

Aging Matters



Providing. Caring. Connecting.

Winter 2012

Three MEAAA Centers Move To New Locations



Participants enjoy the new University City Senior Center, located in Centennial Commons. Front, from left: Shirley Taylor and Billy Steffan. Back, from left: Shirley Thomas, Annie Dean, Hilda Akins, Ruth Johnson and Estelle Hines.

The new year has already been a busy one for three of Mid-East Area Agency on Aging's senior centers as they move to new homes.

The University City Senior Center (formerly Ochs) moved to its new location in Centennial Commons, 7210 Olive Blvd., at the beginning of December. The former High Ridge Senior Center relocated to House Springs and is now the Northwest Jefferson County Senior Resource Center. And the South County Senior Center, at press time, was planning to be in its new, modern, spacious location by the beginning of February.

University City participants already are raving about their new center, which offers them the use of Centennial Commons' walking track and exercise equipment.

"It's wonderful," says Everline Barham, center participant. "It's clean and convenient and the food is good!" She says she especially enjoys the walking track and the variety of activities at the center. "I like to have more than one thing to do."

The center's other activities include chair exercise, movies, bingo and much more. Center administrator Carmen Smith works directly

with the participants to find which activities they enjoy the most.

The new center in House Springs formerly was a grade school. Located at 6180 Highway MM, the new facility includes a early childhood center in another part of the building. Administrator Neil "Bing" Bingham plans to hold intergenerational activities with the children and seniors that both should greatly enjoy. The center will soon house an Aging and Disability Resource Center, a one-stop shop for information about older adult services and programs.

Finally, the South County Senior Center is moving to 225 Lemay Ferry Road. The new location, which previously was a banquet hall, offers room for exercise equipment, an Aging and Disability Resource Center, dancing, live music from the center's own Very Special Band, as well as classes, games and more. Administrator Pam Guest is eager to welcome new and current participants to the new center.

Anyone 60 and older is welcome at any of the centers. Reservations are required for the hot, delicious lunch served Monday through Friday at each center. Call University City at 314-721-2722, Northwest Jefferson County at 636-677-4578, or South County at 314-631-8698.

MEAAA Public Hearings Coming This Month

The public is invited to learn about Mid-East Area Agency on Aging's plan and budget for the upcoming fiscal year that begins July 1.

In a series of public hearings, you can ask questions of MEAAA management personnel about how services are funded and delivered.

All hearings are at 10:30 a.m. Contact MEAAA at 636-207-0847 or info@mid-eastaaa.org if you need directions or information.

Wednesday, Feb. 15, 2012:
St. Clair Senior Center
310 Park Ave., in the St. Clair Community Center

Monday, Feb. 20, 2012:
NW Jefferson County Senior Center
6180 Highway MM, House Springs

Friday, Feb. 24, 2012:
Wentzville Senior Center
506 S. Linn St.

Monday, Feb. 27, 2012:
Lemay Senior Center
225 Lemay Ferry Rd.

All hearings are free and open to anyone with an interest in senior issues. MEAAA's welcomes your input, comments and suggestions. The hearings are sponsored by MEAAA's advisory council.



MEAAA Executive Director Mary E. Schaefer will present the agency's plan for the coming fiscal year at a series of public hearings this month.

Making Medicare Make Sense

Answers To Some of The Most Commonly Asked Medicare Questions

By Julie Brookhart
Public Affairs Specialist,
Centers for Medicare & Medicaid Services

Q: Although I know that the Medicare Open Enrollment Period ended Dec. 7, this past year, what is the Medicare Advantage Disenrollment Period that runs from Jan. 1, through Feb. 14?

A: If a Medicare beneficiary who is enrolled in a Medicare Advantage plan instead of Original Medicare is dissatisfied with his or her Medicare Advantage health plan an annual "disenrollment" period allows them to switch to Original Medicare and a drug plan between Jan. 1 and Feb. 14. This new *disenrollment* period began last year, and replaces the old Medicare Advantage Open Enrollment Period that used to run every year, from January 1 to March 31.

Medicare Advantage plans are health plan options like Health Maintenance Organizations, (HMOs) and Preferred Provider Organizations, (PPOs), approved by Medicare and offered by private companies. These plans are part of Medicare and are sometimes called "Part C," or "MA plans." Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare. Medicare Advantage plans provide your Medicare health coverage, including your Part B medical benefits, and your Part A hospital benefits, and sometimes, Medicare prescription

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Family Caregiver Focus

A New Column Featuring
Resources, Suggestions And
Information For Caregivers

Anyone can become a caregiver at some point in their lives. A spouse comes down with a serious illness, a sibling experiences a life-altering injury or an aging parent becomes frail. Any of these situations can thrust a family member or friend into the role of caregiver.

As defined by the Family Caregiver Alliance, a caregiver is an unpaid individual (a spouse, significant other, family member, friend or neighbor) involved in assisting others who are unable to perform certain activities on their own.

Since one never knows when he or she will assume the caregiving role, it's common for people to be unprepared or unaware of services they can rely on for support.

This new column will explore various caregiving topics in the coming months. In this first column, we'll describe the resources offered by Mid-East Area Agency on Aging's Family Caregiver Support Program.

MEAAA offers **caregiving support services** in the counties of St. Louis, St. Charles, Franklin, and Jefferson to full-time caregivers of loved ones age 60 and older.



Caregiver consultant Donna Jasper (left) discusses options with a caregiver at the MEAAA central office.

MEAAA consultants are now taking an innovative approach to caregiver support. Caregivers come to the office to meet with the counselors for a service called **Options Consulting**.

The consultant discusses the caregiver's needs and situation and recommends services that will help the caregiver be more effective and lessen stress for both the caregiver and the loved one being cared for. These services might include:

■ **Information and Assistance:** MEAAA's professional Information and Assistance specialists help older adults and their families by linking them with MEAAA programs and community resources.

■ **Respite (in-home and adult day services):** In some cases, a respite care provider will come to the home to relieve caregivers, allowing them time for personal matters or errands. For others, respite service through a contracted adult day center may be more appropriate.

■ **Durable Medical Equipment & Minor Home Modification:** A small amount of funding is available, based on need, for both durable medical equipment and minor home modification including lift or shower chairs, and the installation of grab bars or ramps.

■ **The Supply Bank for Senior Independence:** Provides incontinence supplies and liquid nutritional supplements, such as Ensure or Boost, to older adults in need.

Also, recognizing the importance of providing caregivers support and up-to-date information, MEAAA co-sponsors annual **caregiver retreats**, available to family caregivers throughout our four-county region.

All of these services are provided on a **voluntary contribution** basis. (No one is turned away because they are unable to pay.) Call (636) 207-0847 or 1 (800) AGE-6060 for information.

Things Medicare Advantage Agents And Brokers Are Not Allowed To Do

According to the Centers for Medicare and Medicaid Services (CMS), there are several things that Medicare Advantage agents and brokers are not allowed to do. Being aware of inappropriate behaviors will help protect not only your medical benefits, but your personal identity as well from untrustworthy people.

If you have experienced any of the prohibited business practices listed below, please call the Missouri Senior Medicare Patrol (SMP) at 1-888-515-6565. The Missouri

SMP has trained staff and volunteers who work with CMS and the Missouri Department of Insurance

to report complaints of inappropriate behavior and assist beneficiaries in making informed decisions about their healthcare coverage.

The Missouri SMP has also published a guide, "Your Medicare Matters, Protect It" that provides information about Medicare Advantage and the questions you should ask before selecting a plan. You may receive a free copy by calling 1-888-515-6565.



Agents and brokers:

■ **MAY NOT** state that they are from Medicare or use "Medicare" in a misleading manner. For example, they can't state that they are endorsed by Medicare, are calling on behalf of Medicare, or that Medicare asked them to call or see you.

■ **MAY NOT** solicit door-to-door.
■ **MAY NOT** send unwanted emails, text messages, or leave voicemails.

■ **MAY NOT** approach people in common areas such as sidewalks, lobbies, parking lots, and so on.

■ **MAY NOT** conduct sales activities in healthcare settings such as waiting rooms, exam rooms, hospital patient rooms, dialysis centers and pharmacy counter areas.

■ **MAY NOT** place unwanted calls,

Aging Matters

Aging Matters is a publication of Mid-East Area Agency on Aging, a non-profit organization providing services and information to people age 60 and over and their caregivers.

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www.mid-eastaaa.org

E-mail:
info@mid-eastaaa.org

Our Mission:
Assisting Adults Through the
Journey of Aging



If you have a question about caregiving that you would like to see addressed in a future Family Caregiver Focus column, send it to MEAAA: Family Caregiver Focus, 14535 Manchester Road, Manchester, MO 63011 or e-mail it to info@mid-eastaaa.org.

including calling people with Medicare under the guise of selling a non-Medicare Advantage or prescription drug plan product and then turning the conversation to selling a Medicare Advantage plan or prescription drug plan.

■ **MAY NOT** provide meals to potential enrollees at sales presentations.

■ **MAY NOT** offer gifts to potential enrollees of more than \$15. If a gift is offered, it must be given to everyone, even if they do not enroll in a plan.

The Missouri SMP is funded by the U.S. Department of Health and Human Services' Administration on Aging to empower seniors to prevent healthcare fraud and abuse through education and advocacy.



Tributes

Call us when you want to send a Tribute card (shown above) in honor of someone's birthday, anniversary, health or to say happy holidays.

For details call 636-207-0847 or 1-800-AGE-6060. Or send your tax-deductible donation to the MEAAA Foundation, 14535 Manchester Road, Manchester, MO 63011.

Gifts to the MEAAA Foundation

Sept. 2, 2011-Jan. 25, 2012

Barbara Williams

Janice Gitt

Robert Cline

Henriette Barken

Marc Abrams

Michael Carlson

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In Memory of Neva Fakes

Jeannette Bommarito

In Memory of Martin Millner

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In Memory of Michael Plohr

Russell Mandziara

In Memory of Marie Cargill

Mary Burwell

In Memory of Mother

Janet Krout

In Memory of Karen Solomon

William Solomon

In Honor of Mary Swan

Mary E. Schaefer

In Honor of Mrs. Hilla Harf

Hans Levi

Mayors For Meals Event To Be Held March 21

On March 21, public officials from the counties of St. Louis, St. Charles, Franklin and Jefferson will join Mid-East Area Agency on Aging's annual Mayors for Meals event.

Mayors and various other officials will bring meals to the people in their communities as part of a national event created by the Meals on Wheels Association of America, of which MEAAA is a proud member. The mayors' deliveries are a way to publicize the need for volunteers and the importance of

home-delivered meals in helping seniors continue to live independently. Meals on Wheels help homebound older adults, who are frail or who are recovering from illness or surgery, stay in their own homes.

To follow the example of the mayors and help seniors maintain their independence, contact MEAAA at 636-207-0847.

Manchester Mayor David Willson (left) with Meals on Wheels participant Alice Riney and volunteer John Sparks on Mayors for Meals Day, March 23, 2011.



Help Seniors Reduce Their Risk Of Falling

Become a coach for **Matter of Balance**, an award-winning falls prevention program.

As a coach, you will help participants to:

- View falls and fear of falling as controllable
- Set realistic goals for increasing activity
- Change their environment to reduce fall risk
- Promote exercise to increase strength and balance

For more information on becoming a coach, contact Diane Justice, 636-207-0847, ext. 114.

The training is FREE



During the class, coaches teach participants to:

- ◆ View falls as controllable
- ◆ Set goals for increasing activity
- ◆ Make changes to reduce fall risks at home
- ◆ Exercise to increase strength and balance

Missouri Department Of Insurance Offers Help Finding Lost Life Insurance Policies

State regulators connect consumers with hundreds of life insurance companies

Jefferson City, Mo. - "My mother had a life insurance policy, but I don't have a copy — I don't even know the name of the insurance company."

It's a common situation for consumers who contact the Missouri Department of Insurance and senior centers across the state. And for the first time, consumers have a way to contact licensed life insurance companies in Missouri to find information on deceased loved ones.

The Department of Insurance has created the Life Policy Locator service that will help consumers find lost life insurance policies or annuity contracts purchased in Missouri. The department will collect information from consumers, then send it electronically each month to



licensed life insurance companies in Missouri.

"This program is technology at its best — we are helping connect consumers with life insurance and annuity benefits that they are entitled to receive," said Missouri Insurance Director John M. Huff. "Hard-copy mailings to Missouri's life insurance industry each month would be unaffordable and unmanageable. This project is possible only because of our online technology that connects us to major life insurers."

People who believe they are beneficiaries, as well as executors and legal representatives can file a search request form with the Department of Insurance. Completed forms should be notarized and include a copy of the original death certificate before being mailed to the department.

Requests will be forwarded to Missouri-licensed life insurance

companies each month. Insurance companies will then contact the beneficiary if a policy is located.

If the person making the request is not legally entitled to information about the life insurance policy or annuity, the insurance company will not make contact with that person. However, the company will begin a search for the beneficiaries named on the policy.

Consumers and insurance companies with questions about the Life Policy Locator can contact the department's Insurance Consumer Hotline at 800-726-7390 or visit insurance.mo.gov.

About the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) is responsible for consumer protection through the regulation of financial industries and professionals. The department's seven divisions work to enforce state regulations both efficiently and effectively while encouraging a competitive environment for industries and professions to ensure consumers have access to quality products.

News & Notes

St. Peters Trivia Event Raises Almost \$14,000 For Meals On Wheels Program

Our deepest gratitude to the elected officials of St. Peters and Central County Fire & Rescue for holding the second of planned annual trivia nights to benefit the St. Peters Senior Center Meals on Wheels program on Nov. 5.

St. Peters Second Ward Alderman **Jerry Hollingsworth** spearheaded last year's initial trivia event and enlisted the support of the entire board of aldermen, who decided to repeat the successful event for 2011. Central County Fire and Rescue donated the use of its hall (located near the St. Peters Senior Center) for the event. Wives and families of the fire department staff and city officials volunteered their time to help with the event. Thanks to the board of aldermen and Assistant Fire Chief **Steve Brown** for their support of St. Peters seniors.



MEAAA Celebrates Partnership With Missouri College

Missouri College recently recognized MEAAA as one of its valued community partners. (L-R) **Trisha Frank**, Missouri College Dental Assistant Program chair; **Mary E. Schaefer**, MEAAA executive director; **Diane Justice**, MEAAA special projects coordinator from MEAAA; and **Karl Petersen**, president of Missouri College.

"I want to thank all of the Missouri College students and staff who came out to the MEAAA senior centers," said Justice. (See story at right.) "The services that they provide made a big impact on the lives of our older adults. The seniors always looked forward to each visit from the students, along with their smiles and hugs. We look forward to continuing our partnership."



Bommarito Celebrates 35 Years With MEAAA

Congratulations to MEAAA Executive Secretary **Jeannette Bommarito** (left), with Executive Director **Mary E. Schaefer**, who is celebrating 35 years on the agency staff. We salute Jeannette's professionalism and dedication.

MEAAA Senior Fair Coming May 9

MEAAA's 36 annual Senior Fair will be held May 9 at the St. Ann Community Center. Headlining this year's event will be **Terry Thompson** and his swinging band and singer-guitarist-saxophonist **John Scott**. Admission is free. The Senior Fair features games, prizes, exercise classes and more. This year's co-sponsors include New Lifestyles and Missouri College. Call 636-207-0847 for info.

Medicare

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drug coverage, Part D. They are not supplemental insurance plans, and when you are enrolled in a Medicare Advantage plan you do not need to have supplemental insurance. Not all Medicare Advantage Plans work the same way, so you are encouraged to find out the plan's rules before joining. Medicare Advantage Plans *must* cover all of the services that Original Medicare covers except hospice care. Original Medicare covers hospice care even if you are in a Medicare Advantage plan. And, Medicare Advantage Plans may offer extra coverage, such as vision, hearing, dental, and/or health and wellness programs that Original Medicare does not.

If a Medicare beneficiary decides he or she would rather not continue with their Medicare Advantage Plan and they want Original fee-for-service Medicare, they should also consider joining a Medicare Prescription Drug Plan as

Original Medicare will not cover their prescription drugs. Again, this can be done during the Medicare Advantage disenrollment period of Jan. 1 through Feb. 14. The new coverage will begin the first day of the month after the plan gets your completed enrollment form.

During this period, you **cannot** do the following:

- Switch from Original Medicare to a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Prescription Drug Plan to another.
- Join, switch, or drop a Medicare Medical Savings Account Plan.

This period is *only* for disenrolling from a Medicare Advantage Plan to Original Medicare and adding a Medicare Prescription Drug Plan, which is Medicare Part D.

For more information, call 1-800-MEDICARE, which is, 1-800-633-4227. Medicare's national toll-free helpline is available 24 hours a day, seven days a week, or visit www.medicare.gov.

Missouri College Medical Assistant Students Service Learning Day Benefits Bridgeton Seniors

Missouri College's Medical Assistant students thought they were providing service to senior citizens in the St. Louis metropolitan area. Little did they suspect that the giving would come back to them over and over again.

On Sept. 30, as on similar days, Missouri College's medical assistant students provided blood pressure checks, basic health education and camaraderie at the Bridgeton Senior Center. Missouri College's ongoing community partnership with Mid-East Area Agency on Aging makes these types of events possible.

Going off campus and practicing what they were learning in the classroom was a new experience for the students. Up until this point in their curriculum, students had only been practicing vitals on each other. Taking blood pressure checks on the older adults was an exciting new challenge.

Missouri College had a special table set up at the senior center. It was very busy with seniors wanting blood pressure checks from the students. In little to no time at all, each student was given a moment to shine! What seemed frightening at first became comfortable and common by day's end.

The gift of Service Learning expands beyond that of the commu-

nity Missouri College serves. Missouri College's Medical Assistant students receive the gifts of experience and the spirit of giving that helps to increase their clinical skills, self confidence and employability.

After Service Learning events, students' patient communication skills are greatly elevated, especially with the senior citizen population. One faculty member noted that "many students even carry themselves differently with a stature reflecting pride and self-confidence they have never experienced before."

MEAAA Offering VISTA Volunteer Opportunity

Full-time Americorp*VISTA volunteer wanted to coordinate MEAAA Meals on Wheels Adopt-a-Route program. (Living stipend provided.)

Volunteer would recruit local businesses and organizations to take responsibility for a Meals on Wheels route. Groups of co-workers would take turns covering a route during their lunch hour. Teams would consist of 8-10 members, and no volunteer would have to deliver more than once a month. The VISTA would be responsible for recruiting companies, training volunteers, collaborating with MEAAA senior centers for recruiting and handling reporting.