with training in vision loss help patients organize their homes to make activities of daily living like cooking, dressing and grooming easier.

Adjusting to vision loss may not be easy, but finding the right support groups and therapies can make a big difference in the quality of your daily life and outlook. Talk to your optometrist about occupational therapy and visual rehabilitation the next time you visit.
Dear Newsletter Recipient:

For years “The Communicator” has served as a vital means for providing seniors in Wyandotte County important information regarding aging news, events, programs, services and much more! The newsletter’s continuity depends on your donations for its existence. Please help us continue to provide this important publication by becoming a sponsor!

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

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

Names are listed in alphabetical order:

- William Anderson (Patron)
- Willie Birch (Contributor)
- Marlene Washington (Patron)

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Managing my health insurance as I get older involves some really important decisions, so I turn to Allwell. They give me the information I need to understand all of my options—so I’m able to make choices that are right for me.

I’m all in with Allwell.

Allwell is the name for Medicare Advantage Plans from Sunflower Health Plan.

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FREE Caregiver Conference
Feeling Caregiver Burn-out?
Looking for resources as a Caregiver?
Are you stressed or feeling overburdened caring for your loved one?

SATURDAY, SEPTEMBER 22, 2018
COLMERY-O’NEIL VA MEDICAL CENTER
HAWLEY AUDITORIUM
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To register, send an email to: june9caregiver@yahoo.com or call (785) 350-3111 - EXT. 53101

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Human beings are social creatures. Feeling like we’re part of a community helps us thrive. But we sometimes have a hard time making and keeping the relationships that sustain us. Many Americans report feeling lonely for long periods of time. Connections with others are important for your health. Social isolation and loneliness can both cause problems. Isolation is about whether other people are physically there or not. Being lonely is about not feeling connected to others. Loneliness not only feels bad, it may also be harmful to your health. People who feel lonely are at higher risk of many diseases. These include heart disease, high blood pressure and Alzheimer’s disease. Some of the increased risk of disease may come from changes in behavior. People who feel isolated may not have friends or family encouraging them to eat right, exercise or see a doctor. Lonely people have differences in their biology that make them more vulnerable to disease.

Study’s have found that loneliness may alter the tendency of cells in the immune system to promote inflammation. Inflammation is necessary to help our bodies heal from injury. But when it goes on too long, it may raise the risk of chronic diseases.

People who feel lonely may also have weakened immune cells that have trouble fighting off viruses. That leaves lonely people more vulnerable to a variety of infectious diseases.

People often associate loneliness with getting older. But you can feel lonely at any age. A recent survey found that young Americans are more likely to feel lonely more than older adults. Some research suggests that social media tools and resources are preventing younger people from connecting in real life. However, more studies are needed to know whether this is true.

It can be hard for people to talk about loneliness. They may feel like something is wrong with them, even though feeling lonely happens to almost everyone at some point.

Studies have shown that feelings of loneliness can be reduced by helping others. Caregiving and volunteering to help others may therefore help people feel less lonely. Having a sense of purpose in life may be another way to fight the effects of loneliness. Research has found that having a strong sense of mission in life is linked to healthier immune cells. Start to pursue a goal that’s important to you, you almost always have to cooperate with others to do that. That helps bring people together!

MEDICARE - CHOOSE WISELY

The Senior Health Counseling for Kansans (SHICK) staff – Lynn Randle, Coordinator; Mi’Shan Pauley and Emma Fonseca, Counselors presented to a group at the Shepherd Center’s Adventures in Learning meeting, Friday, August 17, 2018.

Look for future events and opportunities to assist Medicare beneficiaries in the next edition of The Communicator.
The Dress for Success Project provides free school uniforms to grandparents raising their grandchildren. For many reasons, these grandparents have stepped up and made the decision to care for their grandchildren. For that reason, they are honored annually.

This year the Area Agency on Aging was able to provide two uniforms and bookbags full of school supplies to each participant.
The Executive Board of the Silver Haired Legislature held their Annual Mid-Summer Issues meeting on Wednesday, July 25th, in Salina.

In the spring and early summer, the SHL members within each of the eleven PSA districts met to decide what issues are important to senior citizens in their district. These issues were then brought to the state issues meeting, where they were discussed, debated, and whittled down to a select few.

A total of 26 local issues were initially brought to the Executive Board. From this list, a total of eight issues were selected to be presented to the full membership in October. Some of these issues will be forwarded as actual bills, while the remainder will be in the form of resolutions. Five of these measures were carryovers from last year: Support for Medicaid Expansion; Continued support for the KDOT Rural Public Transportation program; Support for the State of Kansas to fully fund KPERS as the law stipulates, and to pass a Cost of Living Allowance (COLA) for KPERS beneficiaries; Protect Grandparents Rights in Child Custody, Visitation, and in Guardianship matters; and to Expand Motor Vehicle Liability Coverage, including insurance company’s mandatory reporting to the State of Kansas when coverage is dropped.

The three new bills and resolutions include: Continue Full Funding for the Senior Care Act, the act which allows Kansas Seniors to stay in their own homes with just an average of $250 per month in financial assistance; Tax Issues – remove Sales Tax on Food, and replace it with Sales Tax on Internet Purchases; and Support legislation for non-THC medical cannabis.

The next step in this process is for the entire SHL membership to discuss and debate these bills and resolutions in committee work at the Annual Session of the full Silver Haired Legislature this coming October in Topeka.

The Silver Haired Legislators represent the over 500,000 Kansas Seniors over the age of 60, most of whom vote in local, state and national elections. The SHL is just one of the ways their collective voice can be heard. For this and other information on the Silver Haired Legislature, you are invited to view their new website at: www.kansas-shl.org.

The Wyandotte/Leavenworth Area Agency on Aging sponsored a senior trip to the New Theatre Restaurant on Wednesday, August 22, 2018. Twenty seniors were treated to a lunch buffet and stayed to view the show, Mama Mia. Below you will find a few photos from this year’s outing.
BAKED ZITI

INGREDIENTS:
- 1 1/2 pounds ground beef
- 1 tsp. garlic salt
- 8 oz. package ziti (cooked and drained)
- 28 oz jar of spaghetti sauce
- 2 cups shredded mozzarella cheese

DIRECTIONS:
1. Preheat oven to 350 degrees.
2. Grown the ground beef in a skillet; adding the garlic salt while browning, stirring until crumbly, drain well.
3. Add the cooked ziti and spaghetti sauce, mixing well.
4. Spoon into a 9x13 inch baking dish and top with mozzarella cheese.
5. Cover with foil and bake for 30 minutes.

THE ENDING OF SUMMER
Find and circle all the words hidden in the grid.

T O V A N O K H R H Y L S G R I P F U S S Z E
A S D S I L R Y Q T A A A A L V Q E R C I L O E A
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Area Agency on Aging
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Monday, October 8, 2018
HALLOWEEN
Wednesday, October 31, 2018

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GRANDPARENTS’ DAY
Sunday, September 9, 2018