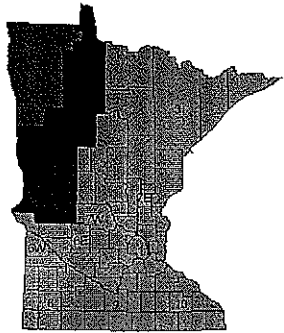




**Area  
Agency  
on  
Aging**  
(a program of the  
Northwest Regional  
Development Commission)



Map of Service Area

Warren Office  
115 South Main, Suite 1  
Warren, MN 56762  
(218) 745-6733

Park Rapids Office  
PO Box 301  
Park Rapids, MN 56470  
(218) 237-3304

Fergus Falls Office  
313 South Mill Street  
PO Box 726  
Fergus Falls, MN 56537  
(218) 739-4617

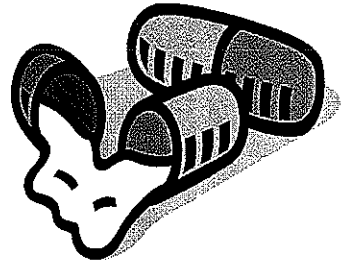
Thief River Falls, MN 56701  
1-800-333-2433 ext. 80014

# Senior News

September, 2010

## Help with Medicare Prescription Drug Costs is Available

Many people who have Medicare Part D prescription drug coverage may see themselves becoming closer to the donut hole during this time of the year. The donut hole is the gap in coverage in which an individual will have to pay full price for prescription drugs until over \$4,000 is paid out-of-pocket. Medicare beneficiaries may have trouble paying for prescription drugs in the donut hole, if not before. Help is available.

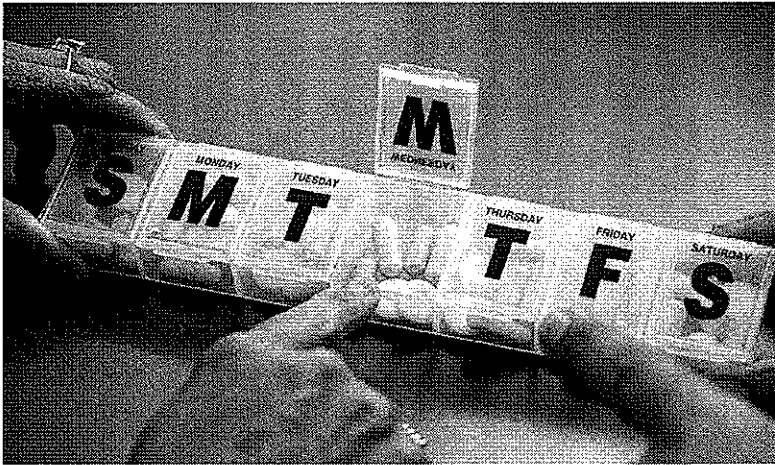


Any Medicare beneficiary may apply for Extra Help, also known as Low Income Subsidy (LIS) through the Social Security Administration to receive assistance paying for their Medicare prescription drug costs.

If someone qualifies for Extra Help they will pay a lower drug plan premium, smaller annual deductible and lower co-insurance or co-pays for covered prescription drugs. The

Continued on Page 2

## Help With Medicare Prescription Costs continued....



monthly income guidelines requires individuals to have less than \$1,353.75 monthly gross income and couples to have less than \$1,821.25 for a monthly gross income. Individuals must also have assets less than \$12,510 and assets for couples may not exceed \$25,010. There are different levels of Extra Help

available depending upon income and resource (asset) limits.

More information and an online application are available at the Social Security Administration website at [www.ssa.gov](http://www.ssa.gov).

You may also call the Senior LinkAge Line® at 1-800-333-2433 for assistance with completing an Extra Help application or for help understanding the Medicare prescription drug benefit. Help is available over the phone or in-person.

The Senior LinkAge Line® is a free service of the Minnesota Board on Aging, as well as the Minnesota State Health Insurance Assistance Program (SHIP). Specialists provide one-to-one assistance with all Medicare and health insurance issues and also provide in-depth long-term care options counseling.

Call 1-800-333-2433 for assistance or go to [www.MinnesotaHelp.Info](http://www.MinnesotaHelp.Info) to chat live with a Senior LinkAge Line® specialist.

The Senior LinkAge Line® is your Link to An Expert!



## Land of the Dancing Sky Staff:

### Warren Office

Carol Bye  
Senior LinkAge Line®  
Outreach Specialist

Leon Heath  
Land of the Dancing Sky  
Partnership Manager

Shannon Henrickson  
Area Agency on Aging  
Director

Rose Reed  
Senior LinkAge Line®  
Specialist  
Program Technician

Carol Sorensen  
Contract/Financial Manager

Amanda Caillier  
Senior LinkAge Line®  
Specialist  
Volunteer Coordinator

### Park Rapids Office

Darla Bergquist  
Program Development  
Manager

### Thief River Falls Office

Nancy Sandahl  
MNHelp Network™  
Community Living Specialist

### Fergus Falls Office

Mary Jane Hay  
Administrative Specialist

Karin Haugrud  
Senior LinkAge® Line  
Specialist

Mark Tysver  
West Central Director/Program  
Manager

### Senior Coordinators:

Becker County -Karen Lenius  
Clay County - Dale Rollie  
Douglas County-Mary Krueger  
Grant County-Janet Johnson  
Otter Tail County-Lyle Hoxtell  
Pope County-Dodie Johnsrud  
Stevens County-Linda Wasmund  
Traverse County-Sarah Young  
Wilkin County-Linda Dietz  
Douglas County-Deb Shea,  
SHIP (State Health Insurance  
Program)

## Older Americans Act

July 14<sup>th</sup> 2010 was the 45<sup>th</sup> anniversary of the Original signing of the Older Americans Act.

Since its beginning in 1965, the older Americans Act (OAA) has been the foundation of our national system of home and community – based service for older adults. The OAA provides funding to states for a range of community planning and service programs for older adults at risk of losing their independence. To develop and implement the wide array of OAA services, a system of federal, state and local agencies, known as the Aging Services network, was established. The core of the Aging Services Network in the U.S. Administration on Aging (AoA), is made up of 56 State and Territorial Agencies on Aging, 629 Area

Continued on page 4

**Long-term Care Choices™**  
for Seniors, Families and Caregivers

## Older Americans Act continued from page 3

Agencies on Aging, 246 Title VI Native American and Native Hawaiian aging programs, and over 30,000 service provider organizations. This infrastructure is the backbone of our nation's home and community-based long-term care services and support system offering assistance to older adults and persons with disabilities.

Since its enactment, the OAA has been amended/reauthorized 15 times, most recently in 2006. At that time, the scope of the services was expanded, local control and responsibility was increased and additional protections were added for older adults.

The OAA is due for reauthorization again in 2011. Additional information about reauthorization will be provided in future newsletters.

### **Return to Communities Update**

As you recall in the last newsletter we introduced you to the new Return to Community Initiative and Nancy Sandahl, our Community Living Specialist. Since the initiative started in April, Nancy has been very busy calling the nursing homes, speaking with the Social Workers and clients in the nursing homes, as well as completing Community Living planning tools to assess for community living and Community Living Support Plans to assist in the success of living in the community. This has been a very productive 5 months and we're positive that as the months move forward it will continue to be a very positive and successful experience for the people that are in the nursing homes and looking to move back out into the community .

Statistics so far:

- \*\* Received 138 names on the profile list from the state
- \*\* 52 of these went home
- \*\* Received 6 referrals from different nursing home Social Workers
- \*\* Assisted 6 people out of the nursing home and into their home.

If you are living in a Nursing Home setting and would like to return to community, you can call Nancy at 1-800-333-2433 ext. 80014.

## Your Assistance is Needed!



The Minnesota Help Network™ which provides statewide information and assistance for seniors and their family members, is looking for volunteers who want to learn about Medicare while lending a hand to individuals with Medicare.

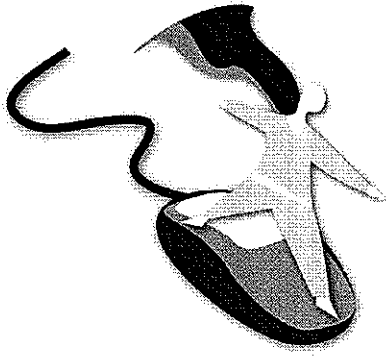
Volunteers assist Minnesotans who have questions or problems related to Medicare, Medicare supplement insurance, long-term care insurance and other related issues.

If you are a good listener, enjoy working with people and if you're willing to advocate for others, this may be a great volunteer opportunity for you. Volunteers receive three days of intensive training, a comprehensive resource manual, regular support and follow up trainings.

A volunteer training will take place **late in September**. Contact the Senior LinkAge Line® 1-800-333-2433 for more information on this rewarding volunteer opportunity.



## Senior Surf Events - An Opportunity for Seniors to Learn About Computers!



Trained volunteers teach basic, hands-on computer skills to seniors to enhance their knowledge and expand their worlds by teaching them how to "surf" the internet!

If you would like to host a Senior Surf Event in your community (any place that has access to 4-5 computers and internet connection) please call the Senior LinkAge Line® 1-800-333-2433 and we will help get one set up for you.



### Senior Surf Events in an Area Near You!

**Bemidji Public Library** - 1st & 3rd Tuesdays of the month 8:00 a.m.-10:00 a.m. and 1st Thursday 5:00-7:00 p.m., call (218) 751-3963 to register

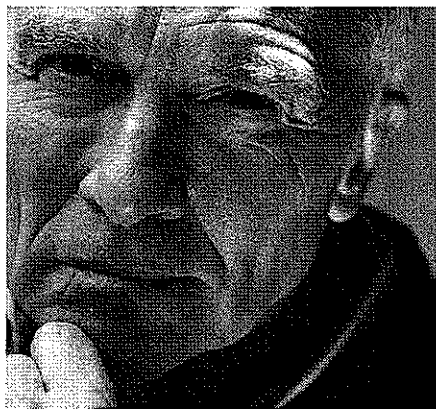
**Park Rapids Public Library** - 3rd Thursday of the month, call (218) 732-4906 to register

**Fergus Falls Senior Center** - September 15, 2010, 1:00-2:30 p.m. - call (218) 736-6842 to register

**Fergus Falls Community Education** - September 22, 2010, October 27, 2010, November 24, 2010 and December 15, 2010. Call (218) 998-0544 ext. 1600 to register.



## Obama Care and other health care reform scams



The recently passed health care reform has older adults looking at how the newly passed legislation may affect their Medicare or other health care coverage. However, it is also providing a perfect opportunity for new scams to appear telling Medicare beneficiaries they have to make changes in their health care policy. Scammers are calling older adults or even going door-to-door trying to sell “Obama Care” policies. “Obama Care” is a fictitious policy that scammers claim is required by health care reform, even for those on Medicare.

To encourage individuals to enroll into Obama Care or similar universal care policies, scammers may claim there is a limited time to enroll and if one does not take advantage of this enrollment period they will no longer have health care coverage after a certain date. After collecting an older adult’s personal information, including their Medicare number and bank account information, the victim will soon find that while they did not lose their health care coverage, they lost much of what was in their bank account.

To report a potential scam or if you have been the victim of a scam, call the Senior LinkAge Line®. The Senior LinkAge Line® is a free service of the Minnesota Board on Aging. The Senior LinkAge Line® is the State Health Insurance Assistance Program (SHIP) and Senior Medicare Patrol for Minnesota. Specialists provide one-to-one assistance with all Medicare and health insurance issues and also provide in-depth long-term care options counseling. Call 1-800-333-2433 for assistance or go to [www.MinnesotaHelp.info](http://www.MinnesotaHelp.info) to chat live with a Senior LinkAge Line® specialist.



## Senior LinkAge Line® Presentations Available

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Staff and volunteers from the Land of the Dancing Sky Area Agency on Aging are available to give educational presentations to groups in the twenty-one county planning and service area, free of charge. Presentations generally fit within a 30-60 minute time frame, including time for questions and answers. We are, however, able to adapt sessions based on group need regarding time and topics covered.

### **Senior LinkAge Line® - Who We Are and What We Do**

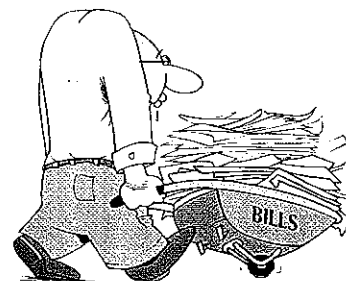
The Senior LinkAge Line® assists seniors with a wide variety of issues to maintain their independence in the community. Some of the topic areas covered in this presentation include: Medicare Health Insurance Counseling, Prescription Expense Assistance, Transportation, Housing, Nutrition Programs, Chore Services, Legal Services and Caregiver Supports. Also introduced is a public database, [www.MinnesotaHelp.info](http://www.MinnesotaHelp.info) that individuals can use to search for needed services.

### **Minnesota Long Term Care Insurance**

We will answer the following questions: What is long-term care? Why plan for long-term care? We will also review pressures on the long-term care system, how long-term care insurance works, and the MN Long-Term Care Partnership.

### **Senior Medicare Patrol – Prevent Medicare Fraud & Abuse**

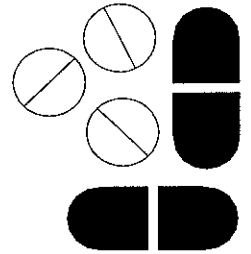
Don't be a target of Medicare fraud. Become familiar with examples of Medicare fraud and waste. Learn how to review billing statements and report system abuse. Learn how the Senior LinkAge Line® can assist seniors and their families.



### **Medicare and You A through D or Medicare Part D and Prescription Assistance**

Presentation focuses on an overview of Medicare, including what is covered under Parts A & B; enrollment guidelines; Minnesota options, including the Advantage plans (Part C); Prescription Drug coverage (Part D) and where to go for extra help with prescription drug costs; and fighting Medicare fraud.

Another option is to focus our presentation on Medicare Prescription Drug Coverage including eligibility, how and when to enroll, drug plan costs and extra help, as well as choosing a Medicare drug plan.



### **“The File”**

Presentation focuses on the importance of having “One place to look” that would provide your family or close friend the “One place” to find all of your important information upon your death. Five topics reviewed include: Important people, Finances, Insurance Information, Documents and Funeral arrangements. Each person in attendance would also receive a copy of “The File” to use for themselves.

### **Long Term Care System Navigation (offered Spring 2011)**

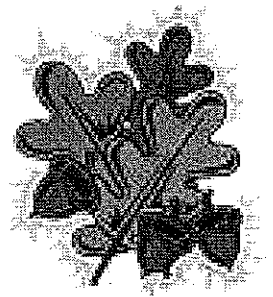
What are the options for seniors who are thinking about staying in their homes while they are getting older? What if they want to continue living independently but need some assistance with issues such as home maintenance, caring for another person, decision-making, or transportation? This presentation will introduce the audience to the [www.longtermchoices.minnesotahelp.info](http://www.longtermchoices.minnesotahelp.info) website where step-by-step help can be found to find services near home.

### **Falls Prevention**

Presentation will review what you can do to reduce any fall risk factors. It will also increase your awareness for falls prevention through helpful hints and suggestions.

### **The Affordable HealthCare Act ... What MN Medicare Beneficiaries Need to Know Now**

The Affordable Healthcare Act was passed by Congress and signed by President Obama in 2010. We will discuss new services and benefits provided by the Act. Included in the presentation is information about the Donut Hole, expanded Medicare Preventive Benefits, changes to Medicare Advantage, and Long-Term Care Choices.



If you would like to schedule a presentation in your town call the Senior LinkAge Line® at 1-800-333-2433.

## Upcoming Presentations and Training Events

September 14	Medicare Changes	Brink Senior Center, Baudette
September 21	Medicare Changes	Four Seasons Sr. Center, Roseau
October 12/14	New to Medicare	Arctic Cat, Thief River Falls
October 13	4 Hr. Mature Drivers	Morris Senior Center
November 16	4 Hr. Mature Drivers	Morris Senior Center

## Chronic Disease Self-Management Update

The Minnesota Board on Aging received dollars to expand 'Stanford's Chronic Disease Self-Management Program' (CDSM) throughout Minnesota. The Area Agency on Aging is partnering with the State Health Improvement Project collaborative of the Otter Tail, Becker, Clay and Wilkin County Public Health Departments to expand this program. The Extension Service of Minnesota is also very involved in the project along with many agencies which provide senior services.

Workshop leaders are trained by CDSM master trainers from the Extension Service. A team of two leaders are then able to lead workshops targeting people with chronic health issues. Participants attend workshops given two and a half hours a week for six weeks in community settings.

The subjects covered include: 1) techniques to deal with problems such as frustration, fatigue, pain and isolation, 2) appropriate exercise for maintaining and improving strength, flexibility, and endurance, 3) appropriate use of medications, 4) communicating effectively with family, friends, and health professionals, 5) nutrition, and 6) how to evaluate new treatments.

Please call the Senior LinkAge Line® at 1-800-333-2433 with questions or have an interest in being a leader or participant in the workshop series.

## A Matter of Balance Training for Coaches to Be Held

This two day training equips pairs of coaches to teach eight two-hour sessions designed to reduce the fear of falling and increase the activity levels of older adults who have concerns about falls.

Matter of Balance training is provided free of charge through the Land of the Dancing Sky Area Agency on Aging and the Minnesota Board on Aging. Class size is limited so please call soon to get your team registered. (Each agency must send two or more persons to the training.)

Coaches who are trained help seniors learn to:

- view falls and fear of falling as controllable
- set realistic goals for increasing activity
- change their environment to reduce fall risk factors
- promote exercise to increase strength and balance

9 CEUs are being offered for the class.

**Trainings are scheduled for the following dates and times:**

**September 30<sup>th</sup> & October 1<sup>st</sup>** - Evangelical Covenant Church, Bemidji - 9:00 a.m. - 3:00 p.m. both days.

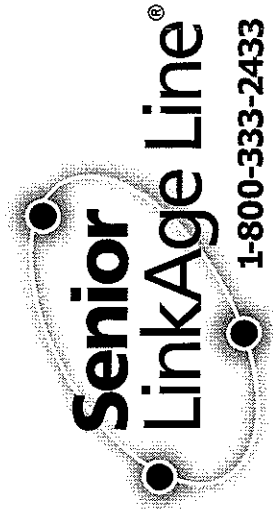
**October 13<sup>th</sup> & 14<sup>th</sup>** - Hjelmkomst Center, Moorhead - 9:00 a.m. - 3:00 p.m. both days

Please call the Senior LinkAge Line® at 1-800-333-2433 to register for the training.



Land of the Dancing Sky Area Agency on Aging  
NW Regional Development Commission  
115 South Main, Suite 1  
Warren, MN 56762

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