SOUTH ALABAMA REGIONAL PLANNING COMMISSION

Area Agency on Aging

Mobile

Baldwin

Escambia

DEC 2022



Dignity & Independence for the Disabled, Older Adults & Their Caregivers





From the Area Agency on Aging Director Julie McGee

Helping Seniors Fight Inflation in 2023

Census data reveals that older adults are the *only group* with increased poverty levels. I want to highlight a special emphasis we are calling "Inflation Fighting for Seniors." These are programs that can potentially add thousands of dollars directly back into senior budgets every year.

We have a streamlined "one call and you may qualify for them all" screening system in place, because food assistance (SNAP) qualification automatically qualifies seniors for additional programs. And, we worked with local, state and national partners to develop a food assistance application that is simple, private and easily renewed for 3 years.

So, why are only 27% of eligible Seniors taking advantage of these programs in the midst of record inflation, skyrocketing gas and grocery prices and increased healthcare costs? Research has shown it's due to negative impressions, many that are based on inaccurate information. Here are some misconceptions we want to address:

Seniors can only qualify for \$16 in monthly benefits.

The average SNAP benefit for seniors is actually about \$104 per month. \$16 is the minimum monthly benefit, but 80% of participants receive more than the minimum. And, seniors are able to increase their monthly benefits by taking advantage of medical expense deductions – currently only 16% take advantage of this.

Receiving benefits is a drain on the public.

We want to remind Seniors that they are taxpayers and have earned the right to these benefits. SNAP actually helps the local economy: every \$1 in additional SNAP benefits used in the local economy generates \$1.79 in local economic activity.

Also, access to SNAP reduces healthcare costs. When older adults are in debt, they often make trade-offs by skipping meals or reducing doses of prescriptions. Recent studies have found that SNAP participants are 23% less likely to enter a nursing home and 4% less likely to be hospitalized when they begin receiving SNAP. This reduces overall health care expenses and Medicaid/Medicare costs.

Even if you aren't a senior, you know a senior. It's time we all work together to help seniors fight inflation by encouraging them to be screened for programs that can put money back into their wallets.

Looking forward to the new year,

Julie

Medicare Advantage Open Enrollment Period January 1 – March 31

What is Medicare Advantage?
Medicare Advantage is a Medicareapproved plan from a private company
that offers an alternative to Original
Medicare for your health and drug
coverage. These "bundled" plans include
Part A, Part B, and usually Part D.

Each year, if you're enrolled in a
Medicare Advantage Plan, you can
switch to a different Medicare
Advantage Plan or switch to Original
Medicare and join a separate
Medicare drug plan.

You can only switch plans once during this period.

Need assistance? Contact your local SHIP Office:

> 251.706.4680 1.800.243.5463





Navigating Medicare

UPCOMING EVENTS

JANUARY

Medicare Advantage Open Enrollment

January 1 – March 30

Medicare Table Talk

January 10 10:00 a.m. - 12:00 p.m. West Mobile Library

Tax Preparation Begins

January 16 Scheduling appointments for sites begins

Medicare Table Talk

January 18 10:00 a.m. - 12:00 p.m. Bishop State Community College

Caregiver College

January 26 8:30 a.m. - 2:30 p.m. Franklin St. Baptist Church

FEBRUARY

February is National Senior Independence Month!



MARCH

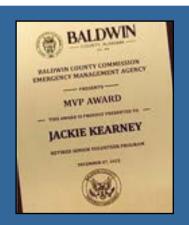
Legacy Leadership Institute March 20-24

RSVP Volunteer Wins Baldwin County Emergency Management MVP 2022 Award

RSVP Volunteer Jackie Kearney was awarded the Baldwin County Emergency Management MVP 2022 Award. The award is presented annually to a volunteer who goes above and beyond to serve the community.







SENIOR ISOLATION REACHES PEAK DURING HOLIDAY SEASON VOLUNTEERS NEEDED FOR FRIENDLY CALLER PROGRAM

The holidays can be a lonely time for many Seniors who are socially isolated. The AAA's Circle of Friends friendly caller program connects volunteers to Seniors. Training is provided by the Retired Senior Volunteer Program (RSVP) to make weekly, light-hearted check in calls. Please consider making friendly calls to help Seniors combat isolation. If you are interested in being a volunteer, contact Dawne Biggs at 251.620.1462.



SENIORS WHO VOLUNTEER LIVE LONGER AND REPORT BETTER HEALTH



RSVP provides Seniors (55 and over) with meaningful and rewarding volunteer experiences in Baldwin and

Escambia counties. Volunteer opportunities include: disaster services; helping people reach financial independence; education; the environment; healthcare; companionship; and Veterans and military families. The program is structured to maximizes volunteer time, and provides support through a pre-orientation and on-site trainings. You can experience first-hand what Senior volunteers have found: "Giving back is good for the heart and mind!" Contact Dawne Biggs at 251.620.1462.



Visit Us on Social Media

South Alabama Retired Senior Volunteer Program (RSVP) - Baldwin/Escambia

Free Tax Preparation for Baldwin and Escambia Counties Scheduling Begins January 16

The Free Tax Preparation program is funded through an IRS federal grant and all site locations are operated by the RSVP/TCE Tax Preparation Program. Volunteers are recruited, trained and certified through the Retired Senior Volunteer Program (RSVP), and all have IRS certification. Both federal and state tax returns are electronically filed. Volunteers will begin accepting appointments on January 16. **Baldwin County sites open on January 23, and Escambia County sites open on January 30.**

Document Requirements

- 1. For married filing jointly, both spouses must be present
- 2. All forms W-2 and 1099's, information on all other Income
- 3. Social Security Cards and State Driver's License/State ID Required
- 4. Birth dates for you, spouse and/or dependents on the return
- 5. Information for all deductions and credits
- 6. Forms 1095-A, B or C (Health Insurance /ACA Statements)
- 7. Copy of last year's tax return.
- 8. Death Cert. on deceased dependent (s).
- 9. Divorce Decree/Power of Attorney/Court Documents
- 10. Mileage/Medical Trips and applicable itemized deduction information
- 11. Form 1098/Education Credit
- 12. Vehicle Tag Receipt/Ad Valorem Tax
- 13. Completed Form 13614-C. Available at tax sites or download here:

https://www.irs.gov/pub/irs-pdf/f13614c.pdf



BALDWIN COUNTY

Bay Minette Senior Center

Tuesday 9:45 a.m. – 1:45 p.m.

Contact: 251.289.9478

Daphne-Macedonia Church (New)

902 Daphne Avenue

Wednesday 9:00 a.m. – 1:30 p.m.

Contact: 251.289.9478

Spanish Fort Public Library

Friday 9:00 a.m. - 1:30 p.m.

Contact: 251.289.9478

Fairhope Satellite Courthouse

Tuesday/Wednesday/Thursday

8:00 a.m. – 12:00 p.m. Contact: 251.317.1877

Robertsdale BC Council on Aging

Tuesday/Thursday 9:00 a.m. - 12:00 p.m.

Contact: 251.972.8506

Foley Ecumenical Ministries (New)

102 W. Spruce Avenue

Tuesday 9:00am – 1:00pm

Contact: 251.943.3445

Orange Beach Senior Center

Tuesday/Friday 9:00 a.m. - 1:00 p.m.

Contact: 251. 981.3440

ESCAMBIA COUNTY

Atmore, Poarch Creek Indian

Reservation, Flomaton and Brewton

Contact: 251.867.0255



Tips for the Times



Technology Can Help Seniors Maintain Their Independence

Seniors often find it frustrating to learn a new technology. However, upgrading themselves can allow a more independent life. The SOS and GPS on smart phones (I-phones and Android) are technology tools (applications) that are easily enabled and can give loved ones, spouses or others being cared for, additional safety.

The SOS feature, which can act as a Medical Alert System, is an essential tool on smart phones for older adults to use during emergencies. The SOS feature is programmed to alert emergency services when you need help.

GPS tracking devices can be a win-win for everyone. They provide loved ones peace of mind and allow Seniors to continue their activities. Today's trackers are designed to do many things, from tracking lost car keys to finding wandering loved ones. Some tracking apps even come with a fall detection feature. As soon as the device detects a fall, it sends immediate alerts to caregivers and 911.

Other functions (apps) to consider are weather alerts and a magnifying glass that increases the size of text and pictures. These apps can be activated through the Settings feature. Or - better yet - find a teenage grandchild to hook you up!

Save Your Date! Legacy Leadership Institute March 20-24

The Legacy Leadership
Institute features faculty and
visiting speakers on aging
issues and impactful volunteering. It is designed to help
retired professionals find their
niche in the world of
volunteering among
opportunities at the Area
Agency on Aging and in their
communities. Check our
website for updates:

www.agingsouthalabama.org





News...

CDC: NEW COVID BOOSTERS ARE MORE EFFECTIVE

CDC data shows the new Moderna and Pfizer-BioNTech vaccines target both the original Coronavirus strain and some of the latest Omicron variants. The updated boosters are called bivalent vaccines, meaning two sets of instructions that teach the body to



produce antibodies to fight off a coronavirus infection. New boosters can be administered two months after the last dose. The AAA is working with local health Departments to provide vaccines and boosters for the homebound. For more information, contact the Aging Hotline at 251.706.4680.

FLU SEASON PEAKS FROM DECEMBER TO MARCH; HIGH DOSE VAX ENCOURAGED

The CDC is recommending adults 65 years and older get immunized with a "high-dose or adjuvanted" influenza vaccine. These shots can offer greater protection, according to public health experts. About 80 percent of Medicare beneficiaries already receive a higher-dose or adjuvanted flu vaccine, federal data shows.



ACL RLEASES LATEST PROFILE OF OLDER ADULTS

In November, the Administration for Community Living (ACL) released its an annual summary of critical statistics related to those 65 and older in the country. Key findings:



Population Growth: Senior population has increased

38% compared to 2% of those under 65. Total U.S. Senior population is 55.7 million. **Life Expectancy:** Those reaching 65 have an average life expectancy of an additional 18.5 years

Income: The median income of older persons was \$26,668 **Poverty:** Nearly 1 in 10 of 65+ live below the poverty level

Health Expenses: 65+ averaged out-of-pocket health care expenditures of \$6,668,

an increase of 38% from 2010.

Health Assessment: 20% of 65 to 74 and 27% of 75+ assessed health as fair or poor **As Caregivers:** 1.1 million age 60+ were responsible for caregivers for grandchildren **Workforce:** 10.6 million 65+ were in the labor force (working or actively seeking work).

You can access the full profile online here: 2021 Profile of Older Americans (acl.gov)

The ACL is part of the U.S. Department of Health and Human Services and advances the principle that older adults and people of all ages with disabilities should be able to live where they choose, with the people they choose, and with the ability to participate fully in their communities. The ACL supports networks of community-based organizations and makes investments in research, education and innovation.

PROGRAM SPOTLIGHT

The Team That Takes the Call: Aging Disability and Resource Center

The Aging and Disability Resource Center (ADRC) - housed within the Area Agency on Aging - provides no-cost financial and benefit counseling to the elderly (60 and older) and the disabled.



ADRC Coordinator Kim Johnson describes the hotline as the one door that can open access to programs offered by the agency and referrals to other community services. "Every time we answer the phone to screen a caller, our ADRC Specialists have the chance to impact that person's life. We have the opportunity to help people every day."

Whether someone is in crisis, or just need information on programs such as food assistance, the Medicare Saving Programs, prescription drug savings or Medicaid waivers, the ADRC Team is looking for ways to put money back into clients' budgets.

During the time of rising gas, groceries and prescription medications, the ADRC is serving many clients that wouldn't typically reach out. "Today, I spoke with a client about a program that could potentially save them \$170 on their internet service (Affordable Connectivity Program). While many programs are income based, you won't know what is available, until you reach out to the ADRC," she added.

The ADRC: 251.706.4680

Options Counseling * Benefits Assistance * Caregiver Assistance * Community Engagement Opportunities



Bread and Butter

Keeping up with the latest updates from programs affecting senior benefits and budgets

SSA: KEEP YOU CARD AT HOME

Keep your social security card at home! The SSA released a statement for those who carry their cards in their wallets.

Scams are at an all-time high and you need to safeguard

your documents. The physical card is not necessary for most activities.



Each year, if you're enrolled in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan or switch to Original Medicare and join a separate Medicare drug plan. You can only switch plans once during this period.

AARP: MEDICARE MADE EASY

AARP has published a resource guide, The Big Choice, comparing original Medicare with Medicare Advantage. You can access the guide here:

https://www.aarp.org/health/medicare-insurance/info-2020/original-medicare-vs-advantage.html

Resources for Seniors, Caregivers and the Disabled

The Area Agency on the Aging has a website with online resources for all things that impact Seniors, Caregivers and the Disabled. Visit our Resource Page at **www.agingsouthalabama.org** or click the link below.



AGING & DISABILITY RESOURCE CENTER



CLASSES



SERVICES



STATE HEALTH INSURANCE PROGRAM



ALABAMA CARES



PRESCRIPTION ASSISTANCE



CONG-TERM CARE OMBUDSMAN



COUNSELING



SENIOR NUTRITION CENTERS



SENIORS & SNAP

<u>Directory of Senior Resources - Area Agency on Aging</u>

Medicare Questions?

We Have Answers.



Answers to:

- What your Medicare plan includes
- Parts of Medicare you may not understand
- Personal questions regarding your care under your insurance
- Specific numbers to call for help

Information on:

- Medicare Supplement
- Medicare Savings Programs
- Medicaid
- Prescription Drugs
- Plan Comparisons
- Billing & Claims
- Rights & Protections
- Long-Term Care

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MEDICARE TABLE TALK

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Tuesday, January 10 10 a.m. – 12 p.m. West Mobile Regional Library West Regional Meeting Room

> Reservations Marcella Nettles

mnettles@sarpc.org/251.706.4663



James Roberson
Coordinator
State Health Insurance
Assistance Program
SHIP provides free and

SHIP provides free and unbiased local counseling and assistance.





Dementia 101 CAREGIVER COLLEGE

Have Lunch While Your Learn! Lunch is provided for all participants and RSVP is required.

Thursday, January 26, 2023 8:30 a.m. - 2:30 p.m.

Dementia 101

Learn the basics of the most common forms of dementia. Find out what to expect during different states of the disease. Learn what caregivers can do to cope with daily challenges, including communication and safety.

Franklin St. Baptist Church 2113 Saint Stephens Road Mobile, AL 36617

Just 4 Me - Coping as a Caregiver

Learn stress and relaxation techniques, skills for coping with grief, loss and depression, and how to take time for yourself. Get tips and ideas for keeping yourself well while caring for a family member or loved one.

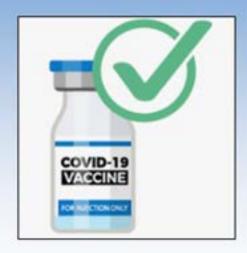
If you need help with care of your loved one to attend classes, contact Della Sanchez at 251-706-4650.





Dignity and Independence for the Disabled, Older Adults and Their Caregivers Registration Required
Della Sanchez
251-706-4650
dellasanchez@sarpc.org

HOMEBOUND?



Are you homebound due to:





Disability Advanced Age Medbound



The Area Agency on Aging is assisting people access boosters through local health departments living in Mobile, Baldwin and Escambia Counties.

CALL: 251.706.4680



Area Agency on Aging: Dignity and Independence for the Disabled, Older Adults & Their Careaivers

