

# THE AGING RESOURCE CENTER NEWS

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## Older Americans Month—May 2010

May is Older Americans Month—a tradition dating back to 1963 to honor the legacies and ongoing contributions of older Americans and support them as they enter the next stage in life.

This year's Older Americans Month theme—*Age Strong! Live Long!*—recognizes the diversity and vitality of today's older Americans who span three generations. They have lived through wars and hard times, as well as periods of unprecedented prosperity. They pioneered new technologies in medicine, communications, and industry while spearheading a cultural revolution that won equal rights for minorities, women, and disabled Americans.

These remarkable achievements demonstrate the strength and character of older Americans, and underscore the debt of gratitude we owe to the generations that have given our society so much. But the contributions of older Americans are not only in the past.

Older Americans are living longer and are more active than ever before. And with

the aging of the baby boomer generation—the largest in our nation's history—America's senior population is expected to number 71.5 million by 2030.

While keeping the growing population of older Americans healthy and active will increase the demand for senior services, what is remarkable is the extent to which older Americans themselves are supporting each other. As the new generations of seniors become better educated and more financially secure than their predecessors, they are spending more time making significant contributions in their communities through civic and volunteer opportunities.

In fact, older Americans are a core component of service delivery to seniors—embodying and modeling the drive to *Age Strong! Live Long!* They volunteer at group meal sites and deliver food to homebound seniors; they act as escorts and provide transportation for older adults who cannot drive;

they help seniors with home repair, shopping and errands; and they provide vital counseling, information and referral services. Their energy and commitment reminds all Americans—not just senior citizens and their caregivers—to do their part to enhance the quality of life for older generations.

The annual commemoration of Older Americans Month is our opportunity to recognize the contributions of older citizens and join them in providing services and support that empower the elderly. Americans of all ages and backgrounds can volunteer with programs that improve health literacy, increase access to quality health services, offer food and nutrition services, provide financial and housing counseling, sponsor social activities and community engagement, and more. Contact your local Area Agency on Aging by visiting [www.eldercare.gov](http://www.eldercare.gov) or calling 1-800-677-1116 to find out what you can do to strengthen services for older Americans, this month and all year round.

Sponsored by:



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## *Elder Options' 2010 Fundraising*

In the last issue of the Aging Resource Center News, we detailed Elder Options' first foray into the world of fundraising. A few short months later, through much trial and error, the fruits of that labor are rapidly approaching.

On April 19th, American Medical Mobility presented the First Annual Elder Options "Scramble for Seniors" Golf Tournament. Golfers and sponsors alike



enjoyed a beautiful day out at Haile Plantation Golf Club, and a significant amount of money was raised to support seniors in crisis in PSA3. A special thanks to American Medical Mobility, Farm Bureau Insurance, Carr Rigs & Ingram CPAs, Suntrust Bank, the Lentz-Dodd Financial Group, and all of our hole and prize sponsors for their assistance in making this tournament happen.

Coming in May, Elder Options will also announce the winners of the Elder Options Photography Contest and Gallery. We have received submissions from all over Florida and as far away as North Carolina, and are looking forward to recognizing these fine artists in style.

The Photography Exhibition will be held at The Village of Gainesville, 8000 NW

27th Blvd., Gainesville, FL from 4:30—7:30 pm. This event is FREE and open to the public, with food and a cash bar available. For those interested, all displayed pictures will be up for auction, with the proceeds going to our ongoing fundraising effort. Please join us in supporting both the local art community and the senior citizens of Mid-Florida. A special thanks to The Village, Randy Batista, Creative Workshops and Ameriprint for their assistance with this event.

We hope to see you at the Photography Gallery in May, and we are excited that these efforts will help the seniors of our community! If you would like further information, please contact Elder Options at 352-378-6649 or visit us at [www.agingresources.org](http://www.agingresources.org).

## *Introducing: The Division of Community Outreach and Healthy Aging*

Elder Options is pleased to introduce its new department, the *Division of Community Outreach and Healthy Aging*. Effective April 1, 2010, Elder Options directly provides the service delivery of health promotion and disease prevention initiatives for older persons in PSA 3, funded through the Title III D Program of the Older Americans Act.

The goal of the Title III D funding is to create a noticeable difference in the

health and well being of elders. The program is designed to promote and enhance the health and well being of active seniors and provide support and assistance to the frail. Therefore, the *Division of Community Outreach and Healthy Aging* is tasked with developing and conducting initiatives to educate seniors and their caregivers on effective health and disease interventions, while increasing awareness on issues related to the health of elders, with the intent of enabling seniors to remain in their communities living independent lives with dignity.

The *Division of Community Outreach and Healthy Aging* will deliver educational programs on developing and maintaining healthy lifestyles, preventing and self-managing specific disease conditions, managing medications, and preventing falls. In additions the program provides health screening for the early detection of diabetes, osteoporosis and high blood pressure.

Other components of the *Division of Community Outreach and Healthy Aging* are the Title VII, Elder Abuse, Neglect and

Exploitation Prevention Program and Medicaid Outreach. The Elder Abuse, Neglect and Exploitation Prevention Program provide information to the public on ways to identify and prevent elder abuse, neglect and exploitation, with particular focus on prevention and enhancement of self-determination and autonomy. Medicaid Outreach raises awareness in the community of available programs and services, targeting eligible populations that directly benefit from these programs and services, and assists seniors and caregivers in obtaining them.

The *Division of Community Outreach and Healthy Aging* will effectively and efficiently provide health promotion programs that best meet the needs of older adults. Further enhancing and supporting Elder Options' mission of improving the quality of life of older persons throughout PSA 3.

For more information contact Betty Flagg at Elder Options at: (352) 692-5219 or [flaggb@elderaffairs.org](mailto:flaggb@elderaffairs.org)



## Beware of Scams

It seems there are scams all over the place these days. You've won the lottery of some obscure country or a needy millionaire in Europe is seeking your help transferring funds to the United States.

These kinds of scams can be upsetting, particularly when you realize the reason they exist — because so many people fall for them.

Especially upsetting are the scams that target people who depend on Social Security benefits — and use Social Security's name in their shady dealings.

Recently, we have heard of a number of scams where individuals posing as Social Security employees call and ask for personal information like your name, Social Security number and bank account information. The caller alleges that we need this information so we can issue you additional funds or rebates or they allege that because of a computer glitch your personal information has been lost..

Another scam used an email that was designed to look like it came from Social Security. It provided information about the annual cost-of-living-adjustment and

directed readers to a website designed to look like Social Security's site so people could "update their information" — valuable information to identity thieves and criminals.

In an effort to combat such scams, we want to make one thing perfectly clear: Social Security will not send you an email asking you to give us your personal information, such as your Social Security number, date of birth, or other private information. If someone saying they are from Social Security does email you requesting information, don't respond to the message. Instead, contact your local Social Security office or call us at 1-800-772-1213 (TTY 1-800-325-0778) to see whether we really need any information from you.

Whatever you do, don't fall victim to a scam. Don't give out your personal information.

Social Security and the Office of Inspector General (OIG) take these scams very seriously. We do everything we can to stop the perpetrators and educate the public. To report suspicious activity, please call the

OIG Hotline at 1-800-269-0271. (TTY: 1-866-501-2101.) A Public Fraud Reporting form is also available online at OIG's website: [www.socialsecurity.gov/oig](http://www.socialsecurity.gov/oig).

Of course, there are times when Social Security may contact you to update your information. At such times, you will always receive prior notification from us by mail or telephone before a personal visit is made. When in doubt, contact us at 1-800-772-1213 (TTY 1-800-325-0778) and we can verify the identity of the Social Security employee who has contacted you.

*Contributed by:  
Donna Maitland,  
Social Security  
District Manager,  
Gainesville, FL*



## Citrus Alliance Against Adult Abuse (C4A)

Elder Options was awarded a grant from the National Committee for the Prevention of Elder Abuse to develop an Elder Justice Community Coalition to address elder abuse, neglect, and exploitation in Citrus County, Florida. The first meeting was held on February 5<sup>th</sup>, 2010 in Lecanto, Florida and various agencies that provide services to seniors and caregivers were invited to attend. The coalition determined that its mission is to prevent and end abuse, neglect, and exploitation through community partnerships, education, advocacy, and resource development.

### Coalition Activities:

February, 2010 - training session on how to build and sustain a local Elder Justice Community Coalition in Citrus

County. The workshop was hosted by Elder Options and conducted by the Area Agency on Aging of Phoenix, Arizona, on behalf of the National Committee for the Prevention of Elder Abuse. Coalition developed a strategic plan which included mission, vision and selected sub-committees. Some agencies represented at the training included Citrus County Support Services, Florida Department of Children and Families, Elder Options, Department of Elder Affairs, Citrus County Sheriff's Office and Senior Foundation.

March, 2010 - coalition selected its name, now called Citrus Alliance Against Adult Abuse (C4A), initiated plans for "Senior Safety Summit" at the Citrus County Resource Center on

June 15, 2010 (in observance of World Elder Abuse Prevention Day) with the keynote address from Citrus County Sheriff Jeffrey Dawsy and resource tables will be available.

April 22, 2010 at 9:00 am - next meeting, Lecanto, FL

For more information or to become a member contact: Ms. Vidya Hogan, Elder Options at 352-378-6649.



## CALENDAR OF EVENTS: SPRING AND SUMMER 2010

4/23	Advent Christian Village Health Fair	Dowling Park, FL	Call 386-658-5410 for more information.
4/24	Christian Men in Action Health Fair	McKinney Park 801 Bloxham Ave, Clermont FL	10 am-2 pm <a href="http://www.christianmeninaction.com">www.christianmeninaction.com</a>
4/30	VA Caregiving Resource Fair	Gainesville Woman's Club 2809 W. University Ave Gainesville, FL	9 am-3pm Kristen.Wing@va.gov or 352-376-1611 ext. 4937 for more info
5/1	First Annual Palms Medical Group Health and Wellness Fair	Trenton Medical Center 911 South Main Street, Trenton FL	Contact Eileen Senecal at 352-463-4529 for more info.
5/13	Photography Exhibition Fundraiser	The Village of Gainesville 8000 NW 27th Blvd, Gainesville	4:30 pm—7:30 pm. Free and open to the public. Visit <a href="http://www.agingresources.org">www.agingresources.org</a> for more info.
5/14	7th Annual Senior Resource Day	Malcolm Randall VA Medical Center 1601 SW Archer Rd, Gainesville	10 am-2 pm
5/20	Salvation Army Health Fair	Camp Keystone 6581 SE 9th Ave, Starke FL	10 am-3 pm Contact Betty Flagg, 352-378-6649 for more information.
5/22	Alachua "Good Life" Community Health Fair	St. Luke AME Church	Contact Betty Flagg, 352-378-6649, for more information
6/15	Senior Safety Summit	Citrus County Resource Center 2804 W Marc Knighton Ct Lecanto, FL	Contact Vidya Hogan, 352-378-6649 for more information.
8/16—8/18	2010 Florida Conference on Aging	Caribe Royale Hotel, Orlando	Visit <a href="http://www.fcoa.org">www.fcoa.org</a> for more information.

## Health Care Reform

In the first part of 2010, Congress passed what may become some of the most notable pieces of legislation of this era: The Patient Protection and Affordable Care Act and the Health Care and Education Affordability Reconciliation Act. The details of the scope and breadth of the Acts are difficult to determine, so the National Council on Aging, a non-partisan service and advocacy agency has published the following information about the acts that are relevant to seniors.

From the National Council on Aging, here are five facts about the Health Care Reform Act(s):

1. **The law will provide health coverage for millions of uninsured Americans—plus extra protections for most people who currently have insurance.** 32 million currently uninsured Americans are expected to gain coverage, and individuals cannot be excluded due to pre-existing conditions.
2. **The law will not cut any benefits provided under traditional Medicare—and it will even improve some benefits.** Traditional Medicare enrollees should have more help with prescription drug costs, better chronic care, and better preventative care.
3. **The law will help you find and afford long-term care at home.** New provisions are aimed at addressing the "Medicaid spend-down" and the viability of long-term care in the community.
4. **The law will improve care for older Americans in other ways;** including efforts to prevent and combat elder abuse, improve the workforce caring for seniors, improve nursing home quality, and reducing health insurance premiums for Americans age 55-65.
5. **The law will reduce Medicare spending growth—and it's fully paid for.** The projected savings to the Medicare



budget are estimated at \$500 billion over the next decade, and reduction of the national deficit by \$124 billion over the same time.

To read the rest of the National Council on Aging report and to learn more about the Health Care Reform Acts, visit [www.ncoa.org](http://www.ncoa.org).

*The information above was adapted from a NCOA publication. Elder Options does not assume responsibility for the information conveyed as fact nor does it endorse any particular platform or legislation.*

## *Managing Concerns About Falls*

Have you turned down a chance to go out with family or friends because you were concerned about falling? Have you cut down on a favorite activity because you might fall? If so, *A Matter of Balance: Managing Concerns About Falls* is a program for you.



Fear of falling can be just as dangerous as falling itself. People who develop this fear often limit their activities, which can result in severe physical weakness, making the risk of falling even greater. Many older adults also experience increased isolation and depression when they limit their interactions with family and friends. *A Matter of Balance* can help people improve their quality of life and remain independent.

*A Matter of Balance* is designed to reduce the fear of falling and increase activity levels among older adults. Participants learn to set realistic goals to increase activity, change their environment to reduce fall risk factors, and learn simple exercises to increase strength and balance.

Elder Options is offering free classes on *A Matter of Balance: Managing Concerns*

*About Falls*. A workbook is provided and refreshments are served.

Please call Betty Flagg at (352) 692-5219 to register or for more information.

*A Matter of Balance: Managing Concerns About Falls*

This program is based on *Fear of Falling: A Matter of Balance*. Copyright ©1995 Trustees of Boston University. All rights reserved. Used and adapted by permission of Boston University.

*A Matter of Balance Lay Leader Model*

*Recognized for Innovation and Quality in Healthcare and Aging, 2006, American Society on Aging.*

*A Matter of Balance Lay Leader Model* was developed by a grant from the Administration on Aging (#90AM2780).

## *Volunteer Opportunities for Seniors*

The county's Retired and Senior Volunteer Program (RSVP) is currently looking for new community partnerships and volunteers that can address unmet, high priority community needs and result in significantly positive impacts. The program staff are seeking volunteers aged 55+ to serve in the following potential new positions. If you have a little extra time and are interested in learning more about any of these positions, please contact Ruth O'Conner with RSVP at 264-6752.

All volunteer positions include benefits and supplemental reimbursement for mileage to and from volunteer sites.

Volunteer Tutor with the Alachua County Library District's Literacy Program: Work one-to-one with an adult or child in any local library to help them improve their academic skills &/ or obtain their GED. A minimum of 1 hour per week is required. Up to 25 volunteers needed. This is a well organized and supportive program with tutor training and materials provided.

Volunteer Tutors for the Reichert

House to work at least one hour per day with one or two assigned boys grades 6-12 on homework and academic skills. This is a wonderful and highly structured program which has demonstrated high levels of success with these children. Up to 35 volunteers needed to serve from 1-3 hours per day, 4 days per week.

Van Drivers for VA Hospital in Gainesville to transport veterans from the main hospital to other VA medical facilities in Gainesville. 2-3 volunteers are needed one day per week.

Balance Screeners for the Movement and Balance Center in Gainesville. Technicians are needed to attend health fairs and senior citizen events to test individuals for stability and balance in order to help prevent falls. Training and equipment provided for teams of 2 to be scheduled as needed for community events. Six volunteers needed.

Telephone Eligibility Follow-up Consultants needed for Alachua County's CHOICES program which provides medical insurance for employed individuals who are currently without insurance.

Two and ½ hour of training required. Up to 4 volunteers needed ½ day per week.

Volunteer Instructors needed to work in pairs with Elder Options to teach persons aged 60+ courses called Memory Training, and A matter of Balance. Classes run 2-2.5 hours per week for 5-6 weeks. Training is provided for instructors 2 hours per week for 8 weeks. Six-twelve volunteers needed.

Aquatic Instructor needed for the Arthritis Foundation's movement classes in local pools. Persons with arthritis benefit from movement in water by increasing circulation, strength and range of motion. Six week classes are taught 2 days per week. One-two volunteers needed. Fees for training instructors are covered.



**WE WANT YOU!**

## Medicaid Q&A: What is a Qualified Income Trust?

The Qualified Income Trust (QIT) offers seniors who need long-term care like nursing home service but are precluded from Medicaid due to income the opportunity to become eligible by placing money into a special bank account to meet the eligibility criteria.

A QIT is a written legal contract that must meet certain specifications and must be approved by the Department of Children and Families. Per the terms of the contract, a QIT participant deposits money into the account monthly to ensure that their income is below the Medicaid income cap. The deposited income is not counted in determining your eligibility, thus making the individual financially eligible for Medicaid services. Money left in the QIT account upon death is paid to the State, up to an amount equal to the total medical assistance paid on your behalf.

Several qualifications come with this arrangement. A QIT must be properly completed and signed **before** the application for Medicaid benefits. The appropriate amount of money must be deposited in the current month, and deposits cannot be made for previous months or into the future. A failure to deposit the appropriate amount can result in denial of Medicaid services for that month.

The QIT is designed to help people “in the gap”—those whose income precludes them from Medicaid assistance but whose income is also not high enough to afford long-term care services. Seniors in the gap are in a unique position, and Medicaid programs such as the QIT are often effective ways of assuring that these seniors do not fall through the cracks of the long-term care system.

Merely establishing a QIT and applying

for Medicaid is no guarantee of services, as Medicaid is a complex program with multiple eligibility criteria. Seniors planning for their future can call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) to find out more information about long-term care planning, and may wish to seek the counsel of a qualified Elder Law attorney.



## SHINE—Volunteers Needed!

Are you looking for a flexible volunteer opportunity that enables you to make a real difference in the lives of seniors in your community? Do you like to help others resolve problems? If you answered yes to these questions, then the Florida Department of Elder Affairs may have the perfect volunteer position for you!

Volunteers are needed in Levy, Dixie, and Gilchrist counties for the award-winning SHINE (Serving Health Insurance Needs

of Elders) Program. SHINE is a free, unbiased Medicare and health insurance information and counseling program that helps elders and those new to Medicare make informed decisions about their health and drug plans.

**Free comprehensive training will be conducted in June 2010.** Bilingual persons are encouraged to apply. Basic computer and Internet skills are required. Please contact the Elder Helpline and tell

them you'd like to find out more about becoming a SHINE volunteer. Call 1-800-262-2243 today!



## Medicare Beneficiaries Targeted for Outreach

In 2010, Elder Options will be utilizing the Medicare Beneficiary Outreach and Assistance grant (MBOA) to help eligible seniors make the most of their Medicare and prescription drug benefits. The MBOA program will offer free information and application assistance to Medicare beneficiaries with low incomes.

Currently, throughout Florida, many elders and people with disabilities sacrifice to obtain the medication that they need, or are even doing without to make ends

meet. For individuals on Medicare, there are ways to potentially lower Medicare costs. These include state-administered Medicare Savings Programs and a program through the Social Security Administration that lowers Medicare prescription drug costs for those enrolled.

In an effort to find eligible seniors in the community and to make Medicare beneficiaries aware of these potentially helpful programs, Elder Options will join the state and federal effort to outreach at

various sites in PSA3 to distribute MBOA information and applications.

Seniors who wish to apply for the program can complete an application with consultants at various community events, complete an application at the designated site within their own county, or call the Elder Helpline at 1-800-963-5337.

## Q&A with Social Security

### Question:

I am nearing my full retirement age, but I plan to keep working after I apply for Social Security benefits. Will my benefits be reduced because of my income?

### Answer:

No. If you apply for benefits once you've reached your full retirement age, you can work while you receive Social

Security and your current benefit will not be reduced because of the earned income. If you keep working, it could mean a higher benefit for you in the future. Higher benefits can be important to you later in life and increase the future benefit amounts your survivors could receive. If you receive benefits before your full retirement age, your earnings could reduce your monthly benefit amount. After you

reach full retirement age, we recalculate your benefit amount to leave out the months when we reduced or withheld benefits due to your excess earnings. You can learn more by reading our publication, *How Work Affects Your Benefits*, at [www.socialsecurity.gov/pubs/10069.html](http://www.socialsecurity.gov/pubs/10069.html).

Contributed by Donna Maitland, Social Security District Manager, Gainesville,

## Caring for the Caregiver: Help for Grandparents (and others) Raising Grandchildren

Are you 55 or above serving as the primary caregiver for your grandchildren, step-grandchildren, or other relative children who are under 19 or disabled? Do you know someone who is? If so, check out our 2010 grant-funded projects below for more information about the program and the services offered at no cost to help support those parenting the 2<sup>nd</sup> or 3<sup>rd</sup> time around.

### Advent Christian Village at Dowling Park – [www.acvillage.net](http://www.acvillage.net)

Dr. Rob Crankshaw: (386) 658-5118 or [rccrankshaw@acvillage.net](mailto:rccrankshaw@acvillage.net)

Counties: Suwannee, Hamilton and Lafayette

Services: Child Day Care, Sitter, Gerontological Counseling and Caregiver Training/Support

### Episcopal Children's Services, Inc. – <http://ecs4kids.org/>

Teresa Matheny: (352) 726-1500 ext. 247 or [tmatheny@ecs4kids.org](mailto:tmatheny@ecs4kids.org)

Counties: Bradford and Putnam

Service: Child Day Care



### Kids Central, Inc. – <http://kidscentralinc.org/>

Michelle Mongeluzzo: (352) 387-3439 or [Michelle.Mongeluzzo@kidscentralinc.org](mailto:Michelle.Mongeluzzo@kidscentralinc.org)

Counties: Citrus, Hernando, Lake, Marion and Sumter

Services: Sitter, Gerontological Coun-

seling, Caregiver Training/Support and Legal Assistance

### Three Rivers Legal Services, Inc. – <http://www.trls.org/>

Counties: Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Suwannee and Union

Service: Legal Assistance

Contact Information: \*Call the main office for your county and request the Title III Grandparent Project

Gainesville Office: (352) 372-0519; 1-800-372-0936

Residents of Alachua, Bradford, Gilchrist, Levy or Union counties

Lake City Office: (386) 752-5960; 1-800-495-0039

Residents of Columbia, Dixie, Hamilton, Lafayette and Suwannee counties

For more information, contact Cindy Roberts, Elder Options: (352) 692-5260 or [robertsc@agingresources.org](mailto:robertsc@agingresources.org).