CHANGE OF 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).

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

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.

"RETURN SERVICE REQUESTED"
"PRESORTED STANDARD"
"US POSTAGE PAID"
"CORTLAND, NY 13045"
"PERMIT NO. 7"

From the desk of: Elizabeth Haskins, Director

Since the beginning of 2020, Covid-19 has changed our lives on so many levels. While the Area Agency on Aging continues to provide most services and programs in new and innovative ways, senior centers throughout the county and across the country remain closed. To help address frequent questions about a date that centers might reopen, the Director’s page of this edition of Senior News includes a message from Paul Heider, Chairman of the Cortland County Legislature.

A MESSAGE FROM CHAIRMAN HEIDER

It seems everywhere we turn these days there is uncertainty abound and a new way of doing things. From the grocery store to the bank, to the post office everywhere we go there’s a new way of doing things in order to keep the public safe as health organizations work to stop the spread of the Coronavirus.

Back in March, working with the Legislature and the Area Agency on Aging, the County leadership team made the difficult decision of closing the community senior centers. This decision was made in order to protect the health of seniors as part of the County’s response to the COVID crisis.

While it appears we are turning the corner with COVID and infection rates remain low, the County continues to look out for our most vulnerable residents which require that Senior Centers remain closed County-wide.

The Cortland County Legislature, County Administration, and the Area Agency on Aging are deeply committed to the wellbeing of older adults and caregivers. While our senior centers remain closed the Area Agency on Aging is implementing new strategies to reach older adults. Those strategies include weekly online social hours, online...

The Cortland County Area Agency on Aging is a member of the National Association of Area Agencies on Aging and is supported by the New York State Office for the Aging, the Cortland County Legislature, and donations from individuals and organizations.
“I miss seeing faces,” says Nancy Albro, 76 of Cortland. “I miss being able to soothe a crying baby at the store by smiling at them making them feel better.”

A Cortland Senior Center Council member, Nancy, a volunteer extraordinaire, noted that COVID-19 has changed many things. What she misses the most, however, is seeing the faces of family, friends, and neighbors. A member of the Sweet Adelines choral group, Nancy said that while the group doesn’t sing right now, they try to get together occasionally for a meal at a restaurant. She said that they “have to make sure everyone is happy, so we might be dining outdoors more now.” Nancy is clear that she is happy to see who she can, and has learned to accept the new normal.

The new normal is a phrase that means lockdown, slow re-openings for businesses and mask wearing in public. “The senior centers are still closed. Church closed in March, but we can go back to that now, and I can meet the girls [Sweet Adelines],” said Nancy.

During the lockdown, Nancy found ways to stay connected that she still uses. For example, she learned how to use Zoom, and how to watch live, streamed video events to stay engaged with others. Nancy said, “I was able to watch my granddaughter’s graduation on the computer this summer, and although I missed the people, the view was really good and I got to see an important moment.”

Nancy uses the Zoom platform the most. "We did church on Zoom, and the Area Agency on Aging (AAA) also hosts the social hour where we can see our friends on the computer.” Nancy said she enjoys seeing the faces of the people she’s missed since the Cortland Senior Center closed due to the coronavirus.

Another task Nancy has taken on is making wellness calls on behalf of the AAA. Some of the people she contacted now pick-up the phone and call her. “I may have made some new friends with these calls,” she said. And Nancy has also kept up her volunteer work with the Red Cross and maintained her responsibilities as treasurer for the United Methodist Church in Homer.

“If I would have told myself last year that this was going to happen, I wouldn’t have believed myself,” said Nancy. “All I can hope for now is a reliable vaccine so we all can get back together.”

CORTLAND HOUSING AUTHORITY

The Cortland Housing Authority has 390 high quality apartments available in its senior/disabled and family developments throughout Cortland County. A single person could earn up to $40,500; and a family of five up to $62,500 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
The Importance of Health and Wellness
By Matt Kemak, Aging Services Specialist

The Cortland County Area Agency on Aging has always understood the importance of health and wellness with our area seniors. From proper nutrition through our centers and Meals on Wheels programs, to physical fitness with our Bonesavers and A Matter of Balance classes. COVID may have changed our delivery systems but our commitment remains steadfast.

In person classes and participation have been cancelled, and centers were closed, but the Agency moved forward with different options for our county residents. Bonesavers participants were offered to continue participating with their workouts through the original “Strong Women” exercise video, posted to our website. A Matter of Balance classes were cancelled completely as there is no current online format option available to continue this evidence based programming, however, a pilot program is currently being administered, and if approved, trainers and coaches could be allowed to teach online starting in 2021.

The National Institute on Aging (NIA) states that physical activity and emotional health are both improved through exercise. From their website, “Exercise and physical activity are good for just about everyone, including older adults. No matter your health and physical abilities, you can gain a lot by staying active. In fact, studies show that “taking it easy” is risky. Often, inactivity is more to blame than age when older people lose the ability to do things on their own. Lack of physical activity also can lead to more visits to the doctor, more hospitalizations, and more use of medicines for a variety of illnesses.”

NIA and the National Institute on Health (NIH) research has shown that exercise is not only good for your physical health, it also supports emotional and mental health. You can exercise with a friend and get the added benefit of emotional support. So, next time you’re feeling down, anxious, or stressed, try to get up and start moving!

Physical activity can help:
- Reduce feelings of depression and stress, while improving your mood and overall emotional well-being
- Increase your energy level
- Improve sleep
- Empower you to feel more in control

In addition, exercise and physical activity may possibly improve or maintain some aspects of cognitive function, such as your ability to shift quickly between tasks, plan an activity, and ignore irrelevant information. (Information provided by nia.nih.gov/health)

The Cortland County Area Agency on Aging does not endorse any wellness or fitness center options, but rather encourages individuals to pursue options they are comfortable with personally.

Call Before You Come
Save Time and Frustration
County Office Building Still Closed

Need an application from us or to drop-off paperwork? Before making a trip to our offices for any reason, please, call us at 607-753-5060. If something can’t be mailed, sent electronically or delivered, we’ll arrange a time and place to meet you.

A Letter From Chairman Heider … Continued from page 1

Jessica Planer, RDN, CDN

Jessica has been a Registered Dietitian, and a Certified Dietitian Nutritionist in New York State for over 20 years.

A graduate of Syracuse University, Jessica holds a Bachelor’s Degree in Nutrition and Dietetics. She completed her dietetic internship at Strong Memorial Hospital in Rochester, NY. Since then, she has had the opportunity to work in a variety of settings including acute, community, and long term care. She has spent many years specializing in nutrition counseling.

Her passion is promoting body positivity through providing education on how nutrition plays a role in overall physical and mental health. She enjoys motivating and supporting her clients to make positive lifestyle change using the practice of mindfulness.

Jessica enjoys spending time with her family. In her spare time she plays competitive tennis for a local USTA tennis team. She also enjoys practicing farm-to-table meal planning, and is passionate about supporting local agriculture.

Jessica is excited to be working at Cortland County’s Area Agency on Aging Nutrition Program. If you want to learn more about her services, give her a call at 607-753-5061.

A Legislative workgroup spearheaded by Health and Human Services Chair, Legislator Cathy Biachoff, has met with nearly all Senior Center presidents to gather feedback on the future of the centers.

Based on those conversations it has become apparent that the key purposes of the centers are socialization and nutrition.

Moving forward the County will continue to evaluate the need to provide services to our seniors while balancing that need against protecting the health and wellbeing of seniors and County staff. The County looks forward to re-opening senior centers when and if it should become safe to do so. The Cortland Legislature is committed to serving our seniors in whatever capacity we can as we embrace this new way of living. If you have questions concerns or ideas on how we may better serve our senior community please reach out to me personally.

Sincerely,
Paul Heider, Chairman
Cortland County Legislature.
The U.S. Food and Drug Administration is working very diligently to help keep people safe while the nation is coping with the coronavirus pandemic. The most common question is if one can contract Covid-19 from food?

Currently, there is no evidence of food or food packaging being associated with the transmission of the coronavirus. The virus is thought to spread mainly from person to person. The virus that causes Covid19 cannot grow on food. Although, bacteria can grow on food. Bacteria grows the fastest between 41°F and 140°F.

It is important to wash your hands frequently for at least 20 seconds with soap and water, including right before preparing and eating meals. Consumers have noticed that grocery store shelves are empty of certain items, and wonder if there is a food shortage. Currently, there is no nationwide shortage of food, although in some cases several food items appear out of stock. This is mostly because consumers are buying more than usual. The food industry suggests that consumers purchase enough food for a week or two to avoid empty shelves.

To stay safe during this pandemic, avoid close contact with others when shopping, and always wear your mask. Many stores are offering early bird shopping hours for older adults. To help cope with stress take care of your body including good nutrition as a part of your self-care.

References:

NYCONNECTs Resource guide for information on stores and deliveries
http://www.cortland-co.org/687/Home-Energy-Assistance-Program-HEAP

How to apply:

- Seniors (60 or over) new to HEAP can submit applications online at www.mybenefits.ny.gov, or Cortland County Website http://www.cortland-co.org/687/Home-Energy-Assistance-Program-HEAP or call Area Agency on Aging at 607-753-5060 for an application.
- Seniors with prior HEAP assistance should get an application in the mail. Complete and mail to the Area Agency on Aging at 60 Central Avenue, Cortland NY 13045.
- Heat & Electric Utility bills
- If you rent and pay for heat separately, the HEAP payment goes directly to your fuel supplier.
- If your rent includes heat, the HEAP payment will come directly to you.
- If you own a home, the HEAP payment goes directly to your fuel supplier.
- It can take up to 3 months for the HEAP credit to appear on your bill.

Emergency Heating Assistance requests opens on 1/4/21

■ For a fuel emergency like a power shutoff or less than ¼ tank of fuel, apply for Emergency HEAP over the phone by calling 607-428-5400. HEAP income eligibility guidelines apply.

■ For a Guarantee Letter to keep the heat on for another fuel delivery, call and leave a message at 607-428-5400.

Heating Equipment Repair and Replacement:
- Help available to low income homeowners to repair or replace heating equipment.
- Homeowner must reside in the house for which the benefit is provided.
- If you are without heat, call to make arrangements and complete an application;
- If not an emergency, call AAA @ 753-5060 or DSS at 428-5400 and an application can be mailed to you.
Zoom, Technology Assistance
By Matt Kemak, Aging Services Specialist

What is Zoom?
Zoom is a video chat software that offers anyone the opportunity to see and speak with others over the internet. Because of Covid-19, Zoom chats have replaced group meetings, classroom teaching, meals with friends, and even family gatherings.

Why Zoom?
Zoom was chosen because it’s user friendly, with no cost to you, our clients! And, Zoom can be used on personal computers (PC), mobile devices, or by calling from a landline phone. Computers and mobile devices that have cameras allow people to see and hear each other during the Zoom meeting. The landline phone option allows participation as if you were in a conference call.

We have hosted seminars on Medicare, saving money on your insurances, caregivers’ support groups, and a weekly senior social hour to stay connected while senior centers are closed. Agency staff also use Zoom to “meet” 1 on 1 with clients, as needed.

How to Zoom?
Here’s what you need in order to Zoom with video and audio:

- Internet access
- Computer or cell phone with camera and sound
- The Zoom app on your device

If you just want to listen and participate:

- A landline or cell phone
- To join an AAA Zoom event:
- Call AAA if you see one of our Zoom events that interests you

Let us know what kind of device you have
If you have email, an internet link for the meeting will be sent to you. Simply “click on the link” to attend!

OR
We will be in touch and give you with the free phone number and a special meeting code so you can be connected to the right meeting through your phone

Never Used Zoom?
When you hit the link in the email, the program will connect you to download software for your PC, or send you to the App store appropriate for your cell phone. You only install the application once on your device.

Need Help?
If you are having difficulties “zooming” or would like personal assistance setting up the Zoom program, please call the Cortland County Area Agency on Aging at 753-5060.

I finally remember what Zoom meetings remind me of.

Picture Source: knowyourmeme.com

Wellness Watch
By ReBecca Smith, Public Health Program Manager

Smell Is An Important Sense
Certain smells can help you recall a memory and alert you to danger. When you can’t smell things you enjoy, like your morning coffee or spring flowers, life may seem dull. It’s important to be aware of odors around you. You need to be able to detect smoke, gas leaks, spoiled food, and vapors from potentially dangerous household chemicals.

As you get older, your sense of smell may fade. Your sense of smell is closely related to your sense of taste. When you can’t smell, food may taste bland. You may even lose interest in eating.

Many problems cause a loss of smell that lasts for a short time. This temporary loss of smell may be due to: A cold or flu that causes a stuffy nose. The ability to smell will come back when you’re better; Coronavirus infection, which sometimes causes a new loss of smell. Try to stay away from things you’re allergic to, like pollen and pets; A harmless growth (called a polyp) in the nose or sinuses that gives you a runny nose; some medications like antibiotics or blood pressure medicine; Radiation, chemotherapy, and other cancer treatments. Your sense of smell may return when treatment stops.

Sometimes, losing your sense of smell may be a sign of a more serious disorder. Be sure to tell your doctor about any change in your sense of smell.

People who have lost some of their sense of taste may not eat the foods they need to stay healthy. Many things can cause you to lose your sense of taste. If the salivary glands are damaged or aren’t producing enough saliva, this can affect taste. Medications, like antibiotics and pills to lower cholesterol and blood pressure, can sometimes change how food tastes. Having a dry mouth can cause food to taste funny and also make it hard to swallow. Talk to your doctor if you think a medicine is affecting your sense of taste. There may be different medicines that you can try. Do not stop taking your medicine.

Legal Services Available to Older Adults
The Area Agency on Aging is pleased to announce a new partner as part of our team! Rural Law Center of New York, Inc. located in Plattsburg, NY, is able to provide limited legal advice and representation to individuals 60 and older in greatest social and economic need. Assistance includes but is not limited to, Power of Attorney, Health Care Proxy, Living Will, age discrimination, abuse, neglect and exploitation. Funding CANNOT be used to create a last will and testament.

Individuals 60 or older in need of legal services should call 753-5060. Callers will be screened to assess if the agency is able to assist. Services will be provided over the phone or virtually at this time.

Services are available on a contribution basis. All contributions are voluntary and confidential and no older adult will be denied for inability to contribute.
We considered several options. Both of our sons and their families live over 1100 miles away. We knew no one else in their areas. The draw to move near either of them was, of course, the grandchildren. George and I both have family in central New York and we have developed 45 years of friendships. We love central New York. Again, with options to travel we decided to stay in the area.

We could have purchased a smaller house, but then we would still have the maintenance and the snow removal! We could have rented a home, but one of our needs is opportunity for socialization. On our own, we could hunker down and not go out unless we were starving. Probably the deciding factor in our home selection was the desire to be part of a continuum of care. Being realistic about what the future might hold for us, we felt it is important to have ready availability of a higher level of care.

So, our home is in an independent living retirement community that is part of a continuum of care. As I write this, we are two weeks away from the move but we are very excited to become part of this community. Packing to move a four-bedroom farmhouse with a four-bay garage to a two-bedroom apartment is the ultimate downsizing exercise! Watch for my next column in January for details on the “next step”.

Pastor Steph Brown, who leads the United Methodist Church in both Cortland and Virgil, has seen fear and sadness among her parishioners lately.

Many members of her congregation are older and with the COVID 19 pandemic lasting far longer than anyone expected, people have to look out for one another, she says.

What gets her parishioners through is the bond they have with one another: congregations will write letters to one another, make phone calls to check on each other, and arrange informal car-share opportunities among themselves as some fear using public transit because of the pandemic.

The COVID-19 pandemic which on March 20 issued a statewide lockdown, has lasted far longer than anyone hoped, says Family Health Network Director Doug Rahner. He stresses vigilance. “Continue the social distancing,” he says. “Just keep walking. It’s been a long haul and it will continue. It’s not even a marathon, it’s a multi-day march.” And, says Rahner, sitting on a transit bus itself shouldn’t pose a big risk, because the virus is airborne—which makes mask-wearing essential.

First Transit (operated locally as Cortland Transit), mandates that passengers wear face masks at all times on the buses. Drivers are also sanitizing the fleet throughout the day, said General Manager Ryan Oakley. Oakley said protective sheeting will soon be installed between the driver and the public. Oakley said his drivers also enforce social distancing on buses. Most importantly, said Oakley: No mask, no ride. And by now passengers know this.

What Brown notices, is that parishioners feel safest sharing a car with a family member or someone in their social circle. “They are much more comfortable being offered a ride by someone they know,” she said. Brown has even offered rides to people from time to time as needed. People should help each other, said Brown—offering a ride to someone in need or checking in with a phone call. “Social groups, family groups, it doesn’t have to be any demographic of group. It just has to be caring for one another in these difficult times.”
An American Treasure—The Ballot Box
By Jan Bridgeford-Smith, Aging Services Coordinator

Here’s why:
When was the last time you heard someone say, “I can’t wait to vote?” In 2008, my daughter was old enough to vote for the first time. Excited? You bet. She was a college student living in Orlando, Florida. On Election Day, November 4, she walked four miles roundtrip from her apartment to the polling station. The trek took her 45 minutes, one-way. She called me as she walked the two miles home. She was elated. And proud. She had stood in line for 45 minutes once she got to the polls but, she’d done it. She voted.

Today, voter enthusiasm seems like the exception. “Why bother? No one will miss her vote.” In 2008, my daughter was old enough to vote for the first time. Excited? You bet. She was a college student living in Orlando, Florida. On Election Day, November 4, she walked four miles roundtrip from her apartment to the polling station. The trek took her 45 minutes, one-way. She called me as she walked the two miles home. She was elated. And proud. She had stood in line for 45 minutes once she got to the polls but, she’d done it. She voted.

Here’s how:
Step 1—Make sure you qualify to vote:
• U.S. Citizen
• 18 years old
• Live in the state, county, city or village for at least 30 days before the election;
• Not in prison or on parole for a felony conviction (unless pardoned or restored citizenship rights);
• Not court determined as mentally incompetent;
• Not claiming right to vote elsewhere.

Step 2—Get Registered:
• The best option in this era of COVID-19 for getting up-to-date information about voter registration forms and deadlines is to either call or visit the website of the following organizations:
  - Cortland County Board of Elections at www.cortland-co.org
  - New York State Board of Elections at www.elections.ny.gov
• Or call 607-753-5032.

Cortland County has had so many colorful characters in its history. One of my personal favorites is a fellow named Sime Silverman.

Simon Silverman was born in Cortland Village on May 19, 1873, the son of Rachel and Louis Silverman, the latter a photographer with a studio on the corner of North Main Street and Lincoln Avenue. He later went into the business of overall and pantaloon manufacturing, eventually moving his business to Syracuse. An unpleasant court battle involving Silverman and the charge of running a common gambling house after a poker game may have been the impetus for this change in scene.

Young Sime studied business for a bit then went into the loan business with his father. It all seemed so boring compared to the lives of the troupers and performers with whom he had begun to spend time. It wasn’t long before Sime left Syracuse for New York City.

Sime began to work in the newspaper business, running the gamut from newspaper delivery to vaudeville critic. He was hired by the New York Morning Telegraph’s editor for a particularly scathing review.

Written in, according to one critic, “language puzzling to purists, but plain as day to any showman,” Sime covered the rage of the day, variety theater. He used a witty vernacular that replaced nouns with verbs. A dancer “hoofed” on the stage, and a burlesque dancer was called a “toss-tosser”. Variety would later invent such wordplay as deejay and sitcom.

Sime would include reviews for moving pictures and classic theater in his reviews, sensing that they may someday usurp the popularity of vaudeville. He used snappy headlines that summed up an article in one line. “Wall Street Lays an Egg” ran after the stock market crash of 1929.

Upon Sime’s death in 1933, his son Sid took over the business. He had been trained by Sime since the age of 7 to write reviews.

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Upon Sime’s death in 1933, his son Sid took over the business. He had been trained by Sime since the age of 7 to write reviews.
Determining the Need for Help at Home
By Melissa Alvord, Aging Services Specialist

Most people don’t admit they need help. Admitting you need help and asking for that help is not easy for people of any age. Family members are often the first to recognize the signs that a loved one might need help. People naturally desire to be independent and in control of their own lives. Usually, it takes a traumatic event for a person to realize help is needed. To try and avoid a crisis, start regularly monitoring your family member’s physical and mental abilities. This will ensure you are aware if they begin to show signs of needing help.

Look for these common indicators that a person may need some assistance.

- Does the individual have trouble bathing, dressing, going to the bathroom, eating, walking or moving from the bed to the chair?
- Is he or she wearing the same clothes every day?
- Do you notice any weight loss, a sloppy appearance, bruises that could indicate a fall, or burns from a stove or a pan?

- Are there any warning signs of possible dementia such as forgetting to take medications, taking the wrong dose, missing appointments, repetitive questions, difficulty performing familiar tasks, confusion, poor judgement? Does the person frequently get lost or lose things? Is the individual able to hold a conversation, or do they have trouble recalling names of familiar people, places or things?

If you believe someone you care about is experiencing one or more of the above, the next step is to talk with the individual in a way that they are able to participate in identifying the problems and coming up with some solutions.

For more information or Caregiver Support – contact the Caregivers Resource Center at the Cortland County Area Agency on Aging 607-733-5060.

Internet/Technology Quick Survey

1) Do you have Internet Available? (Y) (N)

2) If yes, but do not use, why? _________________________

3) How would/do you access internet? (cell phone) (computer) (tablet)

4) What training would you like? _________________________

Page 8

SENIOR NEWS

FALL 2020

Scam & Fraud Alerts
By Mary Robillard, VP/Branch Manager Tompkins Trust

Over the years, the methods of fraud for both individuals and business have escalated to unprecedented levels. Prevention is dependent on each of us to not enable the fraudster. In other words, do not provide them the opportunity to rationalize their scam and do not allow them to pressure you into partaking in anything they have to offer.

The criminal believes their activities will not be detected and sadly they likely will not be caught. Therefore, it is critical to not allow yourself to be the target. Elderly are more likely as they are more trusting and typically have a nest egg.

Multiple scams are present today and honestly are too numerous to fully mention. However, most recently banks are witnessing the scammers are not looking for a “quick hit”. On the contrary they are very patient and will work diligently to build your trust to convince you they are there to help. This allows them to successfully obtain more funds from you.

One common method is to convince you to purchase cash cards (generic Visa/ MasterCard gift cards). They will direct you to go to a drug store, grocery store and the like. You will be instructed to purchase gift cards at the $300 or $500 level in increments of $1500 or greater. Once you have purchased the cards, you will further be directed to provide them the card number (along with the security code on the reverse side of the card). Unfortunately once you

have done the aforementioned, you will have limited to no recourse. Sadly you knowingly purchased the cards and provided the scammer with the information needed to access the money.

The scams this method is commonly utilized is:

- Compromised Computer Scam – They will take control and state you pay them for their service with the gift card purchases
- Boyfriend/Girlfriend Scam – Relationship developed through mostly email communication and need funds to come visit you
- Inheritance from long lost relative – Money needed for processing fee

As a reminder, fraud is an intentional act or omission designed to deceive others. Prevention is on each to not allow them the opportunity.

Please cut and return this survey to:
Cortland County Area Agency on Aging
60 Central Ave
Cortland, NY 13045
Medicaid Look Back Changes: Changes to Medicaid Community Look Back Effective January 2, 2021
By Rachel Wood
Aging Service Specialist

Medicaid provides health coverage to millions of low-income Americans regardless of age or disability. Medicaid is specific to each state and funded by the state and federal government. Medicaid beneficiaries can stay in their home and community and receive services. This is the home and community based services (HCBS) waiver which is a community based long term care service. Beginning on January 2, 2021 community based long term care service applicants will have a 30-month (2 ½ years) look back of assets as well as a potential penalty period from assets transferred during the look back period.

If there are financial transfers of assets during the look back period that are not exempt the individual will be denied coverage with a penalty period. Transfers made before 1/10/20 will not have any penalty. There are exempt transfers that are not counted toward a penalty such as transfers to the spouse, individual under 65 to a supplemental needs trust, or a transfer to a disabled child. If an applicant’s assets are over the Medicaid limit then a penalty period is put in place where the applicant, not Medicaid, pays for care. The penalty period is determined by the amount the assets are over.

Why is this look back something to be concerned about? As a result of this change, applicants may now have to pay out of pocket for care if they are subject to penalties as the result of transfers. Another note to make is that applications will take additional time to process including the time to gather the documents needed to apply. For those applying to Medicaid for long term care services after January 2, 2021 applicants will be subject to a 30-month look back of assets as well as a potential penalty period from assets transferred during the look back period.

Information from: NY Healthaccess
Kraham, Bonnie “Some Rules of Medicaid for Long-Term Care Are Changing.”

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. Though we are currently unable to see visitors in our offices, we are always available by phone Monday through Friday from 8:30 to 4:30. 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 look forward to hearing from you.
Medicare Annual Enrollment Period
By Sara Hazard, Aging Services Specialist

Every year Medicare, Medicare Advantage plans, Medicare Prescription Drug plans, and Medigaps change their coverage. The changes can include premiums, copays, coinsurance, and/or even coverage. Medicare offers an Annual Medicare Open Enrollment so beneficiaries have a chance to review their plans and make changes if needed. This Annual Open Enrollment occurs from October 15 to December 7 every year. If a beneficiary enrolls in a plan during this Annual Open Enrollment 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 Open Enrollment period.

Even if a Medicare beneficiary is satisfied with their current coverage, this Medicare Annual Enrollment period gives them the opportunity to at least review and compare other Medicare plans for the upcoming year. There 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 2020.

If you miss the Annual Medicare Open Enrollment and are dissatisfied with your Medicare Advantage Plan, January 1st – March 31st allows Medicare Advantage Plan members to disenroll from their current plan and/or switch to a different Medicare Advantage plan one time only within this three month period. This gives Medicare Advantage plan members more time to change.

Don’t worry, we are here to help! The Cortland County Area Agency on Aging – 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, please contact the Area Agency on Aging at (607) 753-5060.

Medicare Offers FREE Screening

According to the National Institute of Health people over the age of 65, 1 in 6 suffer from depression. Many people who suffer are not diagnosed or treated, which can lead to other health problems. Even though depression is common, it’s not a normal part of aging. You can control your symptoms with the right treatment, and live a healthier, fuller life. All Medicare beneficiaries are eligible for a FREE depression screening once a year. This screening can help you get treatment and improve your quality of life.

Cortland County Area Agency on Aging
607-753-5060

Health Insurance Information, Counseling and Assistance Program (HIICAP)

Medicare Offers Gratis Chequeo

Según el Instituto Nacional de Salud, las personas mayores de 65 años, 1 de cada 6 sufren de depresión. Muchas personas que sufren no son diagnosticadas o tratadas, lo que puede conducir a otros problemas de salud. Aunque la depresión es común, no es una parte normal del envejecimiento. Puede controlar sus síntomas con el tratamiento adecuado y vivir una vida más saludable y plena. Todos los beneficiarios de Medicare son elegibles para un examen de depresión GRATIS una vez al año. Este examen puede ayudarte a recibir tratamiento y mejorar tu calidad de vida.

Este artículo fue traducido al español con servicio de traductor de Microsoft.