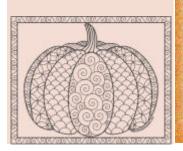


Commodities pick up: October 5th 1:00 pm- 3:00 pm

The center will be closed:
October 11th
Columbus Day

Poem Submission:

New Beginnings
A turn of yours
From a core in my spirit
Leads your way.
I thank you for this lead.
May I request that you
See me to more turns.
Thoughts
Inside of me
I perceive your calm.
Might I, too,
With you be.
--Ruby M. Shelton
13 Sep 2021



Fall is here and I can not believe we have been open now 5 months. There have been a few changes here at the center. To begin we had a retaining wall installed on the north side of the building. This was necessary since we kept flooding every spring into the ceramics room. We have had all of our side walks releveled to prevent trips and falls outside. New flower plants have been planted.

We have had changes in our kitchen yet again. Dawson has had to return to classes as he is in his last year of school. He will be doing an internship at Primary Children's hospital, in their kitchen. He is quite excited about it! Karina has had her baby, her family welcomed a healthy baby boy. We welcome our new staff members, Colette and Paula. Happy to have them on our team. A big thank you to those that have submitted poems for the newsletter. Be sure to look for your poems in future newsletters. In this edition we have a poem by Ruby Shelton as our first submission.

Did you know that prices and coverage of your Medicare Advantage and Medicare drug plans change every year, with new plans added to our area? Premiums go up, drugs can get dropped and new benefits can be added. It pays to compare! We have helped clients save thousands just by making changes to plans and or pharmacies. Meals on Wheels recipients, we will be making more of an effort to reach you to look for ways that we can save you money. Anyone needing assistance please reach out to Giselle or Colby to make an appointment 755-1720.

With the uncertainty of fall upon us I want to echo the words of the health department in reminding all who visit the center to practice social distancing, wash hands frequently and if you do not feel well, PLEASE stay home.

May this change of season be one of health for all.

Giselle
Senior Center Director

http://prek-8.com

Hours:

Good Things To Eat

One-pan mushroom and spinach chicken

Ingredients

- ♦ 2 tbsp olive oil
- ♦ 4 chicken breast fillets
- ♦ 1 leek, pale section only, thinly sliced
- ♦ 2 cups mushrooms, sliced
- ♦ 1 tsp minced garlic
- ♦ 1 tbsp plain flour
- ♦ 1 cup light cooking cream
- ♦ 2 cups baby spinach
- ♦ 1 tbsp chopped chives



Step 1

Heat half the oil in a large deep frying pan over medium-high heat. Use a sharp knife to cut 3 slits in the top of each piece of chicken. Cook for 4 mins each side or until just cooked through. Transfer to a plate. Cover to keep warm.

Step 2

Heat remaining oil in the pan over medium heat. Cook leek, mushroom and garlic, stirring, for 2 mins or until leek softens. Add flour and cook, stirring, for 1 min or until vegetables are well coated.

Step 3

Return the chicken to the pan with the cream. Cook, covered, for 3 mins or until the sauce thickens slightly. Stir in the spinach and chives. Season.



Resources

Extra Help

Do you need help paying for your prescriptions? You could qualify for a federal program that helps pay some or in some cases all of the part D drug plan. If you make less than \$1,561.00 a month (\$2,113 for married couples), and your assets are below \$14,390 (\$28,720 for married couples) you may qualify for the Eligibility for certain Medicare Savings Programs "Extra Help" program. It could reduce your prescription costs for generics and for brand-name drugs. Contact Giselle or Colby for an appt. 755-1720

Transportation Vouchers

Clients can be reimbursed for travel costs to doctor apts. and or other medical care. This is a needs based program. Call BRAG to schedule an assessment and see if you qualify for this program that can reimburse friends and family for taking you to your Dr. appts. 752-7242.

VA Benefit Program

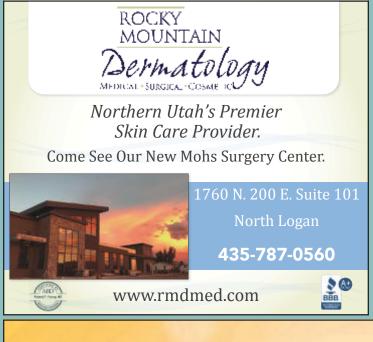
A representative from the VA will assist you with all of your benefit needs. Please call Deborah Crowther at 435-713-1462.

Medicare Cost Sharing Program

Medicare Savings Programs help low-income individuals with some of the out-of-pocket costs for Medicare, including Medicare Part A and Part B premiums, deductibles, copayments, and coinsurance. automatically qualifies you for the Extra Help program as well, which helps beneficiaries with the cost of prescription drugs. Contact Giselle or Colby

for an appt. 755-1720.







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Medicare



Dear Marci,

I have been recovering from surgery at a skilled nursing facility (SNF), but recently was told I am being discharged this week. How can I appeal my discharge from a SNF?

- Matthew (Rochester, NY)

Dear Matthew,

If you are receiving care in a non-hospital setting and are told that Medicare will no longer pay for your care (and you will be discharged), you have the right to file a fast appeal if you do not believe your care should end. Non-hospital settings include skilled nursing facilities, Comprehensive Outpatient Rehabilitation Facilities (CORFs), hospice, or home health agencies.

If your care at a non-hospital setting is ending because your provider believes Medicare will not pay for it, you should receive a Notice of Medicare Non-Coverage. You should get this notice no later than two days before your care is set to end. If you receive home health care, you should receive the notice on your second to last care visit. If you have reached the limit in your care or do not qualify for care, you do not receive this notice and you cannot appeal.

If you feel that your care in a non-hospital setting should continue, follow the instructions on the Notice of Medicare Non-Coverage to file an expedited appeal with the Quality Improvement Organization (QIO) by noon of the day before your care is set to end. Once you file the appeal, your provider should give you a Detailed Explanation of Non-Coverage. This notice explains in writing why your care is ending and lists any Medicare coverage rules related to your case.

The QIO will usually call you to get your opinion. You can also send a written statement. If you receive home health or CORF care, you must get a written statement from a physician who confirms that your care should continue.

If you have Original Medicare, the QIO should make a decision no later than two days after your care was set to end. If you have a Medicare Advantage Plan, the QIO

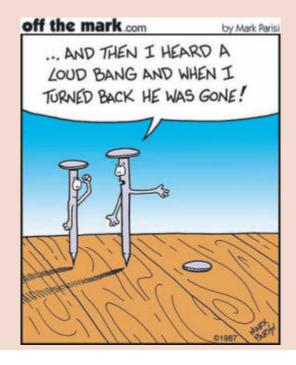
should make a decision no later than the day your care is set to end. Your provider cannot bill you before the QIO makes its decision. If the QIO appeal is successful, you should continue to receive Medicare-covered care, as long as your doctor continues to certify it.

If your appeal is denied at this first level, you can continue to appeal by following instructions on the denial notices you receive. There are five levels of appeal in total; the timing and agency involved depend on whether you have Original Medicare or a Medicare Advantage Plan. You have the right to continue appealing if you are not successful.

Expedited appeals have tight deadlines, so it is important to pay attention to the timeframes for appealing at each level. Keep copies of any appeal paperwork you send out, and if you speak to someone on the phone, get their name and write down the date and time that you spoke to them. It is helpful to have all of your appeal documents together in case you run into any problems and need to access documents you already mailed.

Note that the appeal process is different if your inpatient hospital care is ending or if your care is being reduced but not ending, and you do not agree with that reduction.

- Marci



Activities





October 2021

Monday

Tuesday

Wednesday

"Autumn is a second spring when every leaf is a flower."

- Albert Camus



10:00 Breakfast Club 11:00 Craft w/ Colby 12:30 Jeopardy 2:00 Caregiver Academy

10:00 Writers Group 10:30 Sewing Group (Part 1) 1:00 Commodities Pickup 1:00 Living Well With Chronic Conditions 1:00 Cribbage

10:30 Sewing Group (Part 2) 11:00 Photography Group 1:00 Bobbin Lace Group



We will be Columbus Day 12

10:00 Writers Group 11:00 Bingo 1:00 Living Well with Chronic Conditions 1:00 Cribbage

13

12:10 Lunch Music: **Chevanne Thatcher** 1:00 Bobbin Lace Group



18

11:30 Cooking Class w/ Jaycee 12:30 Jeopardy 2:00 Caregiver Academy

19

10:00 Writers Group 1:00 Living Well with Chronic Conditions 1:00 Cribbage

20

11:00 Photography Group 11:30 Foot Clinic: \$12.00, sign up in advance 1:00 Bobbin Lace Group

25

11:00 Adult Coloring 2:00 Caregiver Academy 26

10:00 Writers Group 1:00 Living Well with Chronic Conditions 1:00 Cribbage 1:00 Movie: Hocus Pocus

27

12:10 Lunch Music: Anne Slagowski 1:00 Bobbin Lace Group

2:00 Book Club



October 2021

Thursday	Friday	
	1 11:00 Blood Pressure 1:00 Technology Tutoring 2:15 Meditation Group	Every Day 8:30 Fitness Room 8:30 Pool Room 8:30 Library 11:00 Quilting
7 10:00 Meditation Group 10:45 Out to Lunch Bunch: The Pie Dump 11:00 Yoga 1:00 Mahjong	8 1:00 Technology Tutoring 2:15 Meditation Group	Monday 11:00 Line Dancing 12:15 Bridge 1:00 Tai Chi Tuesday 8:30 Ceramics 10:00 Writers Group
14 10:00 Poker 10:00 Meditation Group 11:00 Yoga 1:00 Mahjong	15 10:00 Field Trip: Pumpkin Walk 12:15 Lunch & Learn: How to Say No: Sunshine Terrace 1:00 Technology Tutoring 2:15 Meditation Group	1:00 Knotty Knitters Wednesday 11:00 Line Dancing 12:15 Bridge 1:00 Tai Chi 1:00 Bobbin Lace Group Thursday
21 10:00 Meditation Group 11:00 Yoga 1:00 Mahjong 1:00 Bingo	1:00 Pumpkin Carving 1:00 Technology Tutoring 2:15 Meditation Group	8:30 Ceramics 10:00 Meditation Group 11:00 Yoga 12:15 Bridge 1:00 Knotty Knitters 2:30 Clogging Friday
10:00 Meditation Group 11:00 Yoga 1:00 Mahjong	10:30 Halloween Party 1:00 Red Hats 1:00 Technology Tutoring 2:15 Meditation Group Happy Halloween	8:30 Sit & Be Fit 10:00 Painting Group 11:00 Line Dancing 1:00 Tai Chi 1:00 Technology Tutoring 2:15 Meditation Group

Fall Prevention

Important Facts about Falls

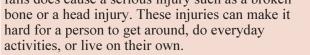
Each year, millions of older people—those 65 and older—fall. In fact, more than one out of four older people falls each year, but less than half tell their doctor. Falling once doubles your chances of falling again.

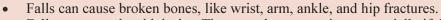
Falls Are Serious and Costly

- One out of five falls causes a serious injury such as broken bones or a head injury.
- Each year, 3 million older people are treated in emergency departments for fall injuries.
- Over 800,000 patients a year are hospitalized because of a fall injury, most often because of a head injury or hip fracture.
- Each year at least 300,000 older people are hospitalized for hip fractures.
- More than 95% of hip fractures are caused by falling, usually by falling sideways.
- Falls are the most common cause of traumatic brain injuries (TBI).
- In 2015, the total medical costs for falls totaled more than \$50 billion. Medicare and Medicaid shouldered 75% of these costs.

What Can Happen After a Fall?

Many falls do not cause injuries. But one out of five falls does cause a serious injury such as a broken bone or a head injury. These injuries can make it hard for a person to get around, do everyday





- Falls can cause head injuries. These can be very serious, especially if the person is taking certain medicines (like blood thinners). An older person who falls and hits their head should see their doctor right away to make sure they don't have a brain injury.
- Many people who fall, even if they're not injured, become afraid of falling. This fear may cause a person to cut down on their everyday activities. When a person is less active, they become weaker and this increases their chances of falling.

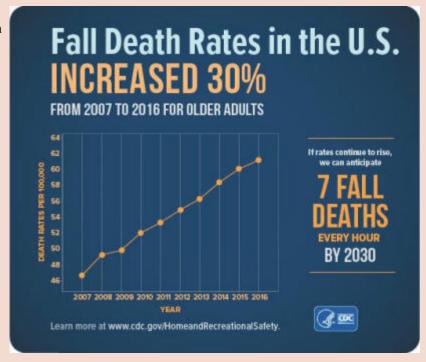
What Conditions Make You More Likely to Fall?

Research has identified many conditions that contribute to falling. These are called risk factors. Many risk factors can be changed or modified to help prevent falls. They include:

- Lower body weakness
- Vitamin D deficiency (that is, not enough vitamin D in your system)
- Difficulties with walking and balance
- Use of medicines, such as tranquilizers, sedatives, or antidepressants. Even some over-the-counter medicines can affect balance and how steady you are on your feet.
- Vision problems
- Foot pain or poor footwear
- Home hazards or dangers such as
 - broken or uneven steps, and
 - throw rugs or clutter that can be tripped over.

Most falls are caused by a combination of risk factors. The more risk factors a person has, the greater their chances of

Healthcare providers can help cut down a person's risk by reducing the fall risk factors listed above.



Fall Prevention

What You Can Do to Prevent Falls

Falls can be prevented. These are some simple things you can do to keep yourself from falling.

Talk to Your Doctor

- Ask your doctor or healthcare provider to evaluate your risk for falling and talk with them about specific things you can do.
- Ask your doctor or pharmacist to review your medicines to see if any might make you dizzy or sleepy. This should include prescription medicines and over-the counter medicines.
- Ask your doctor or healthcare provider about taking vitamin D supplements.

Do Strength and Balance Exercises

Do exercises that make your legs stronger and improve your balance. Tai Chi is a good example of this kind of exercise.

Have Your Eyes Checked

Have your eyes checked by an eye doctor at least once a year, and be sure to update your eyeglasses if needed. If you have bifocal or progressive lenses, you may want to get a pair of glasses with only your distance prescription for outdoor activities, such as walking. Sometimes these types of lenses can make things seem closer or farther away than they really are.

Make Your Home Safer

- Get rid of things you could trip over.
- Add grab bars inside and outside your tub or shower and next to the toilet.
- Put railings on both sides of stairs.
- Make sure your home has lots of light by adding more or brighter light bulbs.



October 2021 Menu

Monday	Tuesday	Wednesday	Thursday	Friday
***				Broccoli Cheese Soup Egg Salad Sandwich Peas and Carrots Strawberry & Banana Salad
4 Tater Tot Casserole Green Beans Peach Crisp Roll	5 Clam Chowder Lemon Arugula Salad Spiced Pears *Option for Vegetarian	6 Baked Ziti Italian Blend Veggies Apricot	7 Beef Stroganoff Capri Vegetables Mandarin Oranges Roll	8 Baked Chicken Scalloped Potatoes Winter Blend Veggies Sliced Oranges
*** *** *** *** *** *** *** *** *** *** *** *** ** *** *** *** *** *** *** *** *** *** *** *** *** ** *** *** *** *** *** *** *** *** *** *** *** *** ** *** *** *** *** *** *** *** *** *** *** *** *** ** *** *** *** *** *** *** *** *** *** *** *** *** ** *** *** **	Turkey Steak Mashed Potatoes Buttered Peas Cranberry Salad	Creamy White Chili Apple Salad Spiced Pears Cinnamon Roll	French Dip Sandwich Broccoli Salad Pears	Chicken Pot Pie Mixed Vegetables Warm Spiced Apples
18 Fish & Chips Roasted Vegetables Pineapple Chunks	Creamy Cauliflower Soup Breadstick Mixed Fruit Brownie	Parmesan Chicken Italian Veggies Ambrosia Salad Breadstick	Breaded Pork Chop w/ Country Gravy Scalloped Potatoes Roasted Zucchini Applesauce	Biscuits & Gravy Crispy Bacon Potatoes O'Brian Veggie Medley Strawberry & Banana Salad
25 BBQ Beef Sandwich Broccoli Salad Tropical Fruit Chips	26 Cheesy Potato Soup Turkey Sandwich Buttered Corn Pears	Salisbury Steak Mushrooms Mashed Potatoes Peas & Carrots Peach Crisp	Creamy Chicken Noodle Soup Green Salad Grapes Dinner Roll	Bloody Frankenloaf Witches Spuds Scabby Carrots Lions, Tigers & Pears Heads will Roll Happy Halloween

For those 60+ and their spouse the suggested donation is \$3.00. Don't forget to call in by 3:00 p.m. the day before.

The full cost of the meal is \$7.50 for those under age 60. Please pay at the front desk.

Medicare Open Enrollment

Medicare's Open Enrollment Period is the time of year when you can make changes to your Medicare coverage. **Avoid surprises and check!** Open Enrollment runs from October 15 through December 7, and

any changes you make will take effect on January 1, 2022.

The changes you can make include:

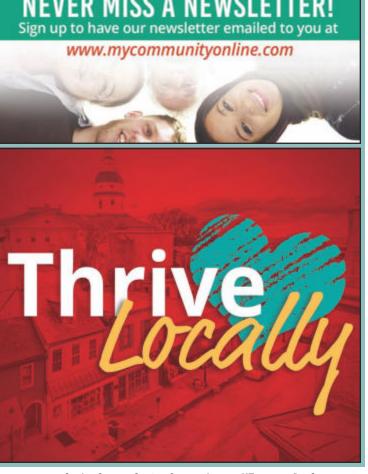
- Joining a new Medicare Advantage Plan or Part D prescription drug plan
- Switching from Original Medicare to a Medicare Advantage Plan
- Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

Even if you want to keep your plan it is important to make sure your plan didn't change the coverage that you need.

Call to make an appointment with Colby or Giselle 435-755-1720







Medicare Fraud



Unlike Original Medicare, Medicare Advantage (MA, Part C) and Medicare Prescription Drug Plans (Part D) are administered, marketed, and sold by private insurance companies. The Centers for Medicare & Medicaid Services (CMS) has guidelines for marketing Part C and Part D insurance that protect Medicare beneficiaries from manipulative and deceptive sales and enrollment tactics.

Please note, these guidelines primarily focus on activities and materials related to agents, brokers, and direct plan communication, as opposed to television and radio commercials or advertising.

Plan sponsors and their representatives, including agents and brokers, must follow these guidelines when marketing to beneficiaries. Marketing is seen as equivalent to "steering" beneficiaries toward a plan.

What are Examples of Medicare Marketing Violations?

- Receiving an unsolicited phone call from a plan with whom they have no prior relationship or from which they disenrolled
- An agent or broker representing themself as though they come from or were sent by Medicare,
 Social Security, or Medicaid
- Receiving an unsolicited home visit i.e., "door-to-door cold call"
- Receiving information such as leaflets, flyers, door hangers, etc. on their car or at their residence from a company with whom they did not have an appointment
- An agent initiating a discussion about other insurance products, such as life insurance or annuities, during a visit or meeting about a Part C or Part D Medicare product
- An agent returning uninvited to a residence after missing an earlier appointment
- Requiring attendees to provide contact information as a prerequisite for attending a marketing event
- Marketing event attendees are later called without permission
- Prospective enrollees are called to confirm receipt of mailed information
- An agent signing a beneficiary up for a plan that is supposed to cover specific prescriptions or services but the beneficiary learning later that those prescriptions or services were actually not covered by the plan because they received a bill

(continued on page 14)

Activities

Out to Lunch Bunch is visiting...



Thursday, 07 October Leaving the center at 10:45am \$5 bus fee | RSVP at 435-755-1720

JOIN US FOR THE



Friday, 15 October

Leaving from the senior center at 10am
\$2 bus fee | RSVP at 435-755-1720

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Medicare Fraud

What Can Plans and Agents Do?

- Call a beneficiary who has expressly given advanced permission
- Offer nominal gifts valued at \$15 or less (or \$75 in total, per person, annually) to beneficiaries, provided the gift is given regardless of whether a beneficiary enrolls in the plan
- Include information about rewards and incentives programs in their marketing materials
- · Provide refreshments and light snacks, but not meals, at marketing/sales events
- Make unsolicited contact with potential enrollees using conventional mail and other print media (e.g., advertisements) and by email provided it contains an opt-out function
- Conduct marketing/sales activities in common areas of health care settings (i.e., waiting rooms, common entryways, vestibules, cafeterias, or community, recreational, or conference rooms)

What Can't Plans and Agents Do?

- · Conduct marketing or sales activities at an educational event
- Require participants to provide contact information to attend an event
- Sell door-to-door or leave information like leaflets, flyers, door hangers, etc. on someone's car or at their residence (unless the beneficiary is a "no show" for a prescheduled appointment)
- State that they are approved, endorsed, or authorized by Medicare; are calling on behalf of Medicare; or that Medicare asked them to call or see the beneficiary
- Send unsolicited text messages, make unsolicited phone calls, or leave voicemail messages for potential enrollees
- Approach beneficiaries in public common areas (i.e., parking lots, hallways, lobbies, or sidewalks)
- Provide information that is inaccurate or misleading
- Offer health screenings or other activities that may be perceived as, or used for, "cherry-picking"

What About Medigap Policies?

Marketing of Medigap, or supplemental insurance, policies is regulated by each state's department of insurance restrictions, which may or may not be as strict as federal rules that govern the marketing of Part C or Part D plans.

How the Senior Medicare Patrol (SMP) Can Help

The local SMP is ready to provide beneficiaries and others with the information they need to **PROTECT** themselves from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. The SMP can help with questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

To locate the state Senior Medicare Patrol (SMP): Visit www.smpresource.org or call 1-877-808-2468.

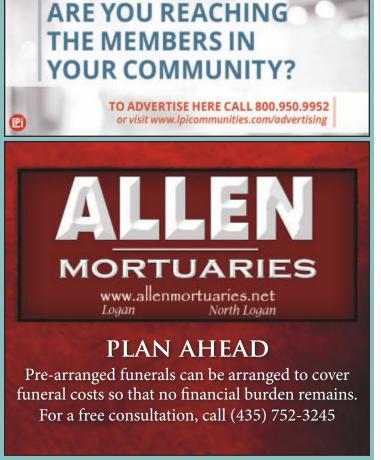
This project was supported, in part, by grant number 90MPRC0002 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

Activities

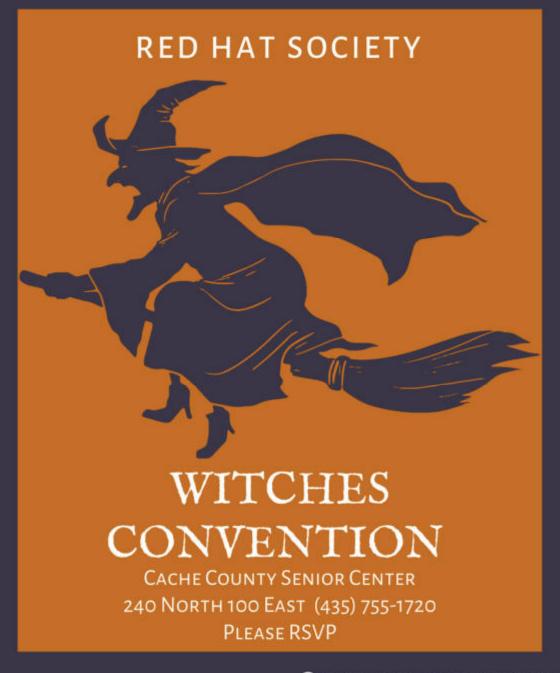








Red Hats



FRIDAY, OCTOBER 29TH 1:00PM COME DRESSED IN YOUR WITCHIEST ATTIRE FOR FOOD AND SPOOKY ENTERTAINMENT