Transportation:
The Area Agency on Aging is pleased to announce that we received Legislative approval to purchase a 14 passenger wheelchair accessible van! Transportation is one of the services the agency was still working on in response the restructuring of the congregate meal program in 2021. It is important that all older adults have access to a well-balanced meal, socialization, health and wellness programs, application assistance, and information and education regardless of where they live. Transportation has been a long standing gap in access to services particularly for older adults living in the most rural areas of the county.

Initially, transportation to the Age Well Center will be offered to individuals 60 and older living in outlying areas a few days per week. Eventually, the agency plans to expand the service to assist with medical appointments, grocery shopping and social events. Many thanks to Trisha Jesset, Cortland County Director of Planning, and Mary Ellen Roodenburg, Secretary I in the Planning Department, who were extremely helpful as options were explored over the past year.

The van is not on site yet, and some internal work is needed before the program can launch. Look to our website, social media and newsletter for more information about this exciting new program!

Age Well Center:
In spite of multiple unexpected delays and work that still needs to be completed before the center can fully open, programming has started at the Crescent Building. Presentations have been held, and a Bonesaver exercise group started on August 30. We are working to offer additional activities such as painting, computer classes and more in the very near future. Television and internet are hooked up, furniture is ordered, and the warming kitchen is still in the works. Stay tuned for more information!
Beginning New Life Chapters

Congratulations to Deb Chavoustie, Aging Services Specialist, and Liz Haskins, Director, who will be retiring this year! Each has served 20 years working in various roles within the agency. We wish them the best as they move on to new adventures!

Retirement may be an ending, a closing, but it is also a new beginning.
– Catherine Pulsifer

Doing Multiple Types of Activities Improves Cognitive Health

The following excerpt was taken from Harvard Health Publishing published August 1, 2022

Doing any one of certain activities, like staying active, stimulating the mind and maintaining social ties, helps maintain brain health in older adults. Now, a study suggests that participating in multiple kinds of these activities may help even more.

Researchers evaluated 28 clinical trials that included 2,711 people ages 65 and older with mild cognitive impairment (MCI), a stage between normal aging and dementia characterized by problems with memory, language and judgement. All trials compared the brain function of people with MCI who regularly pursued two or more physical and mental activities with those who practiced only one. Activity examples included exercise (strength training, balance, and high intensity interval training), mind-body practices (tai chi and acupuncture), cognitive training (computer brain games and reading), health education (nutrition and oral care), and social outings. Each intervention lasted an average of 71 minutes and took place two to three times per week for about 20 weeks.

The researchers found that in most trials, older adults who did multiple endeavors scored higher on tests that measured cognitive skills like processing speed, memory, executive function (planning and attention), and verbal fluency (retrieving details from memory). The findings were published online May 3, 2022 by JAMA Network Open.


Tech Tips
Are You Having a Hard Time Reading What is on Your Phone?

The following excerpt was taken from Kendal on Hudson

If you are an iPhone user, open Settings>Display & Brightness>Text Size. All you have to do is drag the slider to increase the text size to a setting that works best for you. You can also use the VoiceOver feature and have content read out loud to you. This setting, as well as Zoom and Magnifier Tools, can be found under Settings>General>Accessibility. Android phones have similar settings. To increase your phone’s font size, go to Settings>Display>Font Size. Adjust your font size to your liking by selecting small, normal, large, or huge. However, the sizing will vary, depending on the phone you have.

Source: https://kohud.kendal.org/2018/01/10/the-9-best-tech-tips-for-older-adults/

The 9 Best Tech Tips for Older Adults - Kendal on Hudson
Important Notice:
The Area Agency on Aging is streamlining our Medicare Open Enrollment Appointments this year!

Starting October 3rd our office will begin making Open Enrollment Appointments. The good news is when you call, you get an appointment immediately. After your appointment is made, our office staff will send you Open Enrollment paperwork and a consent form that need to be COMPLETED and brought to your scheduled appointment. The appointments are first come, first serve and are limited, so call (607) 753-5060 starting October 3rd to ensure you have the opportunity to review your Medicare plans for 2023!

Our certified Medicare counselor, Sara Hazard, will visit local senior centers to provide important information for Medicare Open Enrollment.

- Cortland- Age Well Center  September 22nd at 9:00 AM
- Homer- David Harum Center  September 14th at 11:30 AM
- Preble- Preble Fire Station  September 21st at 12:00 PM
- Scott Club- Scott United Methodist Church  September 23rd at 8:30 AM
- Truxton- Truxton United Methodist Church  September 20th at 4:00 PM
- Virgil- Virgil United Methodist Church  September 13th at 10:30 AM

Thank you
Sandy & Anita Doty
For your generous donation of a shuffleboard table to be used in the Age Well Center.
If you're feeling forgetful, it could be due to a lack of sleep or a number of other reasons, including genetics, level of physical activity and lifestyle and environmental factors. However, there's no doubt that diet also plays a role in brain health.

The best menu for supporting memory and brain function encourages good blood flow to the brain - much like what you eat to nourish and protect your heart. Research is finding the Mediterranean Diet may help keep aging brains sharp, and a growing body of evidence links foods such as those in the Mediterranean diet with better cognitive function, memory and alertness.

**Strengthen Recall by Adding These Foods to the Rotation**

**Eat your veggies.** You're not likely to forget this message. Getting adequate vegetables, especially cruciferous ones including broccoli, cabbage and dark leafy greens may help improve memory. Try a kale salad or substitute collard greens for a tortilla in your next sandwich wrap. Broccoli stir-fry also is an excellent option for lunch or dinner.

**Be sweet on berries and cherries.** Berries - especially dark ones such as blackberries and blueberries, as well as cherries - are a source of anthocyanins and other flavonoids that may support memory function. Enjoy a handful of berries or pitted cherries for a snack, mixed into cereal or baked into an antioxidant-rich dessert. You can reap these benefits from fresh, frozen, or dried berries and cherries.

**Get adequate omega-3 fatty acids.** Essential for good brain health, omega-3 fatty acids, docosahexaenoic acid, or DHA, in particular, may help improve memory. Seafood, algae and fatty fish - including salmon, blue fin tuna, sardines and herring - are some of the best sources of the omega-3 fatty acid DHA. Substitute fish for other meats once or twice a week to get a healthy dose. Grill, bake or broil fish for ultimate flavor and nutrition. Try salmon tacos with red cabbage slaw, snack on sardines, or enjoy seared tuna on salad greens for dinner. If you don't eat fish, discuss other food options or supplementation with your doctor or registered dietitian nutritionist. You can get DHA omega-3 fatty acids from fish oil, seaweed or microalgae supplements.

**Work in walnuts.** Well known for a positive impact on heart health, walnuts also may improve cognitive function. Snack on a handful of walnuts to satisfy midday hunger, add them to oatmeal or a salad for crunch, or mix them into a vegetable stir-fry for extra protein.

While there's no guarantee these foods will help you remember where you put your keys tomorrow, over time they can support lifelong good health.

*Marisa Moore, MBA, RDN, LD, is an Atlanta-based registered dietitian nutritionist.*

4 Types of Foods to Support Memory (eatright.org)
Apples
By Carolyn Allen, MS, RD, CDN

October is National Apple Month. In 1904, it was originally called National Apple Week by the U.S. Apple Association and was expanded to the whole month in 1996. Apple picking is a great way to increase your daily activity and get types of apples that you may not find in the grocery store. Apples are a quick, easy snack that can be eaten whole. Adding peanut butter or cheese creates a healthy snack and a good source of protein to help keep you full.

Serving Size: 1 medium apple = 1 cup of fruit

Nutrition Facts: Apples are fat, sodium and cholesterol free. They contain about 20% of your daily fiber, 100 calories and about 14% of Vitamin C. Apples also contain phytonutrients and antioxidants which may help fight against cancer, hypertension, diabetes and heart disease. Research suggests that apples may also improve neurological health, prevent dementia, reduce the risk of stroke, and lower cholesterol.

Fun Facts:
- In the United States, there are 2,500 varieties grown and 7,500 varieties grown worldwide.
- In 2014, the U.S. apple crop was 263.8 million bushels and estimated 259.2 million bushels for this year.
- Peck = 2 gallons or 8 quarts or 10 - 14 pounds
- Kenning = 2 pecks
- Bushel = 4 pecks or 42 - 48 pounds

Sources:
http://usapple.org/index.php?option=com_content&view=article&id=8&Itemid=286;
http://nationaldaycalendar.com/apple-month-october/
http://www.pickyourown.org/applepicking.htm;
NYDocSubmit is a mobile application that allows certain applicants and recipients in participating social services districts (districts) to take pictures of their documents and submit them to their local district office using their Apple iOS or Android device. There is no need for the individual to take time off from work, stand in line, or travel to the district office to drop off documents.

Attention: Save your Social Security Award Letter
By Debbie Chavoustie, Aging Services Specialist

If approved for Supplemental Security Income (SSI) or Social Security Disability Income (SSDI), the Social Security Administration (SSA) notifies you by a physical award letter that comes in the mail, not an email. When you receive this Social Security award letter, hold onto it... and even make a few copies! You may need it in the future. It is easier to hang on to the one you have than to request another through the SSA.

Three Times You Will Have to Submit Your Social Security Award Letter:
1. When you apply for any loan, government-funded housing or mortgage
   (FHA, Section 8, apartment rentals . . .)
2. When applying for state-run or local aid programs
   (HEAP, SNAP, Temporary Assistance . . .)
3. If your health deteriorates to need ongoing medical care
   (Long Term Care, Rehab, Medicaid . . .)

What is NYDocSubmit?
By Debbie Chavoustie, Aging Services Specialist

NYDocSubmit is a mobile application that allows certain applicants and recipients in participating social services districts (districts) to take pictures of their documents and submit them to their local district office using their Apple iOS or Android device. There is no need for the individual to take time off from work, stand in line, or travel to the district office to drop off documents.

Which Social Services programs does NYDocSubmit support?

" Supplemental Nutrition Assistance Program (SNAP)
" Home Energy Assistance Program (HEAP)
" Temporary Assistance (TA)
" Medicaid

Note: NYDocSubmit is not monitored for emergencies and is not to be used to submit an application or to submit a periodic report.
# LASS Centers Contacts for Activities

## HARFORD
- Creamery Hills Apartments
  - 355 Creamery Road, Richford
  - Contact: Brandy Jackson 607-844-8229

## PREBLE
- Preble Fire Station
  - 1911 Preble Road, Preble
  - Contact: Dave Morse 315-663-1654

## SCOTT
- Scott United Methodist Church
  - 6816 Route 41, Scott
  - Contact: Kay Harvey 607-842-6871 or 607-749-9391

## TRUXTON
- Truxton Living Well Center
  - United Methodist Church, Route 13, Truxton
  - Contact: Jill Kraft 607-244-1445

## VIRGIL
- United Methodist Church
  - 1194 Church Street, Virgil
  - Contact: Pastor Steph Brown 607-857-3556

## WILLET/CINCY
- Cortland/Chenango Rural Services
  - Seton Hall, 2704 Lower Cincinnatus Rd, Cincinnatus
  - Contact: Joanne Brown-Garringer 607-863-3828

# Local Community Activities for Older Adults

## HOMER
- David Harum Senior Center
  - 31 North Main Street, Homer
  - Contact: Sylvia Hammond 607-749-7811
Pat’s Retirement Journal
By Pat Walter, a Retiree with ties to Cortland County

There is a country song, written and sung by Thomas Rhett, that is titled “Life Changes”. There is a line in the song that notes, “...You make your plans, and you hear God laughing.” Well, I can hear God laughing, loud and clear, as He guides us on the path of moving to Denver, Colorado.

Two years ago, my husband George and I made a very well thought out move from Marathon to a retirement community in Utica. We made our apartment comfortable and made new friends. We told people that our living arrangements were perfect, except for the distance to our granddaughters and sons.

Last Fall we faced a health crisis that made us re-examine our living arrangement. We needed to be nearer to family. We started to examine our options. Option One was to continue with our current arrangement. We already knew that one son or the other could be here within 24 hours. We could count on support from siblings that live in the area. We have friends who would step up to extend a hand. Option Two was to move closer to one of the boys. We did our research and made some visits. Then we put all thoughts of moving on the back burner.

In March we had a nudge as we watched friends deal with the sudden death of the primary caregiver. We weighed the cost of moving. We examined the emotional trauma of leaving family and long-time friends. (I had just reconnected with my best friend from high school.) We made a decision. As I am writing this I am preparing to move to a retirement community in Denver, which is under two hours from our son Jim and granddaughter Loriana.

The point of the story is that no matter how well we plan, life changes. Whether it is about living arrangements, medical treatments, retirement plans or lifestyle, you have options. Be open minded to change. Once you have made your decision, embrace it. The patio on our new home faces west to the Rocky Mountains. We will be able to see fabulous sunsets as we play dominos with our granddaughter.

“There is nothing more wonderful than the love and guidance a grandparent can give his or her grandchild.”

- Edward Fays

WE NEED YOUR SUPPORT

Because needs are always greater than the resources available to meet them, Cortland County Area Agency on Aging encourages and appreciates financial contributions. Thank you!

Name
Address
Phone

I designate my contribution of $__________ for: □ Newsletter □ Use Where Most Needed
□ Legal Services □ Caregiver Respite Program
□ Handyman □ In-Home Services
□ Nutrition Program □ Meals on Wheels

All contributions are greatly appreciated. All contributions are tax deductible to the extent of the law.

Clip and return this coupon with your contribution to: Cortland County Area Agency on Aging
60 Central Avenue
Cortland, NY 13045
During the mid-1850’s a young lady who was a bit of a mystery lived in Cortland County. Mary Edmonia Lewis, whose Native American name was Wildfire, attended the New York Central College of McGrawville at around the age of twelve. Born of a Chippewa Indian mother and a free black father, she received very good grades and was listed third in her class. She would go on to be the first woman of color to gain wide acclaim for her incredible skill as a sculptor. Her “Death of Cleopatra” would be exhibited in 1876 on Philadelphia’s Fairmount Grounds as part of the centennial celebration after the Civil War.

A few years later Lewis would go on to Oberlin College in Ohio, which preceded the New York Central College by a few years, as the first college in the country to accept students of all races. She boarded with the Reverend John Keep, a committed abolitionist who once pastored the Homer Congregational Church. Three years into her studies there, Lewis was accused of poisoning two of her roommates; and even though she was acquitted, she was later accused of stealing paint brushes, and ended up leaving the school.

Lewis relocated to Boston with the encouragement of abolitionists Frederick Douglass and William Lloyd Garrison. She began to sculpt there, often using subjects centering on human rights themes. Lewis would later move to Rome, Italy, which would be her home for the rest of her life, joining a group of artists including fellow sculptor Harriet Hosmer.

Lewis’s sculpture “The Death of Cleopatra” was too heavy for her to transport after the Philadelphia showing. It ended up lost, like so many of her other sculptures. The sculpture was later found to have been moved to a tavern. It also once marked the grave of a famous racehorse. Eventually found, the sculpture was painstakingly restored and is now at home at the Smithsonian American Art Museum.

Lewis’s death date, like so many of her personal details, is hazy, with most believing she passed away between 1909 and 1911. She died in relative obscurity but lives today through the beauty of her artistic work.
Long-term care is non-medical personal care and services required to accomplish routine activities to have a normal quality of life. There are many components involved in planning for your long-term care. It can be a daunting task, but it is much easier when done systematically and prior to when the need arises. Urgency can cause many costly mistakes and a tremendous amount of stress.

People are living much longer, and often with multiple chronic conditions. Most of us will see changes in our physical, mental and emotional selves as we age. Are you prepared for that? What if it were to happen next week or next month? Do you know where to begin? Use September to gain your knowledge and set your intention, as October is the month to begin your long-term care planning. Experts recommend beginning long-term care planning well in advance, ideally between age 40-50.

On Thursday, September 22nd, join the Caregivers’ Resource Center and Cyndy VanPatten Young, Coordinator of the Area Agency on Aging’s NY Connects and Health Insurance Information Counseling and Assistance Program (HIICAP) unit, for the presentation: “Long-Term Care: What Are Your Options?” Cyndy will present the important legal and medical documents needed, suggested discussions, and decisions to be made. Types of care, various programs available, cost, and insurance coverage options will be included. Know what the options are if you can no longer care for yourself independently.

“Long-Term Care: What Are Your Options?”
Thursday, September 22 1:00-2:00 p.m.
at the Age Well Center
at Crescent Commons
165 Main Street, Suite B2, Cortland
Please park behind the building.

Pre-registration is required;
Call the Cortland County Area Agency on Aging at 607-753-5060 to register.


A Caregiver Support Group May Be Just What You Need
By Cathy Caputo, Aging Services Specialist

Although caregiving can be rewarding, it can also be overwhelming, exhausting and very frustrating. Caregivers can often feel alone, unheard, unprepared, confused, and even overburdened at times. Support groups are a wonderful way to meet some new people who have an understanding of your circumstances. Group members share tips and tricks they have discovered in their caregiving journey. You can gain knowledge of resources, programs, equipment, and techniques unfamiliar to you. It’s a great place to gain empowerment and learn coping skills. Self-care is often discussed and practiced. Support groups can help you replace fear and anxiety with knowledge and skills.

Support groups can be in-person, virtual, or even hybrid. They can be for caregivers in general, or focused on caregivers of individuals with a specific diagnosis (i.e. Dementia, Alzheimer’s, etc.).

Continued on page 11
The U.S. Department of Health and Human Services defines personal health literacy and organizational health literacy. “Personal Health Literacy is the degree to which individuals have the ability to find, understand, and use information and services to inform health-related decisions and actions for themselves and others.”

“Organizational Health Literacy is the degree to which organizations equitably enable individuals to find, understand, and use information and services to inform health-related decisions and actions for themselves and others (National Institute of Health, 2022).”

The definitions emphasize the ability to use health information to make well informed decisions. No longer is simply understanding and making appropriate decisions enough. Furthermore, the definitions utilize a public health perspective and acknowledge that organizations are also responsible to address health literacy.

Why does health literacy matter? Improving health literacy directly improves health outcomes—important to individuals, families, health care systems, and health care professionals. Some benefits may include: increased patient safety, reduction of unnecessary pain and suffering, reduced hospitalizations, improved skills for self-care, improved patient satisfaction, improved quality of life, reduced cost to the healthcare system and individuals, improved mortality, less chronic disease and disability etc. We are all stakeholders in health literacy, and we have something to gain by doing our part to improve it.

October is Health Literacy Month. Please join the Caregivers’ Resource Center and the Ithaca College Gerontology Program for a Health Literacy series. Karen Brown, Program Manager of the Ithaca College Gerontology Institute and a Health Literacy Consultant, will focus on personal health literacy. Karen is a dynamic presenter and highly regarded in the Gerontology field.

Part 1:
“Talking with Your Doctor - Tips for Your Next Visit”
October 19 2:30-4:00pm via ZOOM

Part 2:
“How to Find Accurate and Reliable Information on the Internet”
October 26 2:30-4:00 pm via ZOOM

Contact the Cortland County Area Agency on Aging at 607-753-5060 to register for one or both presentations. Commit to improving your personal health literacy during Health Literacy Awareness Month.

Source:

Caregiver Support Group - Continued from Page 10

Parkinson’s disease, etc.), or for caregivers of those fitting a broader category (i.e. Brain Injury or Developmental Disabilities). They are available different days and times to meet the needs of the target audience.

The Cortland County Area Agency on Aging offers a monthly Caregivers’ Support Group via Zoom on the 4th Thursday of each month from 3:00-4:00pm. Please contact Cortland County Area Agency on Aging’s Caregivers’ Resource Center at 607-753-5060 to register.
Governor Hochul’s 2023 New York State budget enacted historic increases to Medicaid and the Medicare Savings Program (MSP).

Medicaid is a healthcare insurance program for Americans with limited income and, in some cases, limited financial assets. Medicaid is available nationwide, but coverage and eligibility rules vary from state to state, as the program is jointly run by the federal and state governments.

The Medicare Savings Program (MSP) is a Medicaid administered program that can assist people with limited income in paying for their Medicare premiums. Depending on the Medicare beneficiary’s income, the MSP may also pay for other cost-sharing expenses. When someone enrolls in MSP, they will also automatically get Extra Help, the federal program that helps Medicare beneficiaries pay most of their prescription drug (Part D) plan costs.

There are no resource limits for the MSP programs in New York State. This means many Medicare beneficiaries who may not qualify for Medicaid because of excess resources can still qualify for the MSP. Before the 2023 budgetary changes, many people with Medicaid on the New York State of Health Exchange would lose their Medicaid eligibility when they became Medicare eligible due to extremely low income guidelines for the aged, blind or disabled group.

Below is a graph of current Medicare/MSP guidelines and the proposed changes for 2023:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Singles</th>
<th>Couples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Limit per Month</td>
<td>2022</td>
<td>2023</td>
</tr>
<tr>
<td>MSP (QMB)</td>
<td>$1,133</td>
<td>$1,563</td>
</tr>
<tr>
<td>MSP (QI-1)</td>
<td>$1,529</td>
<td>$2,107</td>
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<tr>
<td>Medicaid</td>
<td>$934</td>
<td>$1,563</td>
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<tr>
<td>Medicaid Asset Limits</td>
<td>$16,800</td>
<td>$28,134</td>
</tr>
</tbody>
</table>

For more information on the 2023 changes to Medicaid and the Medicare Savings Program, please call the Cortland County Area Agency on Aging at (607) 753-5060 to speak to Cortland County’s only New York certified Medicare counseling specialists.

**Prostrate Screening** - By Sara Hazard, Aging Services Specialist

Did you know Medicare covers a digital rectal exam and a prostate specific antigen (PSA) blood test once every 12 months for men over 50?
The Area Agency on Aging is able to assist individuals and caregivers with limited English proficiency.

Programa de Información, Consejería y Asistencia de Seguros de Salud (HIICAP)

Розширення права на medicaid та програму заощаджень Medicare

Сара Хазард, спеціаліст зі послуг зі старіння

У бюджеті губернатора Хочула на 2023 рік в штаті Нью-Йорк були введені історичні збільшення в Medicaid і Програму заощаджень Medicare (MSP).

Medicaid - це програма медичного страхування для американців з обмеженим доходом і, в деяких випадках, обмеженими фінансовими активами. Medicaid доступний по всій країні, але правила покриття та прийнятності варіюються від штату до штату, оскільки програма спільно керується федеральним урядом та урядами штатів.

Програма заощаджень Medicare (MSP) - це програма, що адмініструється Medicaid, яка може допомогти людям з обмеженим доходом в оплаті їх премій за програмою Medicare. Залежно від доходу бенефіціара Medicare, MSP також може оплачувати інші витрати на розподіл витрат. Коли хтось зареєструється в MSP, він також автоматично отримає додаткову допомогу, федеральну програму, яка допомагає бенефіціарам Medicare оплачувати більшу частину витрат на ліки, що відпускаються за рецептом (частина D).

Обмежень на ресурси для програм MSP в штаті Нью-Йорк немає. Це означає, що багато бенефіціарів Medicare, які можуть не претендувати на Medicaid через надлишок ресурсів, все ще можуть претендувати на MSP. До бюджетних змін 2023 року багато людей, які мають Medicaid на біржі охорони здоров'я штату Нью-Йорк, втратять право на Medicaid, коли вони стануть придатними до Medicare через надзвичайно низькі рекомендації щодо доходу для групи людей похилого віку, сліпих або інвалідів.

Нижче наведено графік поточних керівних принципів Medicare/MSP та запропонованих змін на 2023 рік:

<table>
<thead>
<tr>
<th>Переваги</th>
<th>Синглів</th>
<th>Пари</th>
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</thead>
<tbody>
<tr>
<td>Обмеження доходу</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Місяць</td>
<td>2022</td>
<td>2023</td>
</tr>
<tr>
<td>MSP (QMB)</td>
<td>1 133 грн.</td>
<td>1 563 грн.</td>
</tr>
<tr>
<td>МСП (Ци-1)</td>
<td>1 529 грн.</td>
<td>2 107 грн.</td>
</tr>
<tr>
<td>Медікаїд</td>
<td>934 грн.</td>
<td>1 563 грн.</td>
</tr>
<tr>
<td>Медікаїд Ліміти активів</td>
<td>16 800 грн.</td>
<td>28 134 грн.</td>
</tr>
</tbody>
</table>

Для отримання додаткової інформації про зміни в програмі заощаджень Medicaid і Medicare на 2023 рік, будь ласка, зателефонуйте в агентство округу Кортленд з питань старіння за номером (607) 753-5060, щоб поговорити з единим сертифікованим фахівцем з консультування Medicare округу Кортленд в Нью-Йорку.

Ця стаття була перекладена іспанською мовою за допомогою служби перекладачів Microsoft.
Health Insurance Information, Counseling and Assistance Program (HIICAP)

Medicare Open Enrollment
By Sara Hazard, Aging Services Specialist

Every year Medicare Advantage plans, Medicare Prescription Drug plans (PDP), and Medigap plans change their coverage. These changes can include premiums, copays, coinsurance, and/or even coverage. Medicare offers an Annual Medicare Enrollment so Medicare beneficiaries have a chance to review their plans and make changes if needed. This Annual Enrollment occurs from October 15 to December 7 every year. If a beneficiary enrolls in a plan during this time period, their new coverage will start January 1 the following year.

In late September, beneficiaries should receive an Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from their plan. It’s important to review these notices for any changes in the plan’s costs, benefits, and/or rules for the upcoming year. If the plan’s member is dissatisfied with any upcoming changes, the member has the ability to change during Medicare’s Annual Enrollment period.

Even if a beneficiary is satisfied with your current Medicare coverage, this Medicare Annual Enrollment period gives them the opportunity to at least review and compare other Medicare plans for the upcoming year. There also could be a new plan to our service area that was not offered the previous calendar year. It’s always worth the appointment to see what else is out there for the upcoming year.

If you miss Annual Medicare Enrollment and are dissatisfied with your Medicare Advantage Plan, an additional enrollment period for Medicare Advantage plan members runs from January 1st - March 31st. Medicare Advantage Plan members can dis-enroll from their current plan and/or switch to a different Medicare Advantage plan one time only within this three-month period or switch back to Original Medicare and a PDP.

Don’t worry, we are here to help! The Cortland County Area Agency on Aging’s Health Insurance Information, Counseling & Assistance Program (HIICAP) are New York State Certified Counselors who are available for individual, unbiased appointments during this time of year. For more information on Medicare’s Annual Enrollment period or you would like an appointment, please contact the Area Agency on Aging at (607) 753-5060.

UPCOMING EVENTS

September 22
“Long Term Care: What Are the Options?”
at the Age Well Center, Crescent Commons
1:00-2:00 pm (in person)

Caregivers Support Group
3:00-4:00 pm on Zoom

October 19
Health Literacy: Part 1
“How to Talk to Your Doctor”
2:30-4:00 pm on Zoom

October 26
Health Literacy: Part 2
“Finding Accurate and Reliable Information on the Internet”
2:30-4:00 pm on Zoom

October 27
Caregivers Support Group
3:00-4:00 pm on Zoom

To register, contact Cortland County Area Agency on Aging
607-753-5060
As we age, some of us tend to lose our appetite and struggle to maintain a healthy weight. For others, however, the opposite occurs, and food can become an obsession. Overeating can become habit forming and can eventually lead to increased health issues such as obesity, diabetes, heart disease, and mobility issues to name only a few chronic conditions.

It is interesting to note that Brenda Goodman’s article, Food Addiction found in the Web MD site, states: “The same reward and pleasure centers of the brain that are triggered by addictive drugs like cocaine and heroin are also activated by food, especially those highly palatable foods that are high in sugar, fat and salt. Like addictive drugs, highly palatable foods trigger “feel-good” brain chemicals such as dopamine. Once people experience pleasure associated with increased dopamine, transmission in the brain’s reward pathway from eating certain foods, one may quickly feel the need to eat to keep eating.”

Our society has also taught us as young children to associate food with pleasurable activities like holidays, birthday parties, and special events. Food is plentifully available and most always high in the ingredients we are encouraged to avoid. Food consumption may lead to emotional overeating when one is feeling lonely, bored, stressed or depressed. Many of us saw this during long periods of isolation during the height of the COVID pandemic. Food can become the temporary solution to manage negative emotions.

We are all aware of the importance of eating a healthy diet and exercising. This, however, is not always an easy task! Sometimes we need help and a lot of encouragement. One can start with a conversation with the primary care provider, seek consultation with local nutritionists or dietitians, or reach out to local agencies such as Seven Valleys Health Coalition, Cortland County Public Health Department, or Cortland County Cooperative Extension. The NY Connects program is also a resource to help guide you to further assistance. Please call us at 607-756-3485 or 607-753-5060.

Sources:
The HEAP Clean & Tune Program is open.
You must be the homeowner, reside in the home, and be HEAP eligible. Cleanings are available once every 12 months.

The Heating Equipment Repair and Replacement (HERR) Program is open.
The purpose of this program is to provide HEAP eligible homeowners help with the cost of repair or replacement of their primary heating equipment.

The Home Energy Assistance Program (HEAP) opening date TBA
The Home Energy Assistance Program (HEAP) is a federally funded program that may assist you with a one-time payment sent directly to your heating company to help supplement your heating expenses. Please keep in mind that you are not alone; this is a common struggle for individuals living on a limited or fixed income. During cold winter months it can be very difficult to manage heating bills, and it seems it gets harder every year. It is especially difficult for anyone who cannot tolerate the cold due to increasing health issues.

Applying for HEAP benefits through the Cortland County Area Agency on Aging is available to anyone age 60 and over who meets the income requirements. Both homeowners and renters may be eligible. The gross monthly income guidelines for the 2022-2023 HEAP season have not been released yet, nor has the opening date.

Residents 60 and older, who received a HEAP benefit last year, should have received a HEAP application for this upcoming season in the mail in late August. These residents should complete the application and return it to the Cortland County Area Agency on Aging at 60 Central Avenue, Cortland, NY 13045.

Any resident who did not receive an application by mail may apply when the HEAP season officially opens. Individuals who receive benefits prior to September 2022 from Supplemental Nutrition Assistance Program (SNAP), previously known as food stamps, may automatically receive a HEAP benefit from their SNAP case. HEAP applications may be obtained in person or by calling the Cortland County Area Agency on Aging at (607) 753-5060 after the program opens.

If you have further questions about the HEAP program or other benefits, please contact the Cortland County Area Agency on Aging at (607) 753-5060.

Online applications: You can also fill out and submit applications online at the Cortland County website: http://www.cortland-co.org/687/Home-Energy-Assistance-Program-HEAP.

“As we grow older, real beauty travels from the face to the heart, appeal turns to charm, hurt to wisdom, and great moments to shared memories. The true beauty of life is not how happy you are now, but how happy others are because of you.”

Lessonslearnedinlifeinc.
Human trafficking of older adults can be simply defined as profiting from the exploitation of others through the use of force, fraud, and coercion. Human trafficking takes on a variety of forms and often intersects with domestic violence, sexual assault, and other forms of abuse in multiple ways. It is important to recognize that human trafficking and other types of victimization overlap in the pattern of behaviors that both abusers and traffickers use to exert power and control over a victim, as well as in the impact survivors may experience.

Intimate partner violence in later life (IPVILL) is the physical, financial, sexual, and/or emotional abuse of an individual aged 60 and older by a current or former intimate partner, spouse, or family member. Older adults experience various types of domestic abuse; however, the impact can be compounded by implicit and explicit biases that society may have about older adults, actual or perceived mental health issues, and/or people with disabilities. These biases leave older adults more vulnerable for compound abuse and trafficking by exploitation. Some impacts may include increased feelings of shame, anxiety and depression, sleep disturbances, changes in appetite, social withdrawal, substance use and abuse, sexually-transmitted infections, suicidality, or exacerbation of existing medical conditions or diagnoses. Older adults, in particular, are at increased risk of genital trauma and physical injury from sexual abuse or assault.

The terms abuse, exploitation, and trafficking are often used interchangeably when referring to victimization against older adults, but they may mean different things depending upon the situation and have different legal definitions. Understanding the intersection between domestic violence, sexual assault, and trafficking is extremely important for raising awareness of the realities of what survivors and victims face—especially when it is compounded by the unique needs and experiences of those who are aged 60 and older.

Human trafficking, exploitation, and abuse of older adults can present as:

- **Benefits trafficking**—withholding food stamps, Social Security benefits, Medicaid, or veteran’s benefits in exchange for sex, drugs, money, or as a tool of coercion.
- **Profiting from the sale of explicit pictures** of an older adult without their consent.
- **Forcing the older adult to provide childcare without payment or not providing appropriate living conditions or food.**
- **Threatening an older adult’s independence** if they don’t comply with demands for sexual activity.
- **Financially exploiting the older adult** by abusing their Power of Attorney or Guardianship rights and misusing the older adult’s money and assets.
- **Sexually exploiting an older adult** in exchange for drugs, money, or something else of value.

Older people are placed at greater risk for exploitation and abuse because they are more likely to rely on closed systems for support and are at a higher potential risk for injury. Older adults are less likely to report instances of abuse due to the biases of others or their own internal biases, reporting barriers, or coercion from an abusive family member and/or partner.

If you suspect that you or someone you know is a victim of trafficking, please contact the National Human Trafficking Hotline: 1-888-373-7888.
Travel Training: Learn New Skills to Safely and Independently Use the Transportation Services Available in Cortland County

By Melissa Potter, Cortland County Mobility Manager

Travel Training is a program through Cortland County mobility management designed to teach the basic skills necessary to safely and independently use the various transportation options, including riding Cortland Transit.

Travel Training is geared to anyone who needs a little extra help navigating the transit system:

- Senior citizens
- Students
- People with disabilities
- Non-English speakers
- New residents
- New riders

The program is customized to meet your individual needs and can last from one hour to several sessions - as long as you need to feel safe and confident. Signing up is easy, and there is no cost to you.

We can provide group presentations to senior centers and residential facilities, adult family homes, schools, community groups, and other organizations.

**Topics covered in Travel Training:**

- How to plan a trip including what bus to take
- Where bus stops are located and the best way to get to and from the bus stop
- How to pay your fare, obtain bus passes, and transfer between buses
- Boarding tips, including how to signal for a stop and how to use the wheelchair ramp or lift
- What to do if you miss the bus or have a change of plans

To schedule travel training or for any assistance with navigating bus maps, bus routes or assessing your best transportation option, feel free to contact Cortland County Mobility Manager Melissa Potter at 607-756-3416 or mpotter@cortland-co.org, or visit www.way2gocortland.org for more information.

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2022 Walk to End Alzheimer’s Cortland/Ithaca Region

Saturday, September 10th at 10:00am
Kendal at Ithaca
Call 315-330-6019

Registration: There is no registration fee for the walk. Organizers encourage participants to make a personal donation and commit to raising funds in the fight against Alzheimer’s.

All funds raised through the walk further the care, support and research efforts of the Alzheimer’s Association. Organizers require participants to register and sign a standard waiver. The walk will adhere to the latest CDC health & safety protocols.

CORTLAND COUNTY AREA AGENCY ON AGING

CAREGIVER SUPPORT GROUP

JOIN US ON ZOOM!!

Every fourth Thursday of the month from 3-4 pm

For more information, call The Caregiver Resource Center at 607-753-5060
Volunteer Opportunities

Receptionist – volunteer coverage at our agency front desk is sought during the lunch hour or at miscellaneous times throughout the month. Volunteer duties include greeting clients, answering the phone, taking messages, and sometimes light clerical projects. Volunteers choose one day a week or can substitute occasionally.

AAA Newsletter Work Group – volunteers are sought for a bi-monthly work group who help prepare this newsletter for mailing/distribution. Duties include folding, taping and collating the newsletter with a group of other volunteers. This is generally held on the last Thursday morning every other month.

Friendly Visitors – volunteers are sought to become a weekly friendly visitor to a homebound client of the agency. Friendly Visitors provide socialization and company to someone who generally lacks the opportunity to be out of the home often. There is no hands-on care. Day of week and time of day is flexible.

Shopping Assistance - volunteers are sought to provide grocery shopping to homebound clients of the agency. Volunteers will meet with the client in their home, receive the shopping list and form of payment, and then do the shopping for the client, with return of the groceries. Day of week and time of day is flexible.

Home Delivered Meals Assistance – volunteers are sought to assist with delivery at one of the area senior citizen apartment complexes. Volunteers will meet the Meals On Wheels driver at the apartment building late morning and deliver to clients within the building. Volunteers generally choose one day or week or can be substitutes occasionally.

Bonesaver Exercise Program Leaders – volunteers are sought to lead this weekly exercise program. Bonesaver is an hour-long gentle routine providing strength training and is done slowly with wrist and ankle weights. Classes are held twice a week for one hour.

A Matter of Balance Coach – volunteers are trained in the curriculum of this evidenced-based wellness program. Once training is completed, Volunteer Coaches are asked to co-lead this 8-week class series approximately once a year.

Contact the Area Agency on Aging’s Volunteer Engagement Program to learn about these volunteer opportunities within the agency or other opportunities within our community. Call 607-753-5060 for more details.

Here To Help

At the Cortland County Area Agency on Aging, we specialize in providing the education, information, services and benefits important for enhancing the health and well-being of adults 60 and older. We are available by phone Monday through Friday from 8:00 to 4:00. If calling after hours, please leave a message. We will get back to you the next business day. Our number is 607-753-5060. We can also be reached by email: ccaaa@cortland-co.org.
The Area Agency on Aging has re-launched the Bonesaver Exercise Program, a weight-bearing exercise program that is geared towards people 60 or older. The Bonesaver Exercise Program is an hour-long gentle routine providing strength training and is done slowly with wrist and ankle weights. Regular participation in twice weekly classes can provide improved strength, better balance, and increased flexibility.

This exercise program comes from the research of Miriam E. Nelson, Ph.D. at Tufts University. An excerpt from her book promoting this program reads, “Ask Bernice for help, and she says “sure”. Twice a week she chases two young boys to give their mom a break. When her church needs a volunteer to scramble eggs for a hundred people, they call Bernice. But she also finds time for herself. A few years ago she started an exercise program developed at Tufts University. A skeptical friend asked, “what are you trying to prove?” And Bernice retorted, “I don’t want to feel old!” She credits the exercises for her excellent bowling scores and her “energy”. By the way, the boys are Bernice’s great-grandchildren. Her bowling partners are in their seventies and eighties. Bernice herself is ninety-three!”

In order to “be like Bernice”, we need volunteers willing to be trained in the exercise program and men and women who want to sign up for this twice weekly exercise class. Before active participation, there are required forms that need to be completed, including a Physician Release form.

Currently, we offer one class at the new Age Well Center on South Main Street in Cortland. As interest grows, we will look to offer more class opportunities, dependent upon trained volunteers and available space.

We are excited to bring back this exercise program that was halted when the COVID pandemic hit. Based on interest, you can look for available exercise class sites to be advertised in the Area Agency on Aging newsletter, area LASS sites, social media, or by calling the agency at 607-753-5060.

AARP Smart Driver ™
Online Course
https://www.aarpdriversafety.org

6-hour Defensive Driving Course

Date: September 10, 2022 9:00 AM – 3:00 PM
$25 Per Class /Maximum of 20-25 students per class.
Cortland Community Center
90 Central Ave. Cortland, NY 13045
Call 607-758-5505 to register

Arrive earlier to fill out forms, bring your license and current mailing address.

Taking this course can reduce up to 4 points from your motor vehicle record (MVR), as well as save your 10% on your auto liability, collision, and no-fault insurance premiums for 3 years.

The course is Sponsored by Defensive Drivers Discount (Approved Provider R35) and is being hosted at Cortland Community Center Instructor for the course: Richard Stock (724)

We will be following the CDC’s COVID-19 guidelines
Convenient, Tranquil, Affordable Living...

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13 Leon Ave., Cortland
PHONE: 756.6636  TDD: 1.800.421.1220

Senior housing complex nestled among shady trees, colorful flowers, and acres of green lawn. Just minutes from grocery and department stores, banks, restaurants and much more!

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- Full Service Maintenance Staff
- Secure Front Door Entrance
- Residential Association Activities
  - Beauty Salon
  - Public Transportation
  - Community Room

NOW ACCEPTING APPLICATIONS
EXERCISE AT YWCA CORTLAND!

We welcome both women and men to our programs which promote a healthy lifestyle and strong bodies, hearts, and minds!

We have options for everyone:
- Warm Water Pool
- Co-ed Weight Room
- Women's only Weight Room
- Senior Group/Water Classes
- Pickleball

We participate in senior programs:
- Silver & Fit, Silver Sneakers, Renew/Active (AARP)

Call us for more info!
607-753-9651

Click here for $5 off any exercise pass
Redeemable for ONE pass
Cannot be applied to YWCA Membership

Hospicare uses a team approach to providing care to patients, families, and caregivers in Cortland & Tompkins counties.

“My mother passed with peace, dignity, and the most amazing care and compassion I have ever seen or heard of! Thank you to all the nurses and aides directly related to my mom’s care. You will never know how much it helped!”

It’s never too early to ask questions:
607-272-0212 | info@Hospicare.org
Hospicare.org
To help defray the cost of printing and mailing, the Area Agency on Aging accepts paid advertisements for Senior News. Acceptance of ads does not constitute endorsement of any service, product or business.

We're on the Web:

https://www.facebook.com/CCAreaAgencyonAging

CORTLAND HOUSING AUTHORITY

The Cortland Housing Authority has 380 high quality apartments available in its senior/disabled and family developments throughout Cortland County. A single person could earn up to $40,450; and a family of five up to $62,400 and still qualify to live in one of our apartments.

We have senior/disabled efficiency and one bedroom apartments located in the City of Cortland. We also have one bedroom senior/disabled units in Homer, McGraw, Marathon, Truxton and Cincinnatus.

Our large family apartments (3, 4 and 5 bedrooms) are located in the City of Cortland. We also have two and three bedroom family apartments scattered throughout the county in Homer, Truxton, McGraw, Cincinnatus and the City of Cortland.

There are short waiting lists for apartments in most of our developments. Call 607.753.1771 today for an application or email request at info@cortlandha.com.

Got Rent?

The Cortland Housing Authority has a rental assistance program that may be able to help you!

The Section 8 Housing Program helps qualified people meet their monthly rent bills by paying a portion of their rent directly to their landlord.

Interested persons may pick up applications at the Housing Authority offices located at 42 Church St. or 51 Port Watson St. Monday through Friday from 8:30am to 4:30pm; or call 753.9364 or 753.1771 and request to have an application sent by mail. Email requests for applications should be sent to info@cortlandha.com.

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(640–830 SQ. FT.)

$20.00 SENIOR CITIZEN DISCOUNT

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www.cortland-co.org/434/Area-Agency-on-Aging

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Gas cards, bus passes, taxi rides and more!

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Honoring our Legacy to Make the Future Accessible!

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- Nursing Home Transition
- Home Modifications
- Independent Living Skills Training
- Peer Counseling

Access To Independence
26 N Main Street, Cortland, NY 13045
(607) 753-7363 | www.aticortland.org

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CHANGING YOUR ADDRESS?
Please Let Us Know

Whether it is temporary or permanent, the Area Agency on Aging appreciates knowing your new address. This will help keep our mailing list up to date and avoid the expense of mail returned to us by the post office. (We are charged approximately $1.25 for each newsletter returned.)

If your change of address is temporary, or if you do not have second-class mail forwarded, please let us know. We’ll send your newsletter to your temporary address until you notify us of your return.

To notify us of your change of address:
* Call the Area Agency on Aging: (607)753-5060 or
* Use the convenient form below.

We appreciate your help.

CHANGE OF ADDRESS

Name ____________________________________________
Current Address ________________________________________________________________________
New Address __________________________________________________________________________
Effective from (Date) _____________________ If Temporary, to (Date) _____________________

Mail to: Area Agency on Aging
60 Central Avenue
Cortland, NY 13045

☐ Please remove my name from the mailing list.