



Columbia County Health Coalition meets at the Lelia Enrichment Complex the first Wednesday of each month. In December, Nancy Bailey, Community Support Specialist for Area Agency on Aging of Southwest Arkansas, Inc. demonstrated Peer Exercise Program Promotes Independence (PEPPI). PEPPI is a physical activity program using exercise bands to provide resistance, and is designed for older adults.

What's NEW for 2023 ?

Several changes coming for older adults and Medicare beneficiaries in 2023.

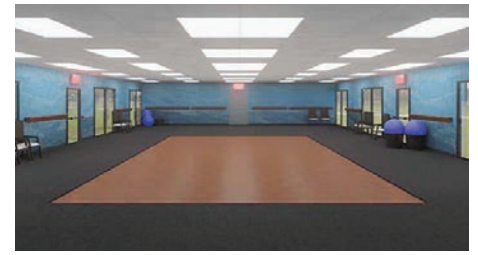
Changes include:

- Social Security benefits
- Medicare Premiums
- Drug cost and coverage
- Part B Immunosuppressive Drug (Part B-ID)
- Medicare enrollment and eligibility

Social Security benefits

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will

See New, page 3



Area Agency on Aging of Southwest Arkansas, Inc. is grateful to Leadership Magnolia - Columbia County for their sponsorship to build an indoor walking track and dance floor for older adults in our community.

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CMS Responding to Data Breach at Subcontractor

The Centers for Medicare & Medicaid Services (CMS) is responding to a data breach at Healthcare Management Solutions, LLC (HMS), a subcontractor of ASRC Federal Data Solutions, LLC (ASRC Federal), that may involve Medicare beneficiaries' personally identifiable information (PII) and/or protected health information (PHI). No CMS systems were breached and no Medicare claims data were involved. Initial information indicates that HMS acted in violation of its obligations to CMS and that the incident involving HMS has the potential to impact up to 254,000 Medicare beneficiaries' personally identifiable information out of the over 64 million beneficiaries that CMS serves. This week, CMS is mailing beneficiaries that have been potentially impacted a letter from CMS notifying them directly of the breach.

CMS is notifying Medicare beneficiaries whose PII and/or PHI may have been put at risk as a result of the breach that **they will receive an updated Medicare card with a new Medicare Beneficiary Identifier**, be **offered free-of-charge credit monitoring services**, and will provide additional information about the incident.

For more information visit [cms.gov](https://www.cms.gov).



Senior Center Activities

Participants at the Champonolle Landing Wellness Center enjoy the cardio portion of the PEPPI exercise program. Exercise classes are available at a senior center near you. Anyone interested in additional classes or more information may contact Nancy Bailey at (870) 626-3089 or email nbailey@aaaswa.net



5 Tips to Help You Understand Dementia Behaviors

It's not easy caring for someone with dementia caused by Alzheimer's or a similar degenerative brain disease. Here, we've collected five tips to remember when encountering challenging dementia behaviors.



We cannot change the person.

The person you care for has a brain disorder that shapes who they have become.

Behavior is triggered.

It might be something a person said, a medical or dental issue, change in their surroundings, or a feeling of loss of control.



Behavior has a purpose.

Behavior fulfills physical or emotional needs: having to use the bathroom, feeling hungry, or wanting to feel safe, useful, or productive.

What works today, may not tomorrow.

It's important to remain patient, flexible, and curious about the root of challenging behavior.



Maintain a positive attitude.

Behaviors are coping tactics for deteriorating brain function. Try to stay positive, resist taking things personally, and keep a sense of humor.

Want to learn more? Find tools, tips, and caregiver resources in our **Caregiver's Guide to Understanding Dementia Behaviors** fact sheet at caregiver.org/resource/caregivers-guide-understanding-dementia-behaviors.



increase 8.7 percent in 2023. The **8.7 percent cost-of-living adjustment (COLA)** with benefits payable to more than 65 million Social Security beneficiaries begins in January 2023. Increased payments to more than 7 million SSI beneficiaries were set to begin on December 30, 2022.

“Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room. This year’s substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare premiums are not rising and shows that we can provide more support to older Americans who count on the benefits they have earned.”

~ Acting Commissioner Kilolo Kijakazi

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$160,200 from \$147,000.

For more information on the COLA, visit www.ssa.gov/cola/.

Medicare Premiums

Medicare Part B premiums and deductibles will decrease.

“Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. The standard **monthly premium for Medicare Part B** enrollees will be **\$164.90** for 2023, a decrease of \$5.20 from \$170.10 in 2022. The **annual deductible for all Medicare Part B** beneficiaries is **\$226** in 2023, a decrease of \$7 from the annual deductible of \$233 in 2022,” according to the Centers for Medicare & Medicaid Services (CMS).

If you have Medicare prescription drug coverage, often referred to as Part D, your plan should have notified you about any changes in costs for 2023.

Drug Costs & Coverage

Because of the Inflation Reduction Act, Medicare Part D beneficiaries will be able to receive vaccines that are covered by Part D and recommended by the Advisory Committee on Immunization Practices **free of charge**. This includes the **shingles and Tetanus-Diphtheria-Whooping Cough vaccines**.

Additionally, copays for each **Part D-covered insulin** product will be limited to **\$35**. This does not include insulin used in a pump which is covered under Part B along with medical supplies used to inject insulin, like syringes, gauzes, and alcohol swabs. **Insulin covered under Part B** will also be no more than a **\$35** copay beginning in **July 2023**.

Starting in April, some beneficiaries may pay a lower coinsurance for some Part B drugs depending on certain pricing factors.

If you have a Medicare Advantage Plan, the amount you owe varies by plan. Contact your plan for more information about your Medicare costs.

Insulin and vaccine costs changes in 2023 are just the first of many changes beneficiaries will see as a result of the Inflation Reduction Act in the future. More information is available by visiting cms.gov/medicare.

Part B Immunosuppressive Drug (Part B-ID)

Individuals with Medicare because of end stage renal disease (ESRD) currently lose coverage 36 months after a kidney transplant unless otherwise eligible for Medicare. Beginning in 2023, if you lose your ESRD Medicare 36 months after your transplant and don’t have other health insurance, you will be eligible for the new immunosuppressive drug benefit. This new benefit is called Medicare **Part B Immunosuppressive Drug (Part B-ID)**. It only covers immunosuppressive drugs and no other items or services. The immunosuppressive drug premium is \$97.10, however, you can apply for the Medicare Savings Program for help with your Part B-ID costs. You can be eligible for Part B-ID even if your ESRD Medicare

eligibility expired before 2023.

Learn more on Medicare Part B-ID by visiting medicare.gov/ESRD.

Medicare Enrollment and Eligibility

The Centers for Medicare & Medicaid Services (CMS) issued a final rule on October 28, 2022 to implement several changes in Medicare enrollment and eligibility that were included in the Consolidated Appropriations Act of 2021 (CAA). The purpose of these changes is to minimize gaps in coverage.

The **Initial Enrollment Period**, also called the IEP, is the seven-month period including the three months before, the month of, and the three months following your 65th birthday month. Prior to 2023 if you enrolled later in your IEP, you would have a longer wait for coverage to start. Beginning in 2023, though, your Medicare will start the month after you enroll, but no earlier than the first of your 65th birthday month.

The **General Enrollment Period**, also called the GEP, runs from January 1 through March 31 of each year. Until now, if you enrolled during the GEP, your Medicare would not start until July. Beginning in 2023, when you use the GEP your Medicare will begin the first of the month after you enroll. For example, in the past years, if you enrolled on January 1, your coverage would begin July 1. Due to these changes, your coverage would take effect the very next month on February 1.

Special Enrollment Periods, also called SEPs, are periods of time outside normal enrollment periods when you can enroll in Medicare or change your coverage based on certain circumstances or qualifying events. CMS finalized five new SEPs that will provide people who missed a Medicare enrollment period because of exceptional circumstances an opportunity to enroll. These are generally effective for circumstances that occur on or after January 1, 2023.

A breakdown of these new SEPs can be found on page 6.

Keep up with additional news and changes by going to kff.org/medicare/.

**70s SONGS
WORD
SEARCH**

- ANGIE
- BABE
- BAD BLOOD
- BETH
- BROWN SUGAR
- CAR WASH
- CONVOY
- CRACKLIN' ROSIE
- CROCODILE ROCK
- DANCING QUEEN
- DREAMING
- DREAMS
- FAME
- FREE BIRD
- GREASE
- HEART OF GLASS
- HOT STUFF
- HOTEL CALIFOR-
NIA
- ISLAND GIRL
- JIVE TALKIN'
- LAYLA
- LE FREAK
- LOLA
- LOVIN' YOU
- LOWDOWN
- MACARTHUR
PARK
- MAGGIE MAY
- MISS YOU
- MONEY
- NIGHT MOVES



- OHIO
- POP MUZIK
- RHIANNON
- RHINESTONE COWBOY
- RICH GIRL

- ROXANNE
- SAD EYES
- SIR DUKE
- STAYIN' ALIVE
- SUPERSTITION

- THE JOKER
- TRAGEDY
- VENUS
- WATERLOO
- YOUR SONG

Clip-n-Cook

**BREAKFAST IN A MUG
~A TASTE OF COUNTRY TIME~**

1 mug= 1 serving

INGREDIENTS

- 1 large whole raw egg
- ½ cup unsweetened applesauce
- 1 teaspoon ground cinnamon
- 1 fresh mint leaf



DIRECTIONS

1. Grease a microwave-safe coffee mug with nonstick oil spray.
2. Add unsweetened applesauce to the mug.
3. Crack the egg into the mug.
4. Stir both ingredients.
5. Add the cinnamon.
6. Place the mug in the microwave and cook on the highest power (usually around 1200 watts) for 1-2 minutes or until done. Eat directly from mug or unmold onto a plate.

This recipe is part of 5 Kidney Friendly Breakfast in a Mug Recipes by Katherine Schury, RSNhope.org

**SUPPORT GROUP
CONNECTIONS**

EL DORADO AREA

ALZHEIMER'S SUPPORT GROUP

Will meet the third Thursday of each month

12:00

SIMMON'S FIRST BANK

Executive Conference Room (2nd floor)

A light lunch provided by various monthly sponsors will be served

Please call Nancy Bailey at 870-626-3089 or

email nbailey@aaaswa.net

**THE EI DORADO PARKINSON'S &
CAREPARTNER SUPPORT GROUP**

Will meet the third Thursday of each month

2:00 - 3:00 pm

SIMMON'S FIRST BANK

2nd Floor Conference Room

For more information call South Arkansas Center on

Aging, 870-881-8969, or Nancy Bailey at the Area

Agency on Aging of Southwest Arkansas, Inc.

870-626-3089 or email nbailey@aaaswa.net

**THE COLUMBIA COUNTY AREA
ALZHEIMER'S SUPPORT GROUP**

Will meet the first Wednesday of each month

Noon every 4th Wednesday of the month

Lelia Enrichment Complex

600 Lelia St. Magnolia | In the Community Room

(When you enter the grounds, drive around the building until you see the Community Room sign and a "Slow" sign)

**THE MILLER COUNTY PARKINSON'S &
CAREPARTNER SUPPORT GROUPS**

Will meet the second Wednesday of each month

2:00 pm

**at the Texarkana Recreation Center, 1 Legion St.
Texarkana, TX 75501**

For more information, contact Kasandra Williams at the

Texarkana Regional Center on Aging, 870-773-2030

**THE HEMPSTEAD COUNTY PARKINSON'S &
CAREPARTNER SUPPORT GROUPS**

Will meet the first Thursday of each month

2:00 pm

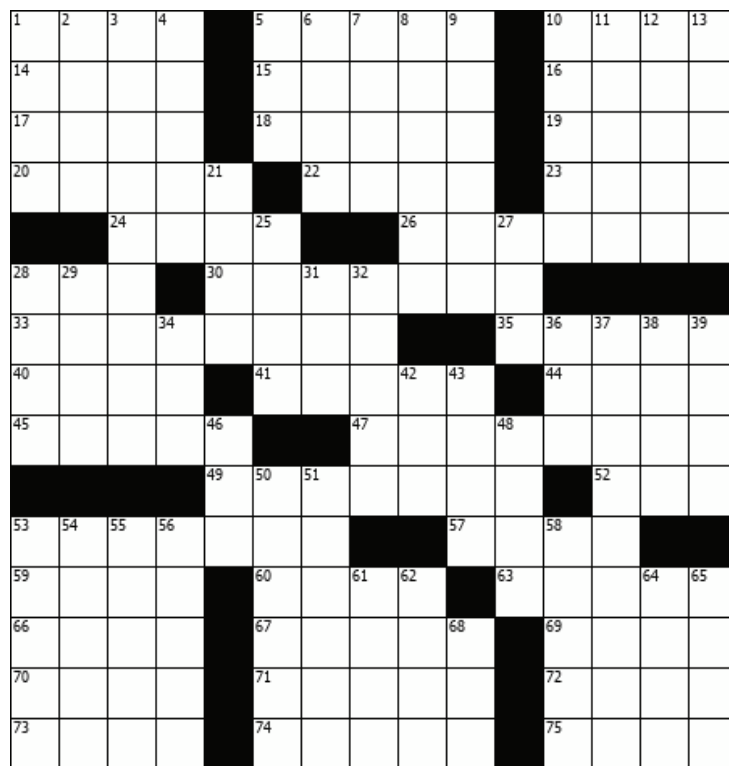
**Community Room at the Hempstead County
Library, 500 S. Elm Street in Hope**

*For more information, call KaSandra Guilbeau with the
Texarkana Regional Center on Aging at 870-773-2030 or Nancy
Bailey with Area Agency on Aging of Southwest Arkansas, 870-*

626-3089, or toll free, 1-800-272-2127, Ext. 105.

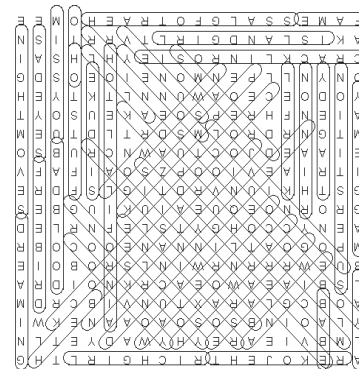
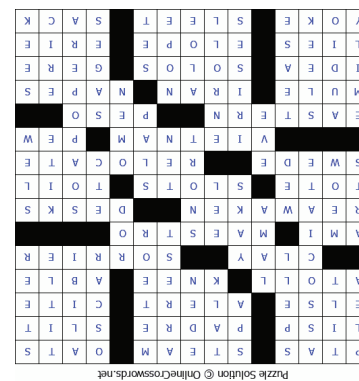
Across

- 1. School orgs.
- 5. Water vapor
- 10. Horse feed
- 14. Speech impediment
- 15. Pedro's father
- 16. Skirt opening
- 17. Additional
- 18. Paying attention
- 19. Quote
- 20. Lagoon's boundary
- 22. Leg joint
- 23. Competent
- 24. Potter's material
- 26. More regretful
- 28. Pierre's buddy
- 30. Eminent conductor
- 33. Rouse again
- 35. Students' tables
- 40. Lug
- 41. Coin openings
- 44. Work hard
- 45. Stockholm resident
- 47. Move
- 49. Asian country
- 52. Church seat



Down

- 1. Earnest request
- 2. Tip
- 3. Colleague
- 4. Hex
- 5. Mineral spring
- 6. Speak
- 7. Eve's garden
- 8. Apprehend
- 9. Shooting star
- 10. Felix's roommate
- 11. Defendant's offering
- 12. Owner's proof
- 13. Guide
- 21. Buddhist monk
- 25. Tibetan oxen
- 27. Singer ___ Stewart
- 28. Humanities
- 29. Cat's cry
- 31. Conger
- 32. Scornful sound
- 34. Married
- 36. And so on (Abbr.)
- 37. Daytime drama (2 wds.)
- 38. Flying toy
- 39. Large amount
- 42. Hamilton bill
- 43. Strike
- 46. Christmas ___
- 48. Harbinger
- 50. Showy flowers
- 51. Register
- 53. Poet ___ Dickinson
- 54. Of sound
- 55. Glossy
- 56. Poke fun at
- 58. Wise people
- 61. Lily species
- 62. Slangy negative
- 64. Guitarist ___ Clapton
- 65. Look for
- 68. Established



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Can I get my COVID-19 booster and flu shot at the same time?

YES. If it's time for your COVID-19 booster, you can get your flu shot the same day!

Not eligible for a COVID-19 booster yet? You can still protect yourself from the flu.

While each flu season differs in severity, during most seasons, people 65 years and older bear the greatest burden of disease. - National Council on Aging

New Medicare Special Enrollment Periods Explained ⁶

Beginning in 2023, new SEPs have been created for people who:

- Lose Medicaid
- Are in an area with a disaster or emergency
- Are released from incarceration
- Make an enrollment mistake based on misinformation from their employer
- Experience other exceptional circumstances

Individuals who lose Medicaid coverage: This Special Enrollment Period applies to Medicare-eligible individuals who lose Medicaid eligibility on or after January 1, 2023 or the end of the COVID-19 public health emergency (whichever is earlier). Under this Special Enrollment Period, Medicaid enrollees who lose Medicaid eligibility may sign up for Medicare without paying a late enrollment penalty, if they enroll at any time from the date they are notified that their Medicaid eligibility will be terminated up to 6 months after Medicaid eligibility ends. This new Special Enrollment Period was created in response to the expected disenrollment of many Medicaid enrollees who turned 65 during the public health emergency but did not lose their Medicaid coverage on account of requirements in the Families First Coronavirus Response Act. This law required Medicaid programs to keep people continuously enrolled through the end of the month in which the COVID-19 public health emergency ends, in exchange for enhanced federal funding. The public health emergency is currently in effect until January 11, 2023, and is expected to be extended again.

Individuals impacted by an emergency or disaster: The rule creates a Special Enrollment Period for individuals who missed an enrollment opportunity because they were impacted by certain government-declared emergencies and disasters. To qualify, an individual must demonstrate that they themselves, their authorized representative, legal guardian, or a person who makes health care decisions

on behalf of them, lives in (or lived) in that impacted area. This Special Enrollment Period will begin on the date an emergency or disaster is declared and ends 6 months after the declaration has ended.

Formerly incarcerated individuals: This Special Enrollment Period affects: (1) individuals who become newly eligible for Medicare while incarcerated who miss their Initial Enrollment Period while incarcerated; and (2) individuals who were enrolled in Medicare prior to their incarceration, who stop paying their Medicare premiums during incarceration (because Medicare does not cover services during incarceration), and have their Medicare coverage terminated. Both groups of individuals are required to enroll or re-enroll during the General Enrollment Period once they are no longer incarcerated and face a gap in coverage and penalty for late enrollment. This new Special Enrollment Period allows incarcerated individuals who become newly eligible for Medicare to enroll, and current Medicare beneficiaries who drop Medicare coverage while incarcerated to re-enroll, starting the day they're released and up to 12 months later.

Individuals who experienced a health plan or employer error: This Special Enrollment Period is intended for individuals who did not enroll in Medicare because of misrepresentation by, or incorrect information from their employer, a group health plan, or agents and brokers of health plans. These individuals can enroll in Medicare without penalty starting from the date they notify the Social Security Administration of this error up to 6 months later.

Other exceptional conditions: Under this rule, if an individual has an extenuating circumstance that caused them to miss a Medicare enrollment period, CMS can grant them a Special Enrollment Period on a case-by-case basis. The duration for this Special Enrollment Period can vary but will be no less than 6 months.



Last Caregiver Luncheon of the Year

In December, the Columbia County Area Alzheimer's Support Group and loved ones savored time together at the Lelia Enrichment Complex.

New things are coming in 2023. Support group date and time will change to noon on the fourth Wednesday of the month.

Know your rights: Caregivers and nursing home debt 7

Helping someone you love to move into a nursing home can be stressful enough. Caregivers should not have to put their own finances at risk to help loved ones get care.

There are 48 million family members and friends providing support to an adult in the United States. It's important for caregivers to understand their rights, especially when it comes to helping a loved one gain admission to a nursing home. Some nursing homes and debt collectors are billing and suing caregivers for residents' cost of care based on illegal admission contracts.

During the nursing home admissions process, caregivers must decide whether to sign admission contracts. These contracts may be lengthy and confusing, and caregivers are likely unaware of the potential legal consequences of what they are signing. Some nursing home admissions contracts say that a caregiver, family member, or friend must pay the resident's bill if the resident can't afford to. This is generally illegal.

Caregivers may not realize what they've signed until the nursing home begins an attempt to collect from the resident's debt from them personally.

According to the Consumer Financial

Protection Bureau, here's what you should know about your rights, what to look for in the nursing home admissions contract, and where to get help.

- **Know your rights.** Some nursing home admissions contracts say that a caregiver, family member, or friend must pay the resident's bill if the resident can't afford to. This is generally illegal. Under the federal Nursing Home Reform Act, nursing homes can't ask or require you to use your own money to pay for someone else's nursing home bill, as a condition of that person's admission to or continued stay in the nursing home.
- **The nursing home can't make you promise to pay for the resident's care with your own money.** For instance, you may have access to the resident's money as their power of attorney or legal guardian. But the nursing home can't make you promise to pay for the resident's care with your own money.
- **Watch out for words such as "responsible party" and "joint and several liability."** Sometimes, contracts

have confusing terms that say, on one hand, that you are not personally responsible for paying the resident's costs of care. Then later, the contract could say that if you don't make sure the resident's Medicaid application is complete, accurate, and on time, you are responsible for paying the nursing home's damages. Or it could say that you and the resident are both "jointly and severally" responsible for the nursing home bills.

- **You can refuse to sign a nursing home admissions contract** that tries to hold you personally responsible for the resident's bills. If the nursing home insists that you sign the contract, you can ask a lawyer to read the admissions contract for violations of the Nursing Home Reform Act. You can also report NHRA violations to your State Nursing Home Survey agency.

If you or someone you know has fallen prey to these tactics and are having problems with debt collectors, there are experts who can help. Contact your local ombudsman or visit consumerfinance.gov to learn more. Additional resources can be found via acl.gov.

Fall Festival Events

Older adults enjoyed fall festival events at their local senior centers throughout the region. The Area Agency on Aging of Southwest Arkansas, providers, and friends were happy to participate along with local vendors in sharing valuable information, playing games, and connecting with the senior center participants.



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To sign-up return this form to 600 Lelia, Magnolia, AR 71753 or Fax to 870-234-6804.

You may also sign-up online.

Visit us at agewithdignity.com

**There is no need to submit a sign-up form if you already received a newsletter in the mail.*

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