

# Office for the Aging News

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## Director's Column

Can it really be 2006 already? It seems like we've only just begun to really get rolling for 2005. Oh well, like they say – time flies when you're having fun. (Unless you happen to be Kermit the Frog, in which case it's "Time's fun when you're having flies," but I digress . . .)

The nice part about New Year's is the sense that it's a fresh start, a clean slate, a chance to do things better than ever before. All the mistakes and frustrations of the past year are over and done and hopefully we've learned a little along the way and have the wisdom to use that earned knowledge to our ultimate benefit. Don't get me wrong – I'm actually very pleased with the state of Aging Services in Niagara County and how things were in 2005, but I always think there's room for improvement, and now we've got a whole new set of 365 days to make the most of. That holds a lot of promise. We need to be sure not to waste it.

One key to achieving goals is to set specific goals. It isn't good enough to simply say "I want us to have better Senior Services." So I am telling you now what some of our specific goals for 2006 will be:

1. By the end of 2006, a working, reliable, sustainable and affordable door-to-door transit system for seniors and others will be up and running in Niagara County (a big goal, I know, but if you don't aim high you won't achieve big things);
2. By the end of 2006, seniors will have a simple, three-digit number they can call to get in touch with our office for any questions they may have;
3. Our office will be fully integrated into the Niagara County Disaster Preparedness plan so that all seniors with specific needs can be identified and reached in the event of an emergency;
4. Our website will be expanded and made more useful and user-friendly so that seniors and those that care for them can access and retrieve information useful to them.

Of course, there are many other things we will work on and continue to address, but if we can maintain all our current programs and also meet these additional objectives by the end of 2006, then I believe we will be able to look back at this same time next year and feel good about what we've done. We're going to work hard to make it all happen. With all of the talented people we have working and volunteering for our office, I am confident we'll succeed.

Enjoy this complimentary copy of our newsletter. There is a lot of good information in here. Also, feel free to call our office with any questions or comments you may have. Our number, as always, is 438-4020. Or you can visit us on the Web by going to the Niagara County website and clicking on Aging under Available Websites. Keep warm and keep in touch, and we'll do the same.

Sincerely,

Chris Richbart  
*Director, Niagara Co. Office for the Aging*



## Nutrition Program Emergency Closing Announcements

If we are unable to deliver meals due to road conditions, the emergency closing will be listed on these radio stations: AM Radio : WECK (1230), WBEN (930), WLVL (1340); FM radio: WJYE (96.1), WBUF (92.9), WBLK (93.7), WYRK (106.5) and Channels 2,4, and 7. **Remember we are NOT called "Meals on Wheels." Our program's name is "Home Delivered Meals."**

Remember to keep several emergency meals on hand in case the weather prohibits the delivery of

the meals from the Office for the Aging.

### Winter Safety Tips for Seniors

(This was in last year's newsletter but is still appropriate)

Some tips for staying safe and healthy in the winter:

- ❁ Dress warmly with several layers of clothes.
- ❁ Set your thermostat no lower than 68 during the day and 64 at night.
- ❁ Find out if any of your prescriptions may make you more sensitive to the cold.
- ❁ Maintain a good diet including hot nourishing meals and warm drinks.
- ❁ You are at greater risk of hypothermia if you have been ill, you have limited physical activity, or you live alone in a cold house.
- ❁ Keep throw rugs and mats to a minimum.
- ❁ Wear rubber gripper slipper sox around the house.
- ❁ Keep hallways well lit.
- ❁ Keep stairs clear of debris.
- ❁ Arrange for someone else to keep walks and driveways clear of snow and ice.

## Health and Nutrition Update

### Using Painkillers Safely

Consumers have three kinds of drugs available on the drugstore shelf to relieve occasional pain such as headaches: salicylates (e.g., aspirin), acetaminophen, and nonsteroidal anti-inflammatory drugs (or NSAIDs).

Acetaminophen is sold as Tylenol and other brand names. Salicylates are sold as aspirin (Bayer for example). NSAIDs are sold as ibuprofen (Advil, Motrin), ketoprofen (Orudis KT), and naproxen sodium (Aleve).

People who suffer long-term pain (for example arthritis) sometimes use over-the counter (OTC) pain relievers. But often they are put on one of the many prescription NSAIDs.

Before taking a painkiller, weigh its risks and benefits. Here are some things to consider to reduce odds of problems:

- ❑ Read labels carefully
- ❑ Take the smallest dose that works. Do not exceed the maximum dose.
- ❑ Do not simultaneously take two drugs that contain nonsteroidal anti-inflammatory drugs (or NSAIDs) or aspirin, or two drugs that contain acetaminophen. Beware that some OTC (over the counter) cough, cold, antacid, and sleep aid medicines contain aspirin, ibuprofen, or acetaminophen.
- ❑ If you take aspirin for your heart, don't take a NSAID without consulting your doctor. The NSAID may reduce aspirin's benefit.
- ❑ Children and teens with possible viral illnesses should not take aspirin or other salicylates because of the danger of Reye's Syndrome.
- ❑ If you drink three or more alcoholic drinks a day, consult with your doctor before using *any* painkiller.
- ❑ Avoid alcohol while taking painkillers.
- ❑ Take NSAIDs with food or milk.
- ❑ If you have ulcers or other stomach problems, bleeding problems, asthma, high blood pressure, heart disease, or kidney disease: are age 60 or older; or have taken a diuretic, talk to your doctor before taking aspirin or a NSAID.
- ❑ To protect your stomach while on a long-term aspirin or NSAID therapy:
  - Talk to your doctor about taking a prescription aspirin or NSAID. Several are safer for the stomach than OTC NSAIDs.
  - Talk to your doctor about also taking a stomach protecting drug.
  - Avoid foods that irritate your stomach.

The January **Niagara Nutrition Menu** is attached. If you have any questions about the menu or about nutrition and your health please call Glenda Reardon at 438-4020.



**Information and Assistance - Call**

## 438-4020

The Office for the Aging Information and Assistance staff are available in many locations in the county on a regular basis. They visit all of the senior centers and nutrition sites at least monthly, and are available at some large club meetings and special events. If a home visit is needed an appointment can be made and someone will come to the home. To find out how to contact the information and assistance worker serving your area or schedule a home visit call Susan Christian at 438-4020 at the Office for the Aging.

### HIICAP (Health Insurance Information, Counseling, and Assistance Program)

#### Pertinent Information regarding the Medicare Part D Prescription Drug Insurance Plans

Each Medicare private drug plan will have its own list of covered drugs (Formulary). As your search has proved, **you may not be able to find a plan that covers all your medications** - or you may find one that does now but then get a new prescription that isn't on the formulary.

Fortunately, you have rights under the new drug benefit that provide some measure of protection that you will get the medicines you need. You have the right to request that your plan cover a **“medically necessary”** drug that is not on its formulary when

- Your doctor prescribes a drug not on your plan's formulary because **your doctor believes the drugs on the plan's formulary will not work for you** or would be harmful;
- You are using a drug that is currently covered by your plan, but that **drug is removed from your plan's formulary for reasons other than safety.**

**Note:** You cannot ask for an exception for drugs specifically excluded from Medicare coverage by law. While Medicare will not pay the plan for these drugs, some plans may choose to cover them. Some state Medicaid programs may also cover the cost of

these drugs.

If you join a plan that does not cover a drug you need, ask the plan about its transition plan. All plans must have a transition process to help new members switch to covered drugs. These processes will vary by plan, but could include coverage of a one-time refill of your drug or attempts to explore substitutions with you and your doctor before the new coverage is effective. To obtain long-term coverage of your medication, however, you will probably need to ask for an exception to the plan's formulary.

**Contact the plan to request an exception** to its formulary. (You, someone you appoint, your legal guardian or your prescribing doctor can file an exception.) You will then need to get your doctor to tell the plan in writing or by the phone why you need this particular drug. **Generally, plans must grant these requests for coverage – called exceptions- when you can show that it is medically appropriate that they do so.**

Plans do not have to cover your drug while you are waiting for a response. However, they must respond to your request within 72 hours. You can also ask for a faster response by filing an expedited request. To qualify for this type of request, your doctor must certify that your “life, health or ability to regain maximum function” is in jeopardy. Plans must respond to an expedited request within 24 hours.

If a plan grants your request, it will tell you how much your co-payment will be for the drug. The plan must continue to cover refills for the rest of the calendar year as long as the doctor continues to prescribe that drug (unless there is evidence the drug is unsafe). When a new calendar year starts, you may have to ask for another exception.

If a plan denies your exception request, you can appeal the plan's decision. The appeals process for Medicare drug coverage is similar to the appeals process for denial of care from a Medicare health private plan (like an HMO or PPO).

The Niagara County Office for the Aging offers free, unbiased assistance on the subject of health insurance for seniors through the HIICAP Program.



## H.E.A.P. and W.R.A.P.

### HEAP

What is HEAP? The **Home Energy Assistance Program** is a federal program, which provides a small amount of money (\$40 to \$400) to help low income people who pay their own utility bills. Homeowners and some renters can qualify. The Office for the Aging HEAP staff process applications from people 60 and older and persons under 60 receiving SSI or Social Security Disability. This year the program has already opened.

If you received HEAP last year you should have been sent an application in the mail this year. People who receive Food Stamps do not have to submit an application. Some people who were not eligible this past year may be eligible this coming year due to changes in income or other factors, so they should also call to get on the mailing list.

Payments don't usually start coming until around March or April, no matter when applications are processed. In most cases HEAP payments go directly to your utility company.

It is important to continue to pay your bill every month. If you have a shutoff notice you should contact your utility to see if you can set up a payment plan or, after the HEAP program opens, you can call the Department of Social Services at 439-7744 to apply for emergency shutoff funds.

### WRAP

Related to HEAP is WRAP, which stands for **Weatherization Referral, Assistance and**

**Packaging** program. If a person is eligible for HEAP and is 60 or older, they are eligible for WRAP. WRAP staff help people who are homeowners assess needs for home repairs or modifications that will improve the safety and habitability of their homes. Home visits are made as part of the assessment. Information and advice is offered on what types of repairs or modifications should be made, and referrals are made to a variety of places including the NIACAP Weatherization program.

There is only a very limited amount of money available to help fund needed work for those most in need. Our local program requires that persons who receive any funding must have their homeowner's taxes paid, have no other source of funding, and be unable to pay back loans. A number of special low interest home repair loans are available to residents in certain areas of the County. Call for more information.

Even if you are not eligible for WRAP, Office for the Aging staff can provide you with information over the phone on home repairs, contractors, sources of financial information and assistance, and other related matters.



## The Legal Corner

The Office for the Aging has a legal assistance program for anyone 60 and over living in Niagara County. There are no fees, but contributions are accepted. There are many legal topics that our legal program addresses on a regular basis including wills, estate planning, tenant/landlord problems, and consumer fraud. Our lawyer, Gary Billingsley, is available at various locations in the County on a regular basis, including the Office for the Aging office on 111 Main Street in Lockport on Wednesday afternoons. Call the Office for the Aging for his schedule.

**Mail Order: Shop Wisely**

Many consumers, especially seniors, shop by mail. It can be a convenient way to shop especially in the winter months when travel can be tricky. To prevent problems, consider these tips before placing your next order:

- 📦 Never send cash through the mail;
- 📦 Retain a copy of your order form;
- 📦 Call the mail order company immediately if you have questions about the product, warranty, return policy or delivery schedule;
- 📦 Refuse damaged or spoiled merchandise and complain about or cancel any order in writing, and
- 📦 Contact the Attorney General's Consumer Frauds and Protection Bureau by calling 1-800-771-7755, option 2, if you suspect fraud or misrepresentation by a mail order company.

Federal and state laws provide important protections covering shipping deadlines, delay notices, cancellation rights, and refunds. Mail order companies must:

- 📦 Ship your order within the time promised in advertisements or, if no time is specified, within 30 days of receiving a completed order;
- 📦 If delayed, notify you of the new shipping date and permit you to cancel for a full refund. (If you do not respond, sellers can presume you have agreed to a delay of up to 30 days); and
- 📦 Provide a full refund, if due to the delay, you no longer want the product.

If you receive unordered merchandise, you do not have to return or pay for the item.

#### Opinions

On the first day of school, a first grader handed his teacher a note from his mother. The note read, "The opinions expressed by this child are not necessarily those of the parents"



## Your Money

### How to Cut Your Energy Bills

We will discuss some ways to help reduce your energy bills.

**Start at the top.** Adequate attic insulation is the mainstay of a cheap-to-heat house, but many homeowners think they're covered when they're not. To tell if your attic is a money sucking monster, head up there with a ruler – if the insulation under the rafters is six inches or less, your R-value needs attention. R-value is a rating of resistance to heat flow; higher numbers signal a better ability to protect against heat transfer. Most attics need an R-value of 38 or more, which typically translates into at least a foot of insulation.

Because colder climates need more protection, recommended R-values vary across the country, so ask the helpful clerk at your home improvement store how much insulation you need or log on to [www.simplyinsulate.com](http://www.simplyinsulate.com). Installing new insulation isn't cheap, but it can lower heating and cooling costs by 25 percent in a single year; plus up your property value immediately. And now it's a better investment than ever – starting in 2006 you can get up to \$500 in federal tax credits for insulating your home, that is 10% of the cost not to exceed \$500, (for more information, go to [www.energy.gov](http://www.energy.gov) and click on New 2006 Tax Breaks).

**Dodge the draft.** Replacing old windows with airtight ones may also qualify you for that tax break and can cut heat loss from your home in half. If you don't want to buy new windows this year, however, there are some cheaper measures that can still save you up to 10 percent annually. To find leaks hold a candle in front of your window; if the flame flickers, then you've got some sealing to do. For an easy fix, apply peel-and-stick weather stripping, available at any hardware store. But for the windows through which the wind really howls, consider buying a three-dollar plastic insulation kit. It won't look so hot, but it will block the cold.

**Mind the gap.** Getting rid of leaks can save you \$80 or more on your annual heating bill. But you've got to check more than just windows. "Cracks, holes, and gaps around pipes, dryer vents, fixtures, and outlets on the outside of your home can be a substantial source of heat loss, too." Walk the perimeter of your dwelling, filling in any cracks with silicone or acrylic caulk. For sizeable spaces (more than half inch) use a spray-type sealant- a can of latex foam filler will set you back about five bucks.

**Know what's watt.** One easy cost cutter: replace your light bulbs with new compact fluorescents (CFLs). CFLs can use almost 75 percent less energy than conventional incandescents, providing 100 watts of illuminations for only 32 watts of power. Replacing just five of your most frequently used bulbs with CFLs can lower your electric bill by more than \$60 annually.

Excerpt from AARP magazine



### Did You Know?????

The Office for the Aging now has a web site. Go to [www.niagaracounty.com](http://www.niagaracounty.com), and then go to Departments, and then Aging. We have a list of services available through our office with descriptions and eligibility requirements. There is additional information on other web sites that are available and a Resource Guide of services available from other agencies that serve seniors in Niagara County. We also have our newsletter and menus, lawyer schedule and information on Medicare Part D. We at the Office for the Aging hope this makes information more accessible for Niagara County residents and their caregivers.



### Medical Van

We have had an increase in demand for our Medical Van the past few months. Just a reminder, call at least 2 weeks in advance to schedule a ride.

We ask that you keep in mind that cancellations may be possible due to inclement weather. We will notify you of this at the earliest convenience.



### Who to call at the Office for the Aging

Did you ever wonder who to ask for when you call the Niagara County Office for the Aging? You can always call our main number, **438-4020**, and ask who can best answer your question, or you can call the same number and ask for one of the people below or email to [OFA@niagaracounty.com](mailto:OFA@niagaracounty.com).

**Director**, Christopher Richbart 438-4021  
**Information and Assistance Program**, Susan Christian  
**Health Insurance Counseling (HIICAP)**, Susan Christian 438-4023  
**Expanded In-home Service to the Elderly Program (EISEP)**, Tim Sexton 438-4039 or 278-8612  
**Legal Services**, Gary Billingsley  
**Home Delivered Meals**, Thomas Chapman 438-4031  
**Congregate Meal Program, Nutrition Education and Counseling**, Glenda Reardon 438-4030  
**Weatherization, Referral and Packaging (WRAP)**, Lee Puzan 438-4036  
**Home Energy Assistance Program (HEAP)** Lee Puzan  
**Caregiver Program**, Nancy Smegelsky 438-4033  
**Newsletter Editor**, Nancy Smegelsky  
**Senior Van** Jennifer Schumacher 438-4038