



The Bullthistle Bulletin
Chenango County Area Agency on Aging
5 Court Street
Norwich, NY 13815
607-337-1770



October-November-December 2020

Brian Wessels, Director
Area Agency on Aging

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Board of Supervisors

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MEDICARE OPEN ENROLLMENT: October 15th—December 7th

The Medicare Open Enrollment Season is upon us! During this time, you can make changes to your health insurance coverage, including adding, dropping, or changing your coverage. Even if you are happy with your current health and drug coverage, Open Enrollment is the time to review what you have, compare it with other options, and make sure that your current coverage still meets your needs for the coming year. Any changes will be effective January 1, 2021.

Due to COVID-19 our office will be performing most of our Medicare counseling sessions **via phone call**. The Chenango County Area Agency on Aging is dedicated in assisting our clients with their Medicare questions and concerns. Please call our office at 607-337-1770 and a staff member will provide you with information and assistance. Clients can also call **1-800-MEDICARE (1-800-633-4227) OR VISIT WWW.MEDICARE.GOV**.



Cold and Snow is right around the

corner....the Home Energy Assistance Program (HEAP) may help those that qualify stay warm this winter. If you are eligible, you may receive one regular HEAP benefit to help you pay for heating your home.

The HEAP season is scheduled to open November 2, 2020 with an end date of March 15, 2021. You can call The Area Agency on Aging at 607-337-1770 for more information.

The Area Agency on Aging handles applications for homeowners and renters that live in Chenango County, 60 years of age and older and for those who are disabled and receiving Supplemental Security Income (SSI) or Social Security Disability (SSD). A paper application can be mailed to you from the Area Agency on Aging or you can apply on line at www.mybenefits.ny.gov.

- Please note that families receiving Temporary Assistance (TA) or Supplemental Nutrition Assistance Program (SNAP) may receive HEAP automatically and do not need to apply.

Health Benefits of Pumpkins

IT'S PUMPKIN SEASON! DID YOU KNOW PUMPKINS ARE A HEALTHY FOOD? Pumpkin is a very nutrient rich vegetable with important vitamins and antioxidants!

The pumpkin plant is considered a vine because it creeps along the ground. It is a member of the 'cucurbitaceae' family that also includes cucumber, squash and cantaloupe.

Pumpkin is one of the most popular vegetables that are grown as a commercial field crop in the United States and all over the world.

Here are some of the health benefits of pumpkins:

- Pumpkins are low in calories. One cup of mashed pumpkin is about 49 calories.
- Pumpkins contains many anti-oxidant vitamins such as vitamin A, vitamin C and Vitamin E.
- They are also an excellent source of many non-vitamin antioxidants called flavonoids. Some of these include lutein, and zeaxanthin.
- Pumpkin is rich in B vitamins such as folate, niacin, B-6, thiamin and pantothenic acid.
- They are also rich in minerals such as copper, calcium, potassium and phosphorus.
- Pumpkin seeds are a great source of dietary fiber and mono-unsaturated fat, which are good for a healthy heart. The seeds also provide a good amount of protein and iron in addition to selenium and zinc.

Pumpkin Ideas!

- Chop cooked pumpkin, lightly butter it and serve it hot.
- Use pureed pumpkin for a soup base or mix it in mashed potatoes.
- Scoop seeds from pumpkin. Lightly salt them and bake at 350F for 15 minutes and serve.

Crock Pot Pumpkin Butter



1 can (15oz) pumpkin
¾ cup granulated sugar
¼ teaspoon ground ginger
1/8 teaspoon ground cloves

½ cup apple juice
1 teaspoon ground cinnamon
¼ teaspoon nutmeg

Combine all ingredients in the crockpot, combine. Cover and let cook on low setting for 5 hours, stirring occasionally until pumpkin butter is thick enough to stick to a spoon turned upside down.

Spoon butter into a jar and let cool completely in the refrigerator before using it. Keeps in the refrigerator for up to one week or freezer for up to 6 months.

Have any questions about this topic or any other nutritional concerns you can reach me, Debbie Zampetti, RD at Chenango County AAOA at 607-337-1770.



Social Security Payroll Tax Deferral

To provide relief during the COVID-19 pandemic, a Presidential Memorandum was issued on August 8, 2020, to temporarily defer Social Security (Old Age, Survivors, and Disability Insurance (OASDI)) tax holdings.

Employees whose gross, biweekly wages are \$ 3,999.99 or less are subject to the temporary payroll tax deferral. In general, federal employees who make \$ 104,000 a year or less will be impacted by the temporary deferral policy.

Employees do not have the option of opting "in" or "out" of the deferral. DFAS will automatically defer Social Security (OASDI) taxes (6.2% of income) for those that qualify. This means that the OASDI taxes will not be deducted resulting in a larger pay check.

The deferral is effective pay period ending September 12, 2020 (pay date September 18, 2020) through the end of 2020 calendar year. Your OASDI deduction can be found on your Leave and Earning Statement under the deductions tab/section.

The deferred amount must be paid back by April 2021.

U.S. Department of Veterans Affairs



TRICARE—NOTICE OF PHARMACY BENEFITS

Your TRICARE prescription drug plan is considered creditable coverage. This means the TRICARE prescription drug plan is as good as any Medicare Part D prescription drug plan.

If you are eligible for TRICARE, you don't need Medicare Part D. If you still want to buy a Medicare Part D prescription drug plan, you can. If you buy a Medicare Part D prescription drug plan, TRICARE pays last after Medicare and other prescription drug coverage.

Visit www.tricare.mil/pharmacy.

The Medicare Part D enrollment period is October 15 to December 7. Learn more at www.medicare.gov.

Learn about TRICARE and Medicare at www.tricare.mil/medicare.



Winter Weather Wandering Prevention

Source: Alzheimer’s Foundation of America

Cold temperatures, freezing wind chill and snow and ice are common in many parts of the country during the winter months, but they can pose an added danger to individuals living with Alzheimer’s disease or other dementia-related illnesses who are prone to wandering, a common behavior associated with these illnesses. The Alzheimer’s Foundation of America (AFA) is providing tips to help caregivers reduce the chances of their loved one wandering and ensure that they are prepared if an emergency arises.

“Someone with a dementia-related illness who wanders can quickly become disoriented, unable to return to safety or not know how, or who, to call for help. Freezing winter temperatures make these situations even more dangerous.” said AFA President & CEO Charles J. Fuschillo, Jr. “By being proactive, family caregivers can help lessen the chances that their loved one will wander and ensure that they are better prepared to react quickly if an incident occurs.”

What caregivers should watch for:

Wandering often stems from an unmet need or desire for purpose and is sometimes a form of communication (individuals may have difficulty expressing themselves with words as the disease progresses). **Issues to watch out for include:**

Confusion

Boredom or pain

Hunger or thirst

Social disengagement

In need of a restroom

Anxiety

Emotional distress

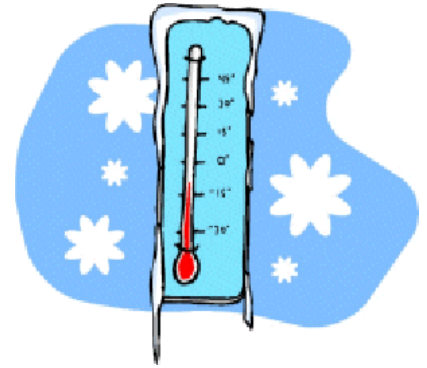
Searching for something from the present or past



What caregivers can do

- Pay attention to the individual’s patterns (frequency, duration, time of day, etc.) and prepare activities that can be used to redirect their attention, as needed.
- Provide opportunities for socialization and engagement for the individual. Keeping busy can help to stimulate and engage. Consider recreational or other therapeutic activities, such as art or music.
- Ensure the person’s basic needs (food, beverages, restroom, etc.) are met.
- Use medical identification bracelets, necklaces, and tracking devices for monitoring
- Install electronic chimes or doorbells on doors so someone is alerted if the individual tries to exit; but be mindful of how this alert can impact the individual.
- Reduce environmental stimuli, such as loud noises or crowds, which can be disorienting.

Winter Weather Wandering Prevention (Continued)



How to be prepared

- Know the individual's past and present favorite spots in the area. In the event they wander from home, this will help when looking for them.
- Ensure current photographs of the individual and their medical information are available.
- Check to see if your municipality has a Project Lifesaver program, designed to protect and quickly locate individuals with cognitive disorders. Project Lifesaver uses local devices to aid in the search and rescue of individuals.
- Familiarize yourself with your state's public alert (Silver Alert) service, a notification system that broadcasts information about missing persons-especially individuals with Alzheimer's dementia or other cognitive disorders-in order to solicit aid in locating them. Understand how to contact your police department and how to call 911 in an emergency situation.
- Keep a list of local hospitals in case the individual is admitted to one.
- Know the individual's phone carrier and number to track them by phone.

Families affected by Alzheimer's disease who have questions or need support can contact AFA's National Toll-Free Helpline at 866-232-8484 and speak with a licensed social worker or connect through the Internet at www.alzfdn.org. The helpline is open seven days a week.

Upcoming dates that our office will be closed:

Monday, October 12 for Columbus Day

Wednesday, November 11 for Veterans' Day
(Remember to Thank Our Veterans')



Thursday, November 26 and Friday, November 27 for Thanksgiving

Friday, December 25 For Christmas Day



Nutrition News

Updates from the Nutrition Program

All Chenango County Senior Centers remain closed until further notice due to the pandemic that remains active in New York State. We also have Flu season coming upon us, which typically begins in October, however cases can be active throughout the year with the peak season usually between December and February according to the CDC website.

The Area Agency on Aging continues to run our Home Delivered Meal program providing meals to clients who are 60 years old and older. Our Home Delivered Meal program relies on many volunteers who help deliver the meals. We are very grateful to the dedicated volunteers who have donated their time to continue to support our program.

Over the last several months we have seen a shift in our volunteers due to the pandemic. Our long-time volunteers have been staying home, out of an abundance of caution, because they are in the high risk category for the coronavirus, due to age. We also partner with local businesses who have not been able to participate in the volunteer program due to the pandemic effects on their businesses.

As the pandemic has shaped how we work and live our lives we have had volunteers help us as they found time on their hands with schools and businesses closing. Now that the schools are reopening many of our new volunteers have returned to work. We are always accepting new volunteer drivers and if you have an hour of free time that you could donate during the week and are interested in delivering meals please call our main office 337-1770.

Giving back to your community can have many physical and mental benefits, according to an article by Helpguide.org volunteering can:

- Counteract the effects of stress, anger and anxiety
- Helps combat depression
- Makes you happy
- Increases self confidence
- Provides a sense of purpose
- Helps you stay physically active



Questions about Food and Nutrition

For those 60 and over who have nutrition related questions we have a Registered Dietitian, Debbie Zampetti, on staff who is available to answer those questions via a phone call. Please call our main office with any questions you might have regarding nutrition. Debbie can discuss those questions with you on the phone and if needed, can mail information to you to help you with your nutrition concerns.





FALL OPEN ENROLLMENT

Fall Open Enrollment runs **October 15 through December 7**, and is the time of year when you can make changes to your Medicare coverage. You can make as many changes as you need to your Medicare coverage during Fall Open Enrollment. The last change you make will take effect on January 1, 2021. Take action to make sure your coverage will meet your needs in 2021.

1. Know the changes you can make during Fall Open Enrollment.

The changes you can make include:

- ⇒ Joining a new Medicare Advantage Plan or Part D prescription drug plan
- ⇒ Switching from Original Medicare to a Medicare Advantage Plan
- ⇒ Switching from a Medicare Advantage Plan to Original Medicare (with or with a Part D plan)

Medicare Coverage Options

Original Medicare

- Medicare coverage directly through federal government
- Includes Part A (hospital insurance) and Part B (medical insurance)
- Drug coverage through separate stand-alone Part D plan
- Can see any provider who accepts Medicare

Medicare Advantage

- Medicare coverage through private health insurance plan
- Includes Parts A, B, and usually D
- May cover certain services that Original Medicare doesn't, like dental cleanings or a gym membership
- Usually have to see an in-network provider to receive covered services at lowest cost

Part D (prescription drug coverage)

- Stand-alone Part D plan or part of a Medicare Advantage Plan
- Covered drugs and costs vary by plan
- Preferred network pharmacies offer the lowest costs

2. Review your coverage for 2020.

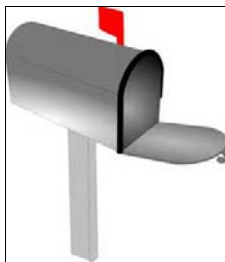
Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will still be covered next year and that your providers and pharmacies will still be in the plan's network.

If you have Original Medicare, visit www.medicare.gov or read the 2021 Medicare & You handbook to learn about Medicare's benefits for the upcoming year.

If you have a Medicare Advantage Plan or a stand-alone Part D plan, read your plan's Annual Notice of Change and /or evidence of Coverage (EOC).

Please call The Chenango County Area Agency on Aging to schedule an appointment with a insurance counselor at 607-337-1770.

What is an advance directive?



Dear Marci,

I'm 68 years old, I have Medicare, and I'm very healthy. My daughter recently suggested that I should consider putting together an advance directive and some other documents about my health care preferences in the future. What is this, and why would I need one if I'm healthy and able to communicate about my preferences?

-Marisol (Tampa, FL)

Dear Marisol,

Advance directives and living wills are legal documents that give instructions to your family members, health care providers, and others about the kind of care you would want to receive if you can no longer communicate your wishes because you are incapacitated by a temporary or permanent injury or illness. Other kinds of documents, like health care proxies and powers of attorney, appoint a trusted individual to make certain kinds of decisions on your behalf in certain situations.

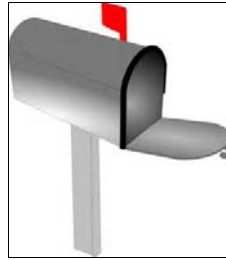
Many people assume that their family members would automatically be able to make decisions about medical treatments if they were to become incapacitated. Each state has different rules regarding who becomes the default decision-maker if you do not have a health care proxy or some other means of expressing your treatment wishes. If you become unable to make medical decisions because you are incapacitated by a temporary or permanent injury or illness, anyone from your next of kin to hospital administrators could be making treatment decisions on your behalf.

If you are able, it is important you put your health care wishes in writing. If you do not:

- Your family may have to go through a costly and time-consuming court process to get the legal right to make medical decisions for you (called guardianship or conservatorship).
- Your family members may disagree on who should make medical decisions on behalf, which could lead to legal disputes.
- Someone unfamiliar with your preferences may be placed in charge of your treatment decisions.

It is therefore important to have a plan ahead of time to avoid disagreements around treatment issues if you are incapacitated. Advance directives, living wills, health care proxies, and powers of attorney can help ensure that decisions made on your behalf meet your needs and preferences.

Dear Marci, (continued)



1. Health care proxy: A document that names someone you trust as your proxy, or agent, to express your wishes and make health care decisions for you if you are unable to speak for yourself.
2. Living will: A written record of the type of medical care you would want in specific circumstances.
3. Advance directive: Often refers to a combination of the living will and health care proxy documents.
4. Power of attorney: A document, typically prepared by a lawyer, that names someone you trust as your agent to make property, financial, and other legal decisions on your behalf.

You may choose to appoint the same person to be in charge of your medical and financial decisions by naming them your health care proxy and granting them power of attorney. However doing so usually requires two separate documents.

If you have an advance directive, your doctors should make note of it in your medical record. Be sure to give these documents to the hospital each time you are admitted.

-Marci





FROM ALL OF US AT THE CHENANGO
COUNTY AREA AGENCY ON AGING!

Interpretation Services Available

Chenango County Area Agency on Aging offers interpretation services for more than 200 languages. To inquire about our agency's services for the aging at no cost to you, please call (607) 337-1770.

Chenango Condado Agencia de área sobre el envejecimiento ofrece servicios de interpretación para más de 200 idiomas. Para solicitar información sobre nuestros servicios de agencias para el envejecimiento sin costo para usted.

希南戈县地区机构老龄问题提供超过 200 种语言的口译服务。来电咨询有关我们机构服务的无代价地你衰老

Chenango County Area Agentur auf Alterung bietet Dolmetschdienste für mehr als 200 Sprachen. Über unsere Agenturen-Dienstleistungen für das Altern ohne Kosten für Sie zu erkundigen

Meet a Member of our Staff!

Hello to all, especially those in Chenango County who have worn our Nation's military uniforms and served this Country honorably. My name is Joseph (Joe) Coe and I am the Chenango County Veterans Service Officer. I was appointed to this position in April, 2018 with the goal of establishing a veteran service office where veterans and their families could seek assistance with benefits that they may be eligible for. I hold accreditation with the American Legion Department of New York as well as The New York State Department of Veterans Services. Since my boots hit the ground, this office has been busy meeting many of the veterans and their families living in Chenango County who have served in all war eras.

My military service goes back to September 1974 when I enlisted in the USAF as a Security/Law Enforcement Specialist. After my enlistment, I joined the New York State Air National Guard 174th Fighter Wing in Syracuse. After thirty years as a Civil engineer in the guard unit I retired a Senior Master Sergeant. During my time serving the Air National Guard I was also a Police Officer with the Norwich City Police Department where I retired after 20 years.

I received my associate's degree in wood engineering from Morrisville State College and enjoy working around my home doing remodeling projects and helping others with their home projects.

In my leisure time, I enjoy spending time with my wife Ann and our two rescue dogs, Morris and Avery. I also enjoy riding mountain and road bikes. Most of all I Like to help others, especially veterans!



Happy Halloween!
October 31



Top 10 Concerns That Seniors Face

As we get older, we hope that our lives will become easier. We anticipate retirement as the time in our lives when we can finally relax. While the golden years can be some of the best years of our life, there are always concerns. Senior citizens have challenges to overcome that are universal to all ages as well as some issues that are specific to their age group.

The top ten concerns facing senior citizens today include:

Health Care Costs – The older we get, the more healthcare we need. It is important to get screenings for disease and natural aging conditions to catch any health issues in their beginning stages. While doctor visits multiply, medical costs are rising, which can impact one's retirement budget. Make sure you have signed up for Medicaid/Medicare, these programs are there to help make the cost of health care a little more bearable.

Disease – Alzheimer's, dementia, cataracts, macular degeneration, and osteoporosis – these health issues and more threaten a person's day-to-day functioning capabilities. We all know that health issues progress with age. It is important to learn more about coping with health issues before they happen in order to prepare mentally. Make sure to discuss with your doctor any issues you may have noticed since your last visit. Make sure someone is keeping records of your doctor visits, along with what the doctor has to say, any changes or additions to medications, and any tests they may require and the outcome. You expect your doctor to know your history but often times they do not and things can be missed. You, or a family member need to be your own health care advocate to ensure your health records are accurate.

Physical Aging – Aging means that we cannot move as quickly as we used to. Our eyes don't see as clearly and our bones weaken. Nutrition and exercise become all the more important as we age. Even a walk to the end of the block and back gets you exercise and Vitamin D, it is important to get out every day and get fresh air and sunshine.

Physical Assistance – Getting groceries, going to doctor's visits, even small tasks such as cleaning the house become more difficult as we get older and we may need to have daily assistance or a homecare provider. Finding good help can be a challenge. There are many wonderful In-Home Care companies that all offer services to help you get to doctor's appointments and other errands; light housekeeping, and meal preparation, as well as assistance with all activities of daily living that are needed.

Financial Security – The rising cost of living while living on a fixed income poses new financial restrictions. We may not be able to afford the same comforts of life that we used to. Talking to a financial advisor that will assist you fund long term care expenses while maintaining their financial assets.

Loneliness – Getting older means that our friends are aging, as well. It is common for seniors to lose their friends to Alzheimer's disease or even death. Spending time with remaining friends and family members becomes all the more important. There are wonderful Adult Day Care Programs and Senior Centers to keep yourself active and allow you to keep up with old friends and even make new ones!

Top 10 Concerns Seniors Face—Continued

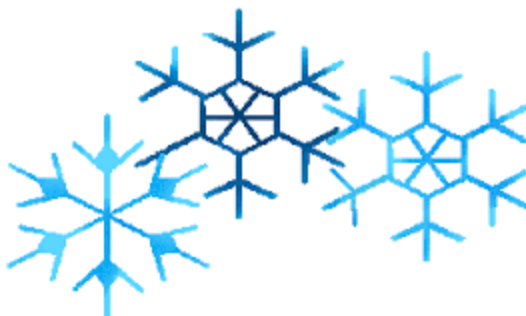
Financial Predators – Sadly, it is a fact that there are unscrupulous people looking to prey on senior citizens. They will try to sell unnecessary goods or services to those they see as vulnerable. Share your financial decisions with someone you trust. **DO NOT GIVE OUT ANY PERSONAL INFORMATION OVER THE PHONE IF YOU DO NOT KNOW THE PERSON.** A bank, the IRS, and other reputable companies will not call you and ask for your personal information. If someone does ask, this is a sign they may be trying to scam you! The FBI has wonderful information on what to look for in a scam artist.

Abuse or Neglect – Nursing homes and assisted living facilities struggle with under-staffing issues, which can lead to abuse or neglect of the residents. Be sure to find a place to live that comes highly recommended by people you trust. If you ever feel your loved one is being abused or neglected find help through your local police or your local Adult Protective office.

Transportation – Our reflexes can slow as we age and our eyes can become less clear. This may lead us to give up driving for our safety and the safety of others. Thankfully, transportation is available specifically for those who need it, including seniors.

Changing social climate – Adjusting to technological changes is probably the largest social hurdle we can face as senior citizens. See your local library for free classes on using computers it is a great place to meet new people and learn how to keep up with today's technology.

www.aseniorconnection.com



WINTER WEATHER CLOSINGS (ALSO ON TELEVISION NOW!)

It's that time of year when the MEAL PROGRAM may be closed due to the weather. Please listen to the Norwich radio station WKXZ FM 94/ WCHN AM 970 and on television on WBNG TV 12. The closing will be announced as "Chenango County Senior Meals and Centers". This includes Senior Centers and all Home Deliveries. You may also call the Area Agency on Aging at 337-1770 after 8:30 AM if there is a question regarding closures.



**TO MAKE A CONTRIBUTION FOR “THE BULLTHISTLE BULLETIN” OR
FOR A CHANGE OF ADDRESS**

___ CONTRIBUTION – Wish to make a contribution to “The Bullthistle Bulletin” but can’t remember when you last made one? Here’s a suggestion – consider contributing on your birthday, the first of the year or any holiday you choose. Planning tasks and yearly appointments on or around a specific day during the year that you already know and can easily remember makes it much easier to plan for those things which only occur once a year.

SUGGESTED CONTRIBUTION: \$10 PER YEAR

Most services provided have no fee, but you are welcome to contribute towards their cost. No one is ever denied service due to an inability or unwillingness to contribute. Those with a self-declared income at or above 185% of the Federal Poverty line are encouraged to contribute at levels based on the actual cost. All contributions are used to expand services to all who need them in Chenango County. We are grateful for your support.

SEND YOUR CONTRIBUTION,

(a check made payable to **CCAoA**)

TO: CHENANGO COUNTY AREA AGENCY ON AGING, 5 COURT ST., NORWICH, NY 13815

___ Address Change – Are you going away or moving from the area? Do you live in Chenango County seasonally, heading to warmer climates during the winter months? Please let us know of your new address so that we can update our mailing list. Keeping our mailing list current helps keep mailing costs down.

___ Email Delivery – Would you like to help us be more environmentally friendly and defray costs by subscribing to our email edition? Please provide us with your email address:

FOR CHANGE OF ADDRESS: ___ PERMANENT ___ TEMPORARY

From (Date): _____; if TEMPORARY, to (Date): _____

New Address

Name _____ Street _____

City _____ State _____ Zip _____

___ Please remove from mailing list.

HELP US HELP OTHERS

Our needs are always greater than the resources that are available. The Chenango County Area Agency on Aging encourages and appreciates your financial contribution to our programs and services that help area seniors.

Please print

Name _____ Phone: _____

Address _____

Street/PO Box

City

NY

Zip

I/We designate my/our contribution of \$_____ for:

____ **Use where most needed**

____ Insurance Counseling

____ Legal Services

____ Home Delivered Meals

____ Nutrition Counseling

____ Tax Assistance

____ Caregiver/Respite Services

____ Personal Care Services

____ Case Management

____ Personal Emergency Response Program (*PERS*)

____ In honor/memory (please circle one) of: _____

If you wish your name to remain anonymous then please check here _____

PLEASE MAKE CHECK PAYABLE TO:

CCAAoA

Clip and return this coupon with your contribution to:

Chenango County Area Agency on Aging, 5 Court Street, Norwich, NY 13815

THANK YOU!! All contributions are greatly appreciated!

The Mission of the Chenango County Area Agency on Aging is to advocate for, plan and provide a coordinated system of services designed to help county residents 60 years of age and older remain independent, secure and active in their community. The Chenango County Area Agency on Aging does not discriminate on the basis of race, color, creed, religion, age, sex, national origin or sponsor, or sexual orientation.