

# Office for the Aging News

Published by the Niagara County Office for the Aging  
111 Main Street, Lockport, N.Y. 14094  
438-4020



November – December 2005

---

## Director's Column

By the time you read this, we will have held our required Annual Public Hearing. Each year, our office is mandated to come before the public and declare our intentions for the coming year, as well as to receive input from anyone wishing to voice an idea or concern regarding our operation. Highlights of what we are bringing before the public this year include:

**Medicare Part D.** This has begun to be a main focus of our office over the past few months, and with the date for actual enrollment set for November 15<sup>th</sup>, things are going to get even busier. Our I & A staff are well-informed on the subject and available to answer questions and help with enrollment. This will be a major focus for our office throughout 2006.

**Long Term Care Insurance.** Another major focus for 2006, our office is establishing a Long Term Care Insurance Education and Outreach Center to help seniors and those approaching their senior years make decisions about Long Term care Insurance.

**Nutrition.** Our senior nutrition program will continue unchanged, with our office operating 18 congregate meal sites serving hot lunches throughout the county and providing Home Delivered Meals throughout the county with the help of our dedicated corps of volunteers.

**Medical Transportation.** We will continue to operate a van to help seniors get to medical appointments when they have no other means to get there. Please remember, we only have one van and it is booked on a first-come, first-served basis. Try to call two weeks in advance for service.

**In-home services.** Our In-home services program will continue to expand as a result of increased funding being made available from the state.

**Home energy assistance and weatherization.** Through our HEAP and WRAP programs and working in cooperation with service providers in the county, we will continue to help low-income seniors manage their heating bills and deal with heating/weatherization issues.

Legal assistance. Our lawyer will continue to be available according to a published schedule at various locations throughout the county to provide seniors free legal advice.

Of course, this listing represents just some of what we do here at the Office for the Aging. I hasten to remind everyone that our function is to be the first place seniors and their caregivers come to for information and assistance. We then either help directly or provide referrals to other appropriate agencies. We should be your first stop – remember, we're here to help. That's what we do.

Finally, let me wish you all happy holidays. Whatever your faith and whatever traditions you follow may you and yours enjoy the blessings of this holiday season and feel your hearts warmed by the good will this time of year brings.

Sincerely,

Chris Richbart



## Health and Nutrition Update

### Diabetes

#### What is diabetes?

- ★ It is a disease that changes the way your body uses food. The food you eat turns to sugar. The sugar then travels through the blood to all parts of the body. Normally insulin helps get sugar from the blood to the body's cells, where it is used for energy.
- ★ When you have diabetes, your body has trouble making and/or using insulin. So your body does not get the fuel it needs. And your blood sugar stays too high.

**What are the types of diabetes?**

- ★ Type 1 – The body does not make any insulin. People with type 1 must take insulin every day to stay alive.
- ★ Type 2 – The body does not make enough insulin, or use insulin well. Most people with diabetes have type 2.

**Are you at risk for diabetes?**

- ★ Do you need to lose weight?
- ★ Do you get little or no exercise?
- ★ Do you have high blood pressure? (130/80 or higher)
- ★ Do you have a brother or sister with diabetes?
- ★ Do you have a parent with diabetes?
- ★ Are you a woman who had it when you were pregnant? OR have you had a baby who weighed more than 9 pounds at birth?
- ★ Are you African American, Native American, Hispanic, or Asian American/Pacific Islander?

If you answered yes to any of these questions, ask your doctor, nurse, or pharmacist if you need a diabetes test.

**What are the warning signs?**

- ★ Going to the bathroom a lot.
- ★ Feeling hungry or thirsty all the time.
- ★ Blurred vision.
- ★ Losing weight without trying.
- ★ Cuts or bruises that are slow to heal.
- ★ Feeling tired all the time.
- ★ Tingling or numbness in the hands or feet.

Most people with diabetes do not notice any signs.

**What can I do if I have diabetes?**

Watch what you eat and get exercise

- ★ There is no one diet for people with diabetes. Work with your health care team to come up with a plan for you.
- ★ You can eat the foods you love by watching serving sizes. The “Nutrition Facts” label on foods can help. Many packaged foods contain more than one serving.

- ★ Carbohydrates raise your blood sugar the most. Cut back on these. For example bread, cereal, rice and pasta.
- ★ Be active at least 30 minutes a day most days of the week. Exercise helps your body’s insulin work better. It also lowers your blood sugar, blood pressure and cholesterol.

**Check your blood sugar and know your ABCs**

- ★ Help prevent heart disease and stroke by keeping your blood sugar, blood pressure, and cholesterol under control
- ★ Check your blood sugar using a meter (home testing kit). This tells what your blood sugar is so you can make wise choices.
- ★ Ask your doctor for an A-1-C blood test. It measures blood sugar levels over 2 to 3 months.
- ★ Talk to your health care team about your ABC’s:

A-1-C

Blood pressure

Cholesterol

The November **Niagara Nutrition Menu** is attached. If you have any questions about the menu or about nutrition and your health please call Glenda Reardon, R.D., CDN., at 438-4030.

### November is National Diabetes Month

Workshops for Better Diabetes Management  
Presented by Bayer Healthcare LLC  
And the Niagara County Office for the Aging

**Thursday, November 3<sup>rd</sup>**

North Tonawanda Senior Center  
110 Goundry Street  
North Tonawanda  
694-2105  
10:00 – 11:30 AM

**Monday, November 14<sup>th</sup>**

Doris W. Jones Resource Center  
3001 9<sup>th</sup> Street  
Niagara Falls  
285-5374

10:00 – 11:30 AM

**Wednesday, November 16<sup>th</sup>**

John Duke Center  
1201 Hyde Park Blvd.  
Niagara Falls  
297-9324  
10:00 – 11:30 AM

#### MARRIAGE SEMINAR

While attending a marriage seminar dealing with communication, Tom and his wife Grace listened to the instructor: "It is essential that husbands and wives know the things that are important to each other."

He addressed the man: Can you describe your wife's favorite flower?"

Tom leaned over, touched his wife's arm gently and whispered, "It's Pillsbury, isn't it?"

The rest of the story gets rather ugly, so I'll stop right here.

#### 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 438-4023 at the Office for the Aging.

Most of the Information and Assistance workers work part-time. For the locations and hours for regular visits by Information and Assistance staff, call the office at 438-4020.

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

#### Some Facts About the Medicare Prescription Drug Benefit and Marketing....

When CMS approved Medicare Prescription Drug Plans begin marketing in November 2005, they will

be able to market by mail **and by telephone**. In order to protect your self from fraud and/or identity theft, keep the following information in mind:

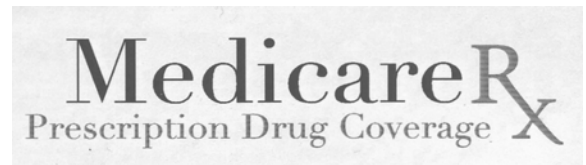
#### Keep all personal information, such as your Medicare number safe.

- 🔒 Protect your Medicare number as you would credit card information.
- 🔒 Don't give out your personal information until you are sure an individual contacting you represents a Medicare approved product

#### Know the rules about when someone can ask for your personal information.

##### Medicare Prescription Drug Plans:

- 🔒 Can't begin marketing their plans until October 1, 2005.
- 🔒 Can't begin enrolling Medicare beneficiaries until November 15, 2005.
- 🔒 Will have this "Medicare-Approved" seal on their materials:



#### People working with Medicare-Approved plans:

- 🔒 Can't come to your home uninvited to sell or endorse any Medicare related product but they can call you about their plan.
- 🔒 Can't enroll you in a drug plan or ask you to pay for a drug plan over the telephone, unless you are adding prescription coverage to an existing Medicare Advantage Plan (Medicare managed care).
- 🔒 Can't ask for payment over the internet. The plan must send you a bill.

If you do not want Medicare Drug Plans to market their program to you by telephone, if you would prefer mailed information only, you can register with the **National Do Not Call Registry**. If you do so these plans must abide by the registry's regulations and cannot call you to market their product.



## National Do Not Call Registry

The National Do Not Call Registry puts consumers in charge of the telemarketing calls they get at home. The Federal government created the national registry to make it easier and more efficient for you to stop getting telemarketing calls you don't want. You can register on line at [www.donotcall.gov](http://www.donotcall.gov) or call toll free at 1-888-382-1222 (TTY 1-866-290-4236), from the number that you wish to register. *You can also register cell phones.* **Registration is free.**

The Federal Trade Commission, the Federal Communications Commission, and the states are enforcing the National Do Not Call Registry. Placing your number on the registry will stop most, but not all, telemarketing calls. Some exceptions are calls on behalf of political organizations, charities, telephone surveyors, and calls from companies with which you have an existing business relationship or those with which you have agreed in writing to receive their calls. Also:

- ☞ After you register your number appears on the registry the next day. Telemarketers have up to 3 months to find and remove your number from their call lists: telemarketers are required to search the registry every 3 months.
- ☞ Your phone number will remain on the registry for 5 years from your registration date, unless you choose to take it off the registry or it is disconnected. You can confirm your registration date at the registry web site. (I tried it and it works)
- ☞ If you get a new phone number, you will need to re-register from the new phone number. The same holds if your phone is disconnected and then reconnected: the system automatically removes numbers that are disconnected, for any reason.
- ☞ If you wish to file a complaint, you may do so at the registry web site or by calling the

toll free number. You will need to provide the name and telephone number of the company that called you, the date you were called and your register phone number. When a complaint is investigated, if found to be valid, the company will be subject to a fine.

## More on Medicare Drug plans....

The Medicare drug plans and Medicare Advantage plans will furnish an Explanation of Benefits (EOB) form to enrollees who receive covered Part D drugs. CMS (Centers for Medicare & Medicaid Services) requires that an EOB be provided at least monthly for those enrollees utilizing their prescription drug benefits in a given month. The EOB will include:

- ✦ A listing of the item or services for which payment was made, as well as the amount of payment for each item or service.
- ✦ Information regarding the cumulative, year-to-date amount of benefits provided relative to the deductible, the initial coverage limit, and the annual out-of-pocket threshold for the year.
- ✦ The beneficiary's cumulative year-to-date total of incurred costs and
- ✦ Information about any applicable formulary changes.

## Medicare Private Plan Lock-in Begins in 2006

Right now, if you have a Medicare private plan (HMO, PPO, PFFS), once a month you have the freedom to choose a different private plan or return to Original Medicare.

Beginning January 1, 2006, you will only be able to change plans once a year, during the annual open enrollment period (OEP). The Medicare "lock-in" was set by the Medicare Modernization Act of 2003 to begin in 2006.

In 2006, the OEP will be six-months long (January – June). In 2007 and after, the OEP will be three months long (January – March of each year).

During this open enrollment period you can switch once from:

- ✓ Original Medicare to a Medicare private plan (like HMO, PPO, or PFFS plan),
- ✓ A Medicare private plan to Original Medicare; or
- ✓ One Medicare private plan to another.

Once you make the change, you cannot change the plan again until the following year unless your Medicare private plan leaves your area or you move out of your plan's service area. Before you change plans, make sure you understand the private plan's rules and which doctors and hospitals are in a private plan's network to make sure you do not have trouble accessing care. If you want to change plans now, but are not sure which plan is right for you, remember that you can change plans as often as once a month – with your new coverage beginning the following month – until the end of this calendar year.

## 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 (\$50 to \$400 this year) to help low income people who pay their own utility bills. **The Home Energy Assistance Program is now open.** When you receive your application please fill it out and return to our office as soon as possible.

### 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 and 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 at 111 Main Street, Suite 101 in Lockport on Wednesday afternoons from 1:30 – 3:30 P.M. Call the Office for the Aging at 438-4020 for his schedule.

Did you know that this newsletter, the menus and lawyer schedule can be found on line? Go to [www.niagaracounty.com](http://www.niagaracounty.com); go under Departments, then Aging and you can find them.

**Operation Restore Trust (ORT)** wants to help

people with Medicare avoid phone scams involving the Medicare Prescription Drug Benefit.

If you submit or have submitted an application to the Social Security Administration (SSA) for Extra Help with Medicare Prescription Drug Costs (Low-Income Subsidy), the SSA may call you if they need more information. However, the SSA **will not** ask you for bank account numbers, credit card numbers or life insurance policy numbers. The only time SSA will ask for your social security number is if the number on the application is not valid, and they need to correct the number. If you get a suspicious call from someone claiming to be from the SSA, hang up and call **1-800-772-1213** to find out if the call was valid.

And if you suspect **any kind of Medicare fraud**, call Operation Restore Trust at **1-877-ORT-4NYS (1-800-678-4697)**.



## Your Money

### Holiday Gift Giving Ideas

It's that time of year again, time for traveling, decorating, holiday parties, family, friends, relatives and of course ....shopping.

How many of you simply whip out the credit card and start charging every gift you can find, only to dread the day when your statement arrives in the mail?

Or are you one of the few that save a little each month just to cover the holiday expenses when they come around?

Before you spend your money on the latest overpriced, trendy gadgets why not take the time and really think about a gift with special meaning. Something that will remind the person just how much they mean to you.

Sit down and take the time to think about what each person on your list would like to receive. Of course everyone would love to get tickets for a seven day Caribbean cruise, but very few of us can afford to spend that kind of money on a present.

Here are a few ideas to get you thinking of all the possible gifts that can easily be put together without the need to spend much money.

Know of anyone entering college? Put together a "care package". Fill it with all the basic necessities a college student might need (or want). Cookies, snacks, toiletries, wool socks, a new college student "manual", etc. Anything you think a young 18-21 year old student could use while away at school.

Do one of your relatives work in an office? Put together an "office pack". The key is in the presentation. Find a suitable container and pack it with office supplies, personalized pens or coffee mugs, magazines, far side calendar, crossword puzzle, book, etc.



## 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.

**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

**Legal Services**, Gary Billingsley, Attorney

**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 438-4036

**Senior/Medical Van** – Jennifer Schumacher 438-4038

**Caregiver Program** – Nancy Smegelsky 438-4033

**Newsletter Editor**, Nancy Smegelsky