

Office for the Aging News

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September- October 2005

Director's Column

It seems like a lot of us consider Fall our favorite season. I don't have any scientific basis for saying that, but it just seems to me like more people say they love the Fall more than any other season, myself included. As we wind our way out of Summer, hopefully we'll enjoy a nice long string of beautiful Autumn weather before the snow returns and we have to hibernate for awhile.

You will be seeing and hearing a lot from our office this Fall. First and foremost, we plan to publish this newsletter every two months from now on, instead of every three months like in the past. We've got a lot of information to share and we're looking forward to getting more of it out to you more often.

Among the things you'll be hearing a lot about is the Medicare Part D prescription drug coverage coming in January 2006. Many public information sessions are being planned and lots of informative literature is being developed. If it seems like we're making a big deal out of this, it's because we are. This is the biggest change to Medicare since it first began. Years from now, prescription coverage through Medicare will be something we all take for granted, but right now it is brand new and marks a very big change that seniors need to be thinking about and planning for.

We are also working on some other initiatives here at the Office for the Aging designed to make it easier for Niagara County seniors to get the information and assistance they need. We are working on developing a new, user friendly and information-packed website, and we are also working on developing an easy to remember telephone number to call for answers to any senior-related issues. We'll keep you apprised of these things as they work their way from the idea stage into reality.

It's been a long, hot Summer. I hope you've enjoyed it and had a chance to relax, and now things are going to start to heat up in a different way as we make exciting new changes that will make services to seniors in Niagara County even better. That's our goal in everything that we do - to make Niagara County the most senior-friendly county anywhere!

Sincerely,

Chris Richbart

Why is it that at class reunions you feel younger than everyone else looks?

Health and Nutrition Update

What's in a Niagara Nutrition Meal?

Many of you have called our office and asked this question on occasion. According to the computer program that we use to analyze our meals, the range of calories is anywhere from 650 calories to 850 calories per meal (if you consume all of the food). The fat content is about 25-28% of the total calories. Carbohydrate content is 50-60% and protein comprises about 15-20%. The hot meal meets one-third of the nutritional requirement for major nutrients for individuals over age 60. If you receive both meals, the meals meet or exceed two-thirds of the requirements for adults over age 60.

Special Dietary Considerations Salt and Sodium

The meal contains less sodium than most purchased convenience food. No salt is added to any of the food prepared at our kitchen, but some entrees do contain a significant amount of sodium included by

the manufacturer. For this reason, we do offer a reduced sodium meal, which we refer to as modified sodium, equivalent to a 3-4 gram sodium restriction (sometimes called a No Added Salt diet) that might be ordered by your doctor. This does not mean that there is no sodium or salt in it, but the milligrams of sodium is reduced. For example, chicken, turkey, pork or beef will be substituted for ham.

Diabetic

The diabetic diet served by Niagara Nutrition is actually a “**no concentrated sweet diet**”. All this means is that when a dessert has too much sugar, it is altered (like cake that is served without frosting) or diet gelatin or diet pudding may be served. Otherwise, the diabetic diet is a normal nutritious diet with no change from the regular menu. The only exception to this is that skim milk is served instead of 2 %. The reason for this is that cardiovascular disease is more prevalent among individuals with diabetes.

What about the carbohydrate content of the meal? If you are using the exchange list system- the hot meal has a total of 3 bread exchanges on most days. If you are not supposed to have this many bread exchanges at your biggest meal of the day, then eliminate the bread from the meal and save it for breakfast or a snack at night.

Bland

The bland diet that we use eliminates spicy foods like Italian sausage, Polish sausage, Chile Con Carne or tomato sauces. A milder substitute entrée is sent when a “spicy” entrée is on the menu.

If you do not understand the dietary information given here, please call Glenda Reardon RD, CDN to discuss it with her, at 438-4030.

The September **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.

This Month's Recipe:

Looking for a great low-fat salad dressing with no sodium that tastes great? This makes a small amount and it will keep well in your refrigerator for a couple weeks. It can also be mixed with pasta and vegetables to make a pasta salad.

Creamy Low-Fat Yogurt Dressing

½ cup nonfat plain yogurt
1 Tablespoon Mayonnaise
1 teaspoon mustard, prepared
½ tsp. Lemon juice
½ teaspoon sugar or splenda
dash of pepper or other seasonings like garlic powder, onion powder or parsley as desired

1. Combine all ingredients in a small bowl, mixing until well-blended
2. Cover and refrigerate to marinate flavors

Yield: ½ cup

Sign in a Podiatrist's Office:

"Time wounds all heels"

Sign on a Septic Tank Truck:

"Yesterday's Meals on Wheels"

Sign on a Plumber's truck:

"We repair what your husband fixed"

At a Tire Shop in Milwaukee:

"Invite us to your next blowout"

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)

Let Us Help You Understand the Medicare Prescription Drug Plan Part D

Beginning January 1, 2006, new Medicare prescription drug plans will be available to people with Medicare (Part A and/or Part B). For your review, we have outlined below the proposed costs, co-pays and deductibles of these plans.

Standard Benefit Deductibles and Costs

- ✘ Monthly premium approximately \$37/month
- ✘ You pay the first \$250 of your prescription drug costs
- ✘ From \$251 to \$2,250 you pay a 25% co-pay
- ✘ From \$2,251 to \$5,100 you pay 100%
- ✘ After \$5,100 you pay a 5% co-pay

“Extra Help” Plan (You must Apply)

- ✘ Social Security will be mailing applications to individuals who may be eligible for help in paying the monthly premium, and meeting the deductibles.
- ✘ Depends on your income and resources (annual income up to \$14,355 for an individual; \$19,245 for a couple and resources less than \$10,000 and \$20,000 respectively). You may be eligible for some “extra help.”

Auto-enrolled

- ✘ Some people will automatically be enrolled and will also receive “extra help.” These include:
- ✘ Those currently eligible for Medicare and Medicaid
- ✘ SSI recipients
- ✘ Medicare Saving Plan participants

(Medicare Part B premium paid through Social Services).

If you have any questions call the Social Security Administration at 1-800-772-1213, EPIC at 1-800-332-3742 or the Office for the Aging, HIICAP Program at 438-4020.

Introducing Medicare’s New Coverage for Prescription Drugs.

Starting January 1, 2006 Medicare will soon be offering insurance coverage for prescription drugs through Medicare prescription drug plans. Many EPIC enrollees will be able to save more by joining a Medicare drug plan and using it with their EPIC coverage. Those with limited income and resources should apply for “Extra Help” with the Medicare drug benefit, which provides savings.

What is “Extra Help”?

If you have Medicare and have limited income and resources, you may qualify for “Extra Help” paying for your prescription drugs. With “Extra Help”, you will not pay any premiums or deductibles for your Medicare drug coverage. You will only pay a co-payment of \$2 for generic drugs and \$5 for brand-name drugs.

How Do I Qualify for “Extra Help”?

- ✘ Annual income in 2005 below \$12,920 if single or \$17,321 for a married couple.
- ✘ Resources no greater than \$7,500 for a single person and \$12,000 for a married couple. (Examples of resources are: savings accounts, stocks, bonds, CDs, IRAs, and other funds)
- ✘ If your income or resources are higher, you may qualify for some “Extra Help” in paying for any premiums, deductible, and co-payments.



Can I Keep My EPIC Coverage?

- ✘ Yes, you can keep your EPIC coverage.
- ✘ Your EPIC enrollment fees will be waived if you qualify for “Extra Help” and join a Medicare drug plan.
- ✘ EPIC can be used to cover drugs that may not be covered by your Medicare drug plan.

What Should I Do Next?

- ✘ During the summer of 2005, the Social Security Administration will mail an *Application for Help with Medicare Prescription Drug Plan Costs* to people who may qualify.
- ✘ Please complete the application and mail it back to Social Security as soon as possible.
- ✘ Social Security will let you know if you qualify for “Extra Help”.
- ✘ You should enroll in a Medicare drug plan between November 15 and December 31, 2005.
- ✘ EPIC will be glad to help you apply for “Extra Help” and enroll in a Medicare drug plan.

For More Information Please Contact:

- ☎ EPIC 1-800-332-3742
- ☎ Social Security 1-800-772-1213
- ☎ Medicare 1-800-633-4227
- ☎ OFA- HIICAP 438-4020

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 closed**, but will probably be open again in early November. 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.



I.C.E. (In Case of Emergency)

Lately a message about “I.C.E.” (In Case of Emergency) has been circulating via email around the world. The concept is useful for those who have mobile (cell) phones. The instruction is simple: put the acronym I.C.E. in your phone’s directory, followed by a name of who the contact is (such as “Mom”, “Dad”, “Wife”, “Husband”, “Partner” or a name) or whoever your emergency contact(s) are. If you have more than one contact, you may use “ICE-1”, “ICE-2”, etc.

Placing this information in a cell phone’s directory would give emergency responders a way to get in touch with your emergency contact on your behalf in case you can’t, should you be caught in a situation where you may become injured and can’t make contacts yourself (and your cell phone wasn’t damaged).

Follow these hints to get the best out of ICE:

- a. Make sure the person whose name and number you are giving has agreed to be your ICE partner
- b. Make sure your ICE partner has a list of people they should contact on your behalf - including your place of work
- c. Make sure your ICE person's number is one that's easy to contact, for example a home number could be useless in an emergency if the person works full time
- d. Make sure your ICE partner knows about any medical conditions that could affect your emergency treatment - for example allergies or current medication
- e. Make sure if you are under 18, your ICE partner is a parent or guardian authorized to make decision

on your behalf - for example if you need a life or death operation

f. Should your preferred contact be deaf, then prefix the number with ICETEXT

I strongly recommend carrying a written list of emergency contacts (names/numbers on your person) in addition to using this ICE concept for cell phones as well. If your cell phone is damaged, the written list will probably still be accessible and useful. In Niagara County the Office for the Aging is also promoting the “File of Life” which is a personal medical information packet that is kept on the outside of your refrigerator. It includes a compact version that goes in purse or wallet along with sticker for your door to alert medical/ambulance personnel that you have the FOL. For more information regarding the “File of Life” or to have a presentation for any group, contact Nancy Smegelsky at 438-4033.



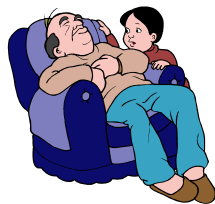
Your Money

Water, Water Everywhere

It is a necessity, but don’t waste it. Here are some tips:

- ❖ Wait until you have a full load for your washing machine. Don’t overload it but partial loads waste water.
- ❖ While you’re lathering up in the shower, turn the water flow down or off. When you’re ready to rinse turn it back up.
- ❖ Fill up your sink when washing the dishes then shut the water off until you are ready to rinse a bunch of dishes at once.
- ❖ Take care when washing your car or watering your garden. Don’t use too much water.
- ❖ Fix any leaky faucets and toilets that keep running. It doesn’t seem like a lot of water but it adds up quickly. In one night a drippy faucet filled a large cooking pan. Imagine that every night, every day for a

month. That's a lot of water you are paying for.



Power Naps are Good for You

It's estimated that about 100 million Americans are sleep deprived. For them, regular naps can enhance their alertness, memory, creativity, concentration, mood and energy. For others, short naps cycles are a way of life. Scientists say there is more news to support the idea of drifting-off during the day-naps decrease the risk of stress-induced hypertension and heart attacks. They contend that everyone has a midday drop in mental and physical alertness. This occurs about eight hours after waking. Many people choose to ignore it. Many others try to counteract it with stimulants, such as coffee. Scientists say "wise" people recognize the midday drop in energy for what it is and take a 15 to 20 minute nap. In fact, catching 20-winks during the natural midday dip, when your body needs it, does more to rejuvenate the body than an extra 20 minutes of nighttime sleep.

What's the catch? To be productive, your nap should not be longer than 15 to 20 minutes. Longer than that and you will sink into deep sleep which can, in turn make you feel groggy afterward and may interfere with your ability to sleep at night. The reason a short nap is so rejuvenating is that your brain gets just the beginning of the slow-wave sleep pattern, which is the most restorative kind.

So, the next time you get the urge to close your office door, recline the seat in your vehicle, or curl up on the sofa and catch 20 winks in the middle of the day, remember, according to the experts, it natural and healthy and okay.

Reprinted from the Lewis County Office for the Aging

Caregivers Corner

...ideas and information for people caring for others

Taking Care of Yourself

One of the common symptoms of burnout in Caregiving is a sense of powerlessness. As caregivers we must develop a "hardiness" to survive a stressful situation. A humorous perspective helps strengthens us. Develop a self-care program that includes meditation, exercise, recreation, and humor. Although you don't control many responsibilities in your life, you do control how you are going to react to them. Sharing moments of playfulness with family, friends and the person in your care will provide an opportunity to "let off steam" and expands our creativity to see challenges with new perspective.

Reprint from "Caregiver Assistance Newsletter" June 2005



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