THE COMMUNICATOR

A Wyandotte/Leavenworth Area Agency on Aging Publication

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Ruth E. Jones, Executive Director

ARE YOU A CAREGIVER?

By Rik Van Dyke, MSW, Community Living Program Manager, WY/LV Area Agency on Aging

BECOMING A CAREGIVER

Many of us become caregivers before we even know it. We just know that someone we care about has experienced some level of decline and they need help doing everyday tasks they used to be able to do for themselves. You may notice a small decline at first. Your loved one may start having trouble bringing the mail in from the mailbox or their home isn't as tidy as usual. Or you notice a decline in their memory, and they may start repeating the same stories during your visit. As their physical or mental condition gets worse, you then start noticing more serious concerns like missed doctors' visits or medications not being taken correctly. This is when you start helping your loved one to ensure their needs are met and they receive the care they need. Before you know it, you have become a caregiver. You did not ask for this role. No one explained it to you or what would be involved. You just did it because it was the right thing to do for your loved one.



CAREGIVER FOR PHYSICAL DECLINE OF A LOVED ONE

As we age, we may experience increased chances of medical conditions that may impair our ability to physically care for our own needs. These

medical conditions may include stroke, diabetes, arthritis, heart conditions, pulmonary disease, and so much more. When this occurs, we often rely on someone else to help with tasks like bathing, cooking, house cleaning, shopping, and laundry. Caregivers come to the rescue to help their loved ones do the things they can no longer do for themselves. Often caregivers do this for no pay and without support from others.

CAREGIVER FOR MENTAL DECLINE OF A LOVED ONE

To observe a loved one start to show signs of mental decline is a difficult journey for both you and them. Memory loss is a devastating condition leaving everyone involved with a loss of how to manage the condition while maintaining dignity and esteem of your loved one. With mental decline, it is usually the caregiver who will need information and resources to manage this successfully. This may involve seeking legal authority like Durable Power of Attorney or guardianship.

CAREGIVER HELP IS AVAILABLE

If you are a caregiver or know a caregiver who needs support, please contact the Wyandotte/Leavenworth Area Agency on Aging at <u>60plus@wycokck.org</u> or call <u>913-573-8531</u>.

In this issue:

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- Monkey Pox: What You Should Know

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- Silver Haired Legislature Holds 40th Annual Session In Topeka

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MEDICARE OPEN ENROLLMENT ASSISTANCE

The Wyandotte/Leavenworth Area Agency on Aging will offer Medicare Open enrollment assistance **by appointment only**. Appointments will be scheduled on a first-come, first-served basis while time slots last. **Masks are required**.

Beginning Monday, October 17, 2022, counseling for Open Enrollment for Medicare began. To schedule your appointment, contact our SHICK Coordinator, Lynn Randle at 913-573-8549 or email 60Plus@wycokck.org.

Required documents for your appointment (allow at least 1 hour for your appointment):

- State Issued ID
- Current Medicare card
- A list of your medications

Prior to your appointment:

- Create an account on <u>Medicare.gov</u>
- Review available plans PRIOR to your appointment
- Bring your Medicare.gov login/password with you

Updates have been made to the Medicare Plan Finder for 2023 to help you find healthcare & medication plans that better fit your needs in your area. To view options for healthcare and medication coverage, please visit the Medicare Plan Finder on <u>Medicare.gov</u>.





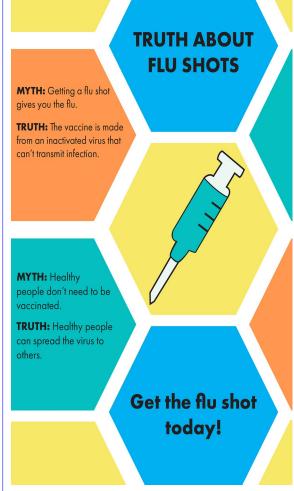




SENIOR TRIP TO UNION STATION



The Wyandotte/Leavenworth Area Agency on Aging recently took a group of grandparents and caregivers on a fun day trip to Union Station. Those going got to enjoy a short film on the Great Barrier Reef, a boxed lunch from Grandma's Catering, and a visit to the station's planetarium. If you'd like the Area Agency on Aging to plan trips like this in the future, you can call 913-573-8531.



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Join the Area Agency on Aging as we present four 15 passenger vans to the following meal sites:

- Bethel Neighborhood Center
- Stranger's Rest Baptist Church
- Vernon Senior Center
- Victory Hill's Baptist Church

This event is FREE and open to the public!

849 N 47th Street Kansas City, KS 66102

FOOD, POPCORN AND HOT CHOCOLATE



MONKEYPOX: WHAT YOU SHOULD KNOW

You may have heard that an outbreak of monkeypox is spreading across the country.

The virus got its name because it was first discovered in monkeys in 1958. But it likely came from other animals. Since then, the virus has also infected people. Until recently, most monkeypox infections were in Africa. But due to international travel, the illness has reached several parts of the world.

Monkey pox symptoms can be severe and painful. They can include fever, headache, chills and a rash of sores that look like pimples or blisters. The rash may be located on or near the genitals or in other areas like the hands, feet or face.

Anyone who has been in close contact with someone who has monkeypox is at risk for infection. The virus usually spreads by three main routes: by touching a rash or body



Monkeypox can be prevented by avoiding close contact, including intimate contactwith people who have a rash and by washing your hands often.

The CDC currently recommends vaccination only for people who have been exposed to monkeypox and people who are highest risk due to sexual behavior. If you think you have monkeypox, talk to your healthcare provider.

ACL - Administration for Community Living



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4 REASONS TO REVIEW YOUR WILL

If you have already prepared a will, then you are ahead of the game. But, how long ago was this legal document drafted? Do you remember what your exact wishes were when you had it prepared?

While many people think that drawing up a will is a one-time task, this isn't how estate planning tools should be used. Life is unpredictable, and our relationships and preferences can change over time. If your will was written some yers ago, it's crucial to inspect this and other estate planning documents and ensure the contents still reflect your wishes.

RELATIONSHIPS CHANGE

Family dynamics and romantic relationships can change considerably over the years. Perhaps your one-favorite niece rarely contacts you anymore, or you rekindled a close friendship with a college buddy in re-

cent years. A second marriage may have brought wonderful new people into your life. Maybe one of your beneficiaries has passed away. Grandchildren and great-grandchildren may have been born, who aren't listed in your will. If a child or other family member has reached the age of maturity (18 in most states), you may wish to consider revising certain bequests or naming them as executors.

Although double checking your estate planning documents probably isn't at the forefront of your mind in these scenarios, it is recommended that you review your will following significant changes in your family and personal life.



ASSETS CHANGE

If you estate has experienced a substantial increase or decrease in value, it's important to take a careful look at your estate plan. Are there tax consequences associated with your existing will? Do you want a charity to benefit from your newly acquired wealth?

LOCATIONS CHANGE

If you have moved out of the state where you drafted your will, you should consult an attorney in your new location to determine whether it is still valid. In addition to ensuring your will's validity, it's crucial to understand how the new state handles probate, property and estate and inheritance taxes.

TAX LAWS CHANGE

State and federal tax laws are constantly changing and you want to be aware of how they may affect you and your beneficiaries. Do your best to stay informed and consult with an accountant and an attorney who specializes in estate planning. A good rule of thumb is to review important legal documents every three to five years.

If you haven't looked at your will in a while, now is a good time to begin your initial review. You won't need a lawyer for this first part. Consider the heirs, guardians, trustees and executors named in your will, and ask yourself these questions:

- Is anyone missing from the document?
- Is someone listed who shouldn't be any longer?
- Have any of the listed individuals' circumstances changed since this will was drafted or last updated? (for example, is your executor still of sound mind and capable of serving in the role you have designated for them?)
- How do you feel about the way your assets are to be divided?

If questions arise or revisions are needed, then it's time to make an appointment with your attorney. If your will is valid and still represents how you'd like your estate to be handled, enjoy the added peace of mind that comes with confirming your affairs are in order.

You can contact the Wyandotte/Leavenworth Area Agency on Aging at 913-573-8531 to schedule an appointment with an attorney and discuss your wishes.

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NEWSLETTER DONATIONS ENCOURAGED

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.

Help us continue to provide this important publication by becoming a sponsor.

Donations should be made payable to:

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

Thank you to the following for their donations:

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

Names are listed in alphabetical order.

In Memory of Herman and Ophelia Garcia

Laleta Jones





Wyandotte/Leavenworth Area Agency on Aging

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Or visit our playlist on the Unified Government's YouTube Channel

2023 CHANGES IN MEDICARE PREMIUMS AND DEDUCTIBLES

vww.cms.aov

On September 27, 2022, the Centers for Medicare & Medicaid Services (CMS) released the 2023 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2023 Medicare Part D income-related monthly adjustment amounts.

Medicare Part B Premium and Deductible

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year the Medicare Part B premium, deductible, and co-

insurance rates are determined according to the Social Security Act. The standard monthly premium for Medicare Part B enrollees will



be \$164.90 for 2023, a decrease of \$5.20 from \$170.10 in 2022. The annual deductible for all Medicare Part B beneficiaries is \$226 in 2023, a decrease of \$7 from the annual deductible of \$233 in 2022.

Medicare Open Enrollment for 2023 will begin on October 15, 2022 and ends on December 7, 2022. During this time, people eligible for Medicare can compare 2023 coverage options between Original Medicare, and Medicare Advantage, and Part D prescription drug plans. In addition to the soon-tobe released premiums and cost sharing information for 2023 Medicare Advantage and Part D plans, the Fee-for-Service Medicare premiums and cost sharing information will enable people with Medicare to understand their Medicare coverage options for the year ahead. Medicare health and drug plan costs and covered benefits can change from year to year, so people with Medicare should look at their coverage choices annually and decide on the options that best meet their health needs.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance, and copayments for those who meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other vital needs, including food, housing, or transportation.

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SILVER HAIRED LEGISLATURE HOLDS 40TH ANNUAL SESSION IN TOPEKA

The Kansas Silver Haired Legislature held their 40th Annual Session on October 4-6, 2022 in Topeka. This was the first time in three years the SHL was able to hold an in-person Annual Session, as the 2020 and 2021 were both held in a Zoom only format. This year a Zoom-like

option was also available, utilizing the Webex format at the State Capitol building. The SHL is the first organization to utilize this two-way communication format in the House of Representatives Chamber. This allowed the delegates "attending" from home to be able to watch and hear the deliberations in the House Chamber, to ask their own questions or propose possible changes, and to be able to vote on the issues as presented, at the same time and manner as the delegates in the Capitol itself. The SHL greatly appreciated the hard work of the Capitol staff that made this happen.

The high point of the three-day conference is the Wednesday activity at the State Capitol. In the morning, the SHL is divided into three committees, which review, discuss, and debate the various bills and resolutions that are presented to them. Those receiving a favorable vote are then



PSA01 Delegates: Thomas Gordon, WyCo; Alfred Rangel, WyCo; Sherri Grogan, LvCo; Jacques Barber, WyCo. Not pictured: Modestine Bell and Elton Hale.

brought before the entire body during the afternoon session, where each issue is once again discussed, debated, and ultimately voted upon. Those receiving favorable passage then progress to the Thursday morning final session for either an up or down vote. The bills and resolutions that pass are then forwarded to the Kansas Legislature during the 2023 Legislative Session, with the SHL pushing for their enactment into Kansas Law.

The six resolutions that received favorable passage this year at the Annual Session are:

Resolution 4001 – Support the Expansion of Medicaid in the State of Kansas

Resolution 4002 – Continued Support and Funding for community-based Public Transportation

Resolution 4003 – Support and Funding for Broadband Expansion

Resolution 4004 – Support for the Legalization of the Expanded Medical Use of Cannabis

Resolution 4005 – Urging the Kansas Legislature to maintain the current funding for the Kansas Senior Care Act

Resolution 4006 – Supporting the request of Area Agencies on Aging to Exempt Purchases by All Area Agencies on Aging from Sales Tax.

The Silver Haired Legislature gives a voice to the approximately 600,000 Senior Citizens over the age of 60 in the State of Kansas. Each county in the state is allowed a delegate to the SHL, with the five largest counties having five additional delegates. For more information on the SHL, you are invited to view the website at www.kansas-shl.org.

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FAVORITE BANANA CHIP MUFFINS

INGREDIENTS:

- 1 1/2 cups all-purpose flour
- 2/3 cup sugar
- 1 teaspoon baking soda
- 1/4 teaspoon ground cinnamon
- 1/8 teaspoon salt
- 1 large egg, room temperature
- 1 1/3 cup mashed, ripe bananas (about 3 medium)
- 1/3 cup butter, melted
- 1 teaspoon vanilla extract

DIRECTIONS:

- Preheat oven to 375°. In a large bowl, whisk flour, sugar, baking sod, cinnamon and salt. In another bowl, whisk egg, bananas, melted butter and vanilla until blended. Add to flour mixture; stir just until moistened. Fold in chocolate chips.
- Fill greased or paper-lined muffin cups three -fourths full. Bake 17-20 minutes or until a toothpick inserted in center comes out clean. Cool 5 minutes before removing from pan to a wire rack. Serve warm.



HAPPY HOLIDAY

Find and circle all the words hidden in the grid.

- CARVING
- CHRISTMAS
- COOKIES
- CORNBREAD
- CORNUCOPIA
- DRUMSTICK
- ENROLLMENT
- FLU SHOT
- FOOTBALL
- GIFTS
- GIVING THANKS
- GRAVY
- MEDICARE
- MISTLETOE
- OPEN ENROLLMENT
- ORNAMENTS
- PILGRIMS
- PLATTER
- PRESENTS
- PUMPKIN PIE
- RECIPIES
- REINDEER
- RIBBON
- SANTA CLAUSE
- SLEIGH
- SNOW
- STUFFING
- TABLE CLOTH
- THANSGIVING
- TRADITIONS
- TREE TOPPER
- TURKEY
- VETERANS DAY
- WINTER
- WRAPPING PAPER
- WREATH
- YULETIDE

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WYANDOTTE/LEAVENWORTH AREA AGENCY ON AGING

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NOVEMBER >>>

ELECTION DAY

Tuesday, November 8, 2022

VETERANS DAY

Friday, November 11, 2022
Unified Government Offices Closed

THANKSGIVING DAY

Thursday, November 24, 2022 Unified Government Offices Closed

THANKSGIVING DAY OBSERVED

Friday, November 25, 2022 Unified Government Offices Closed The Communicator is published bi-monthly by the Wyandotte/Leavenworth Area Agency on Aging. It is funded by the Kansas Department for Aging and Disability Services through the Older Americans' Act. We assume no responsibility for the care and return of unsolicited material.

Donations are suggested.

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

DECEMBER >>>

CHRISTMAS EVE

Saturday, December 24, 2022

CHRISTMAS DAY

Sunday, December 25, 2022

CHRISTMAS HOLIDAY OBSERVED

Monday, December 26, 2022
Unified Government Offices Closed

NEW YEARS EVE

Saturday, December 31, 2022