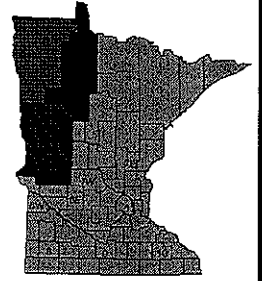
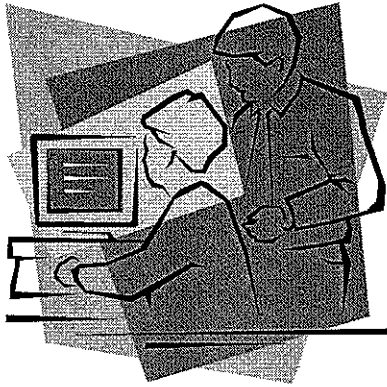




**Land of the Dancing Sky
Area Agency on Aging
Senior News**



Volume 13, Issue 3 --- Fall, 2007



**Land of the Dancing Sky
Area Agency on Aging
website is up
and running!
Check us out!
www.dancingskyaaa.org**

**Medicare Part D Open Enrollment Period
Coming Up Soon!**

Medicare Part D Open Enrollment Period is
from November 15 - December 31, 2007.

Now is a good time to check over the plan you
have and see if it will still be a good plan for
2008.



Call the Senior LinkAge Line® for assistance with a comparison of plans.

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
PO Box 726
Fergus Falls, MN 56537
(218) 739-4617

Attention Medicare Recipients!

Extra help is available for people with limited income and resources to pay all or most of the monthly premiums, annual deductibles and prescription co-payments on their Medicare Part D (prescription drug) plan. This extra help could be worth more than \$3,300 per year.

To qualify for this extra help, you must have an income limited to \$15,315 for an individual or \$20,535 for a married couple. Resources must be limited to \$11,710 for an individual or \$23,410 for a married couple. Resources include such things as bank accounts, stocks and bonds. Homes and cars are not included as resources.

Please call the Senior LinkAge Line® at 1-800-333-2433 for more information on Medicare Part D or any questions you may have on Medicare or private insurance plans.



Keep Warm This Winter!



Did you know that being really cold can make you very sick? Older adults can lose body heat quickly – more quickly than when they were young. A big chill can turn into a dangerous problem before an older person even knows what’s happening. Doctors call this serious problem **hypothermia** (hi-po-ther-mee-uh).

Being outside in the cold, or even being in a very cold house, can lead to hypothermia. This condition is what happens when the body temperature becomes very low. A body temperature colder than 95 degrees can cause many health problems such as heart attack, kidney problems, liver damage, or worse.

People around an older person can help. They can see clues, such as a cold house and the older adult wearing a light shirt. Physical signs can be speaking slower than normal and having trouble with balance, swollen face, pale skin or cold feet and hands. Look for sleepiness, anger or confusion. These are early signs of hypothermia.

What can family and friends do if they think someone has warning signs of hypothermia? Call 911. Until medical help arrives wrap the person in a warm blanket. Do not rub the person’s legs or arms. Do not try to warm the person in a bath and do not use a heating pad.

Talk to your doctor about health problems and hypothermia. Diabetes, thyroid problems, Parkinson’s disease or arthritis are common health concerns and can affect a body’s ability to stay warm.

Stay warm at home: close off any room not in use, keep out drafts, check windows for heat loss and wear warm clothes during the day and use extra blankets at night.

This article is taken from the booklet: “Stay Safe in Cold Weather!” courtesy of National Institute on Aging, National Institutes of Health. NIH Publication Number 06-7349.

Medicare Savings Programs for Qualified Beneficiaries

If you are on Medicare, there are programs available to help you pay part of your medical expenses. **These programs are called Medicare Savings Programs.**

The Qualified Medicare Beneficiary Program (QMB) helps pay:

- Medicare Part A Deductible, \$1,024 per benefit period.
- Medicare Part B Deductible, \$135 per year.
- Monthly Medicare Part B Premium, \$96.40 put back in your Social Security check.

The Specified Low-Income Medicare Beneficiary Program (SLMB) helps pay:

- Monthly Medicare Part B Premium, \$96.40 put back in your Social Security check.

The Qualified Individual Program (QI-1) helps pay:

- Monthly Medicare Part B Premium, \$96.40 put back in your Social Security check.

To qualify you must meet the following requirements:

- Your financial resources, or the things you own are below \$10,000 for an individual and \$18,000 for a couple. Financial resources are things like cash, savings, and non-homestead property. Some things like the home you live in, one automobile, burial plots, home furnishings, personal jewelry, and some life insurance, usually do not count as resources.

Income guidelines for the QMB program:

- Family size of 1 – Gross monthly income of \$871 or less.
- Family size of 2 – Gross monthly income of \$1,161 or less.

Income guidelines for the SLMB program:

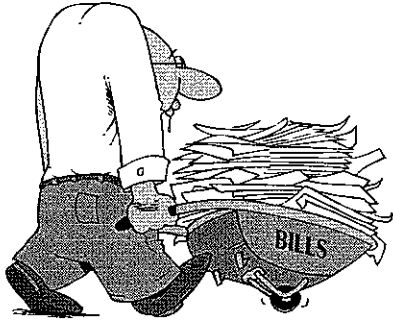
- Family size of 1 – Gross monthly income of \$1,041 or less.
- Family size of 2 – Gross monthly income of \$1,389 or less.

Income guidelines for the QI-1 program:

- Family size of 1 – Gross monthly income of \$1,169 or less.
- Family size of 2 – Gross monthly income of \$1,561 or less.

For more information or to apply, contact the Senior LinkAge Line™ at 1-800-333-2433.

Do You Need Assistance with Heating Costs?



The Energy Assistance Program (EAP) helps people with lower incomes pay their heating/energy bills. For 4 months in a row, your EAP agency will pay part of your bill directly to the gas or electric utility company that provides you heat.

The EAP uses the past 3 months of household income prior to signing the application. For a household of one, income needs to be below \$5,030. For a household of two, income must be under \$6,578. This program doesn't look at your assets.

Call your county Energy Assistance Program agency today or call the Senior LinkAge Line® at 1-800-333-2433 for more information.

<u>County</u>	<u>Agency</u>	<u>Phone</u>
Beltrami	Bi-County Community Action/Bemidji	218-751-4631 800-332-7161
Becker, Hubbard, and Mahnomen	Mahube Community Action/Detroit Lakes	888-458-1385
Clay, Douglas, Grant, Pope Stevens, Traverse and Wilkin	West Central Community Action/ Elbow Lake	800-492-4805
Clearwater	Clearwater County Human Services	218-694-6164 800-245-6064
Otter Tail	Otter Tail County Human Services	218-998-8242 800-450-2310
Kittson, E Marshall, Lake of the Woods, and Roseau	Northwest Community Action/ Badger	800-568-5329

Energy Assistance Programs....continued

W. Marshall, Norman and Polk (West) Tri-Valley Opportunity Council / Crookston 866-264-3729

Red Lake Inter-County Community Council/ Oklee 888-778-4008

Pennington and Polk (East) Inter-County Community Council/ Oklee 888-796-5144



Kelliher Care Center Converts to Assisted Living

On October 1, 2007 the Kelliher Care Center, a skilled nursing facility located in Kelliher, MN, converted to an assisted living. They will be providing 24 hour customized living.

“We are very excited to bring this needed service to Kelliher and the surrounding area” said Kari Swanson, Administrator. In the next few months the facility will be making numerous changes to the physical plant both inside and outside the facility, giving it a whole new face lift.

The newly remodeled facility has also changed its name to **Cornerstone Residence of Kelliher**. Next time you are in the Kelliher area, please take the time to stop by and tour. If you have any questions regarding services provided, please call Rosa or Dawna at 218-647-8258.

Medicare Premium Amounts for 2008

Effective January 1, 2008, what you pay in the Original Medicare Plan will increase.

Part A: Hospital Insurance Premium

Most people do not pay a monthly Part A premium (premium-free hospital insurance) because they or a spouse has 40 or more quarters of Medicare covered employment. Individuals who have less than 40 quarters of Medicare covered employment pay the following premiums:

- \$423.00 per month for persons with 0 to 29 quarters of coverage.
- \$233.00 per month for persons with 30 to 39 quarters of coverage.

Part B: Medical Insurance Basic Premium

- \$96.40 per month

Original Medicare Plan Deductibles and Coinsurance Amounts

Part A: Hospital Insurance Deductible

- \$1,024.00 per benefit period

Coinsurance

- \$256.00 a day for the 61st – 90th day each benefit period
- \$512.00 a day for the 91st – 150th day for each lifetime reserve day (total of 60 lifetime reserve days – non-renewable).
- All costs for each day beyond 150 days

Skilled Nursing Facility

Coinsurance:

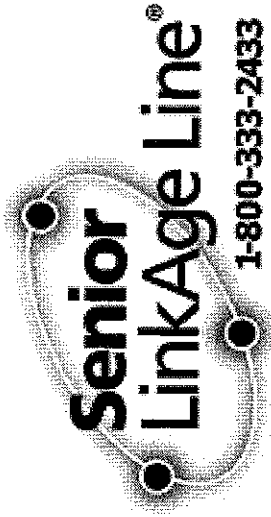
- Days 1 through 20 paid in full by Medicare.
- Days 21 through 100 is \$128.00 per day each benefit period.

Part B: Medical Insurance

Deductible

- \$135.00 per year.
- Note: You pay 20% of the Medicare approved amount for services after you meet the \$135.00 deductible.

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



Pre-Sort Standard

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Thanks!