



# The Aging Advocate

A Publication of the INCOG Area Agency on Aging

## FALL 2011 ISSUE

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## Time to Review: Medicare Part D and Advantage Plan Open Enrollment

The Open Enrollment Period for Medicare Part D is between October 15 – December 7, anyone can join, switch, or drop a Medicare drug plan or Medicare Advantage plan. The change will take effect on January 1, 2012 as long as the plan gets your request by December 7, 2011.

### Two Ways to Get Medicare Drug Coverage

**1. Medicare Prescription Drug Plans.** These plans (sometimes called “PDPs”) add drug coverage to Original Medicare, and some Medicare Cost Plans. The Medicare Prescription Drug Plan (Medicare Part D) covers prescription medicines. Any Medicare beneficiary is eligible to get insurance to pay for part of their prescription drugs.

**2. Medicare Advantage Plans** (like an HMO or PPO). You must have Part A and Part B to join a Medicare Advantage Plan. Depending on where you live, you may be able to join a Medicare Advantage plan. You’ll usually pay less out-of-pocket in a Medicare Advantage plan than you would with original Medicare. In exchange for lower costs, however, some types of Medicare Advantage plans require you to go to doctors in your plan’s network. You also pay copayments or coinsurance.

### Low-Income Subsidies/Extra Help

The low-income subsidy helps pay for all or part of the monthly premium, annual deductible, and drug co-payments. For a single-person household you must make \$1,361.25 or less per month and for a two-person household it must be \$1,838.75 or less per month. If you think you may qualify for this benefit please contact us to enroll.

We are offering counseling sessions — in person and over the phone — through the end of the year. The counseling sessions offer free, unbiased help in comparing, selecting and enrolling in the plan that best fits their individual needs.

Call 1.800.211.2116 to make an appointment with a Medicare Part D specialist.

Supporting Senior Citizen Independence, Dignity, and Health  
in Creek, Osage, and Tulsa Counties

**FREE!**

# LIVING LONGER LIVING STRONGER

- **Feel Better.**
- **Be in Control.**
- **Do the things  
you want to do!**



If you are 60 years of age or older (or a caregiver) and have a disease such as diabetes, arthritis, high blood pressure, heart disease, chronic pain, anxiety or if you are a caregiver for someone who does, this program will help you:

This free workshop is 2 ½ hours a week for six weeks. You'll get the support you need, find practical ways to deal with pain and fatigue, discover better nutrition and exercise choices, understand new treatment choices, and learn better ways to talk with your doctor and family about your health.

## **Tulsa Jewish Retirement Center**

2025 E. 71st Street • Tulsa, OK

October 4, 2011 through November 8, 2011

Every Tuesday from 1:00 pm to 3:30 pm

To learn more about this program or to register for the program contact Carol Stanley at 918.496.8333

## **Cedar Ridge**

200 Atlantic Field Road • Pawhuska, OK

October 6, 2011 through November 10, 2011

Every Thursday from 3:00 pm to 5:30 pm

To learn more about this program or to register for the program contact Kathy Noojin at 1.800.316.2222

## **Morton Comprehensive Health Services**

1334 N. Lansing Avenue • Tulsa, OK

For more information, to register for the program, or to make transportation arrangements, contact:

Wendy Williams

at 918.295.6104 or [wwilliams@mortonhealth.org](mailto:wwilliams@mortonhealth.org)

**Registration for this  
workshop is required.**



INCOG Area Agency on Aging



## Legal Aid Makes SPLASH For Senior Legal Help

To give senior citizens quick access to civil legal assistance, Legal Aid Services of Oklahoma launched a statewide telephone hotline in mid-September. The Sixty Plus Legal Aid Services Helpline (SPLASH) will provide free legal assistance to persons 60 and over in most Oklahoma counties. Oklahomans 60 and over can call **SPLASH at 1.855.488.6814**.

SPLASH calls are answered by an application specialist who will request basic information concerning the caller's name, address, income, and type of legal problem or legal information needed. In 70 of Oklahoma's 77 counties, SPLASH is supported by the Area Agencies on Aging. Seniors from supported counties will be immediately transferred to a Legal Aid attorney for a legal assessment and advice. If all attorneys are busy, the senior will receive a return call within two business days. Seniors with high priority cases, who are financially eligible, will be forwarded to Legal Aid's local litigation offices for further consideration.

"This helpline will provide live assistance to seniors and set them apart for intake purposes," said Sharon Ammon, who manages SPLASH.

Currently, seniors must go through a telephone intake system which is the point-of-entry for all Oklahomans who are seeking help from Legal Aid. SPLASH carves a faster intake route for senior citizens.

Legal Aid Services of Oklahoma is a not-for-profit law firm which provides free civil legal assistance to eligible low-income individuals and their families and to elderly persons in the areas of family, consumer, housing, health and employment.



Whether it is a trip to the pharmacy, the grocery store, or a visit to the local senior center, let us do the driving for you!

**Open to ALL Creek County Residents**

*Seniors (60+) Ride FREE persons under 60 years of age, fees apply.*

**Hours of Operation: Monday through Friday 8:00 am to 4:00 pm**

To schedule a ride, call **1-800-789-7314** for destination and availability.

# Cimarron Public Transit





# Lunch-N-Learn SERIES

One of the goals of the IAAA is to help older adults be aware of the many issues of senior health. Information on living a healthier lifestyle is delivered through seminars, workshops, and individual counseling sessions.

## Hearing Health for Older Adults

Come learn about your hearing health as we take an informative look at the ear and ways to protect your existing hearing. We will provide a fun and interactive way to screen your hearing.

**Presenter: Lara Hufford, Marketing Liaison, Hearing Solution Centers**

*Cornerstone Village - October 4, 10:15am*

*Jordan Plaza III - October 19, 2:30 pm*

*Oilton Senior Center - October 11, 11:00 am*

*Owasso Community Center - October 26, 10:30 am*

*Broken Arrow Senior Center - October 12, 10:45 am*

## Legal Aid

Community Education on Advance Directives, wills, durable powers of attorney, beneficiary deeds and other means to avoid probate; and senior fraud.

**Presenter: David Edge, Attorney at Law Legal Aid Services of Oklahoma**

*Carver Senior Center - October 5, 10:30 am*

*Barnsdall Nutrition- October 21, 10:30 am*

*Sapulpa Community Center - October 27, 10:30 am*

## Arthritis 101

Learn about the different forms of arthritis, living with arthritis, and the resources available through the Arthritis Foundation to help people live a better quality of life

**Presenter: Dawn C. Duca, Executive Director & Regional VP, Arthritis Foundation**

*Cardinal Heights - October 5, 9:30 am*

*Heritage Landing - October 20, 10:30 am*

*Sand Springs Senior Center - October 19, 9:30 am*



A portion of the project costs are met by state and federal Older Americans Act funds from INCOG Area Agency on Aging and OKDHS Aging Services Division. The University of Oklahoma is an equal opportunity institution.

# Lunch-N-Learn SERIES

## **A Simple Guide for Healthy Eating**

We hear a lot about the benefits of a healthy lifestyle nowadays, but what does that actually mean? A Registered Dietitian will discuss what makes up a healthy lifestyle, including an easy to understand guide for a healthy balanced diet.

**Presenter: Mike Lundy, MS, RD, LD.**

*Owasso Community Center - October 3, 10:30 am*

*Autumn Park - October 4, 10:30 am*

*Mannford Senior Center - October 5, 11:30 am*

*Cornerstone Village - October 18, 10:15 am*

*Country Oaks - October 19, 10:00 am*

## **Making Your Home Senior Safe**

Join us to learn about things you can do today to decrease the risk of falls. What to do when a fall occurs & how to modify your home to make it safer? Learn to protect yourself in your home.

**Presenter: Vic Osteen, M.S. Owner, Senior Safety Services**

*Oilton Senior Center - October 4, 11:00 am*

*Autumn Park - October 11, 10:30 am*

*Fairfax Nutrition - October 18, 11:00 am*

*Cardinal Heights - October 26, 9:30 am*

*Prairie Village - October 4, 11:00 am*

## **Five Senses of Safety**

“Did you know that hearing contributes to balance, or that taste can protect you from fire?” Join us for the upcoming educational opportunity on the “5 Senses of Safety”.

**Presenter: Gail O'Connor, RN, St. John Medical Center Trauma Services**

*Fairfax Nutrition - October 4, 11:00 am*

*Skiatook Nutrition - October 10, 9:30 am*

*Heritage Landing - October 13, 10:30 am*

*Oilton Senior Center - October 18, 11:00 am*

*Cornerstone Village - October 25, 10:15 am*

*Cedar Ridge - October 28, 12:30 pm*



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# Paying for Nursing Home Care

Finding ways to pay for nursing home care is difficult for most people, because it is so expensive. There are several payment methods to consider.

## Medicare

Under certain limited conditions, Medicare will pay some nursing home costs for Medicare beneficiaries who require skilled nursing or rehabilitation services. To be covered, you must receive services from a Medicare certified skilled nursing home after a qualifying hospital stay. A qualifying hospital stay is the amount of time spent in a hospital just prior to entering a nursing home. This is at least three days.

## Medicaid

Medicaid is a State and Federal program that will pay most nursing home costs for people with limited income and assets. Eligibility varies by State. Medicaid will pay only for nursing home care provided in a facility certified by the government to provide service to Medicaid recipients. In Oklahoma, the Department of Human Services handles the Medicaid eligibility. Medicaid is the primary payer for about 7 out of 10 nursing home residents.

## Personal Resources

Many nursing home residents pay nursing home costs out of their own savings. After these savings and other resources are spent, many people who stay in nursing homes for long periods eventually become eligible for Medicaid.

## Long-Term Care Insurance

This is a private policy. The benefits and costs of these plans vary widely. You can get a copy of the "Guide To Health Insurance for People with Medicare" by calling 1-800-MEDICARE. You can also visit [www.Medicare.gov](http://www.Medicare.gov) to obtain more information on health care and nursing home information.

If you would like a free "Directory for Licensed Facilities in Creek, Osage, and Tulsa Counties" or information on the Long-Term Ombudsman Program, call one of the LTC Ombudsman Supervisors.



## Farmer's Market Program Update

The 2011 Senior Farmers' Market Nutrition Program was a huge success in the INCOG Area Agency on Aging service area. The program which provides money for seniors to purchase fresh fruits and vegetables is funded by the Oklahoma Department of Human Services Aging Services Division.

IAAA received 438 applications to disburse to the senior population in Creek, Osage, and Tulsa counties. A total of 359 seniors (or 82%) actually used the card. Only 265 seniors who received the cards (or 74%) used the entire \$50 allocation.

The total benefit amount disbursed in the area was \$16,289. The total amount of Senior Farmers' Market Nutrition Program benefits expended in the state this season was \$43,450.

Watch for information on applying for the 2012 Senior Farmers' Market Nutrition Program which will begin in early spring.

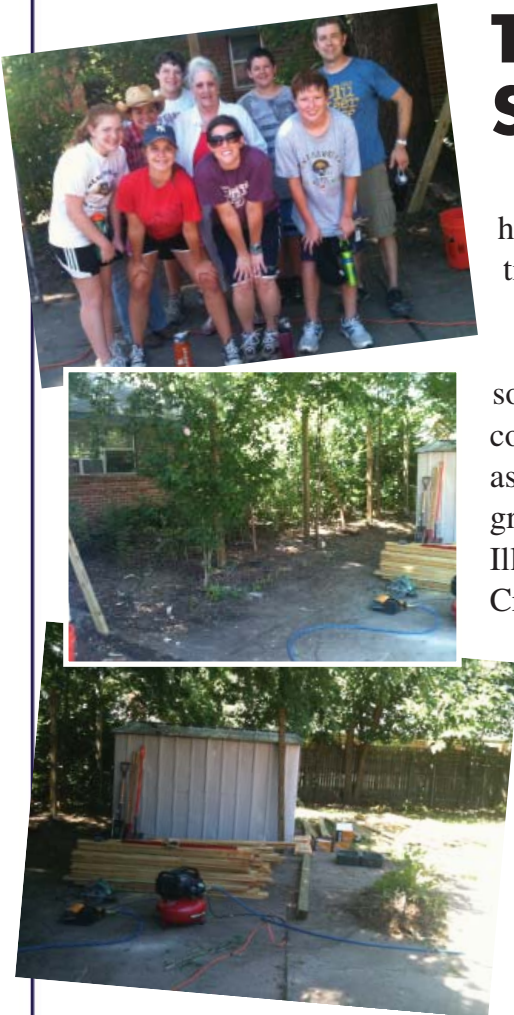


# The Summer Heat Did Not Stop Needed Home Repairs

More than 200 teens and adults braved the record-setting summer heat to help seniors in need of home repairs in Tulsa and Creek counties.

Know Sweat is a program of Christ in Youth located in Joplin, Missouri. This program provides home repairs to those in need in various communities across the United States. This year, Tulsa was chosen as one of the ten cities for this annual summer service projects. Nine groups of youth and their leaders, from various parts of Oklahoma, Illinois, Kansas, and Missouri, completed home repairs for Tulsa and Creek County seniors during the week of June 20-24, 2011. Repairs included replacing floors, yard work, house painting, building fence, cleaning up debris, and removal of trash and porch repair.

The SYNOD Youth Workshop provided a day of service on July 14, 2011. These youth traveled from Oklahoma, Texas, Louisiana, and Arkansas. Four groups of fifteen youth and adults provided yard clean up and house painting to seniors in Tulsa. The SYNOD Youth Workshop has provided this service to Tulsa Seniors for nine years.



## Program Provides Free Weatherization

The United Community Action Program Weatherization Department is offering free home weatherization for low-income homeowners and renters while supplies last. Weatherization is the installation of materials to improve energy efficiency, specifically by preventing cool air from escaping your home during the summer and heat in the winter. Families or individuals with incomes at or below 200% of Federal Poverty Level (\$21,660/year for a single person, \$29,140 for a 2-person household) may apply. Homes will be evaluated through onsite visits, and data will be entered into the National Energy Audit Toolkit (a computer program) and used to determine the most appropriate weatherization procedures required. Examples of such work include: altering or replacing inefficient doors; replacing broken glass or installing windows; installing carbon monoxide and smoke detectors; insulating attics and hot water tanks; replacing old refrigerators; caulking pipe and drain lines to prevent air loss; and the installation of more energy-efficient lighting. No more than \$500 per person can be spent on repairs. If your home weatherization will cost more than this, the program will not be able to help you.

For an application to this program, please contact the United Community Action Program at 918.762.3041 and ask for Charmaine (ex. 162) or Robyn (ex. 131). Funding for this project comes from the U.S. Department of Energy.



## **Barbara McDonald Announces Retirement**

Barbara McDonald recently announced her retirement from the INCOG Area Agency on Aging family. For the past seven years, she has assisted thousands of senior citizens in northeast Oklahoma find solutions and resources to critical problems they were facing in day-to-day living. Her counsel went beyond proving referrals, she sought to understand each and every person's situation and her empathy was appreciated by everyone she touched.

She was also the face of the INCOG Area Agency on Aging representing IAAA at numerous health fairs, interagency meetings, and resource meetings. We wish her the very best retirement, and we will miss her, as will the thousands of senior citizens in whose lives she made a difference.