



Case managers, Stephanie Daniels (left) and Deloris Wincher-Biddle, show off one of the fantastic finds at the recent yard sale in the F-hall of the Lelia Enrichment Complex. Approximately \$1,500 was raised towards construction of an indoor walking track and dance floor. Due to an overwhelming response and continuous donation of items, the yard sale will continue to be a monthly event. Upcoming yard sales include April 1st and 22nd. Follow us on Facebook for more updates.

PHE ENDING What's next for older adults, beneficiaries?

The Department of Health and Human Services (HHS) has announced that the Public Health Emergency (PHE) for COVID-19 will end on **May 11, 2023**.

Although the response to the virus that causes COVID-19 remains a public priority, "we are in a better place in our response than we were three years ago, and we can transition away from the emergency phase," according to HHS.

Many services will not be immediately affected, however, **Medicaid beneficiaries will need to take action in the coming months.**

See PHE, page 3



John Ross, attorney and co-owner of Ross & Shoalmire, Elder Law Attorneys, PLLC, spoke to around 50 attendees during another great annual legal workshop held at the Lelia Enrichment Complex in Magnolia.



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Reverse Mortgages

Use your home to stay in your home

- A Guide to Reverse Mortgages for Older Adults, published by National Council on Aging, ncoa.org

If you need extra cash to pay for healthcare costs and other needs during retirement, you may be wondering if a reverse mortgage is the answer. Taking out a reverse mortgage is a big decision. Before you act, it's important to learn more about what a reverse mortgage is and how it works.

What is a reverse mortgage?

A reverse mortgage is a unique type of loan for homeowners aged 62 and older. It lets you convert a portion of the equity in your home into cash without having to sell it or make additional monthly payments. But unlike a conventional home equity loan or second mortgage, you don't have to repay the loan until you either no longer use the home as your primary residence—or you fail to meet the loan obligations.

Reverse mortgages are designed for older adults who already own a home. They've either paid it off completely or have significant equity—at least 50% of the property's value.

There are different types of reverse mortgages with various payment methods, but most are Home Equity Conversion Mortgages (HECM). These loans are insured by the Federal Housing Administration (FHA). The FHA maintains strict reverse mortgage requirements to help protect both borrowers and lenders.

How does a reverse mortgage work?

A reverse mortgage is a twist on a traditional mortgage, where you take out a loan and pay your lender each month. With a reverse mortgage, you receive a loan in which you borrow against the equity in your home. There are no monthly principal and interest payments. Instead, the loan is converted into monthly payments to you. This money can then be used to pay off debt or fund essential cost-of-living expenses such as food and medical bills. Reverse mortgages generally are not used for vacations or other "fun" expenses.

Some things to note about reverse mortgages:

- The monthly payments you receive are usually tax-free.
- A reverse mortgage should not affect your Medicare or Social Security benefits.
- The loan typically does not have to be repaid until 6 months after the last surviving borrower dies,

See Reverse Mortgages, page 7



Family
Caregiver
Alliance®

5 Self-Care Validations for Family Caregivers

We've all heard the phrase, 'Put your own oxygen mask on first.' More than anyone else, family caregivers need to remember these words.



Acknowledge that your job is hard. The fact that you're still standing is reason enough to be proud. Forgive yourself for not being perfect, whatever that is.

Get comfortable asking for help. What's keeping you from asking for help? Do you think you're being selfish? Are you really alone? Reach out to FCA—we'll help you find the help you need.



Your mental health is important. Is it any surprise family caregivers are at increased risk for depression? It may seem impossible, but we must make time to care for ourselves.

Feeling impatient? Something may need to shift. Don't wait until you're overwhelmed to reach out. Ask yourself, "What's causing stress that I can get help with right now?"



Put finding respite for yourself on your list. Find small and large tasks you can offload on a regular basis. Find people or services to give you time off, now or in the near future.

Want to Learn More? Find strategies, resources, and information about self-care for caregivers in our **Taking Care of YOU: Self-Care for Family Caregivers** fact sheet at caregiver.org/resource/taking-care-you-self-care-family-caregivers.



What is affected:

At the beginning of the pandemic, Congress enacted the Families First Coronavirus Response Act (FFCRA). Part of this act required that Medicaid programs, such as a Medicare Savings Program (ARSeniors, QMB, SMB, QI) or SNAP, keep people continuously enrolled. Beneficiaries have not had to file renewals or even update their information during this time.

The continuous enrollment condition for individuals enrolled in Medicaid is no longer linked to the end of the PHE.

As part of the Consolidated Appropriations Act, 2023, signed into law on December 29, 2022, Congress set an end of **March 31, 2023** for the continuous enrollment provision, and phases down the enhanced federal Medicaid matching funds through December 2023.

At the time of publishing, case managers and SHIP counselors with the Area Agency on Aging of Southwest Arkansas, Inc. (AAASWA) have become aware of batch letters being received in our region. It is advised that beneficiaries read these letters carefully and be aware that filing of renewals will be required. Regardless of whether correspondence has been received, anyone receiving Medicaid benefits can take steps now.

According to a fact sheet released from DHS, clients should:

- Update their mailing address, phone, and email by calling the Update Arkansas hotline at 1-844-872-2660.
- Clients also can go online at access.arkansas.gov, create an account, and update their information or visit their local DHS county office.

They need current contact information on file – mailing address, phone number, and email address – so clients get important notices and can be reached if more information is needed.

“ Primarily due to the continuous enrollment provision, Medicaid enrollment has grown substantially compared to before the pandemic and the uninsured rate has dropped. But, when the continuous enrollment provision ends, millions of people could lose coverage that could reverse recent gains in coverage. ”

- kff.org

- Watch for and respond quickly to notices about their coverage.
 - Sign up for email and text updates at access.arkansas.gov and follow on social media at www.facebook.com/ArkDHS
- Check ar.gov/update for updates and more information.

If an individual aged into or became eligible for Medicare during the continuous enrollment and did not enroll in Medicare, they may have enrollment problems, and many will be eligible for a Special Enrollment Period (SEP) based on the termination of their Medicaid.

If someone disagrees with their state Medicaid agency’s decision to disenroll them or change their Medicaid coverage, they can appeal. There are many things to consider with this process. Please think it over with an advisor such as a

case manager or SHIP counselor.

What will not be affected:

Although we have reached the end of the emergency phase, the continued response to COVID-19 means ensuring that vaccines and treatments are still available.

According to hhs.gov:

- FDA approved COVID-19 products (including tests, vaccines, and treatments) will not be affected.
- Medicaid and major Medicare telehealth flexibilities will not be affected.
- Access to buprenorphine for opioid use disorder treatment in Opioid Treatment Programs (OTPs) will not be affected.
- Access to expanded methadone take-home doses for opioid use disorder treatment will not be affected.

Visit their website to learn more.

Meditation: The benefits of mindful breathing and beyond

Though retirement is often seen as the chance for seniors to slow down and take time for themselves, for many the exact opposite happens. From running grandchildren to and from, to living their best life exploring new places or hobbies, life can get hectic for the formerly employed once a job is out of the way. When health issues force a retirement, mental challenges may arise from the sudden change in routine.

No matter the situation, scientists have long praised the benefits of meditation, including short and simple breathing exercises, and according to U.S. News at www.health.usnews.com, in an article titled, “The Many Benefits of Meditation for Older Adults,” the benefits may go far beyond a clear mind and positive habit.

“In general, [meditation has] been shown to decrease blood pressure and inflammation. And there’s some

data around improving coronary artery disease outcomes and helping with post-traumatic stress disorder, chronic pain and headaches,” said Dr. Stephanie Cheng, a palliative care physician in the division of geriatrics at the University of California–San Francisco.

Meditation is a broad term that includes many options for mental relaxation. Controlled breathing exercises to reduce stress, time spent in prayer to a higher power, or sessions led by a guide in a class or through a podcast are all types of meditation. The goal is to slow the mind, reflect on the thoughts coming in and out, but not dwell on them, and release the energy that isn’t something desired.

Lifestyles and busy schedules aside, there’s a meditation style for everyone, and the benefits are countless. All it takes is finding what works, and seeing what benefits follow.

LOOK UP!

- AIRPLANE
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- BIRDS
- BLIMP
- BLUE SKY
- CHIMNEY SMOKE
- CLOUDS
- COMET
- DRONE
- FIREWORKS
- GALAXY
- HAZE
- HELICOPTER
- JET EXHAUST
- JUPITER
- KITE
- LIGHTNING
- MARS
- MERCURY
- METEOR SHOWER
- MOON
- PLANETS
- POWER LINES
- RAINBOW
- SATELLITE
- SATURN
- SKYDIVER
- SKYSCRAPER
- SKYWRITING



- SMOG
- STREET LIGHT
- UNIVERSE
- SOLAR ECLIPSE
- THE SUN
- VENUS
- STARS
- TREETOP
- HOT AIR BALLOON

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

Clip-n-Cook

3-MINUTE PB&J CAKE

Makes 1

INGREDIENTS

- 1 tbsp natural peanut butter (crunchy is awesome for this!)
- 3 tbsp unsweetened almond milk
- 3 tbsp egg white (1.5 egg whites)
- 2 tbsp coconut (or almond) flour
- 2 strawberries chopped
- optional: sweetener to taste



DIRECTIONS

1. In a ramekin (aka small dish or mug) combine peanut butter and almond milk.
2. Microwave for 20 seconds.
3. Add egg whites, coconut flour & if you choose to use it, sweetener.
4. Whisk until well blended. It will seem quite dry in texture.
5. Gently stir in strawberries.
6. Microwave for 1 minute.
7. Serve & enjoy!

NOTES:

Other delicious add-ins? Try a couple small pieces of dark chocolate melted into it, or top with greek yogurt and berries!



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

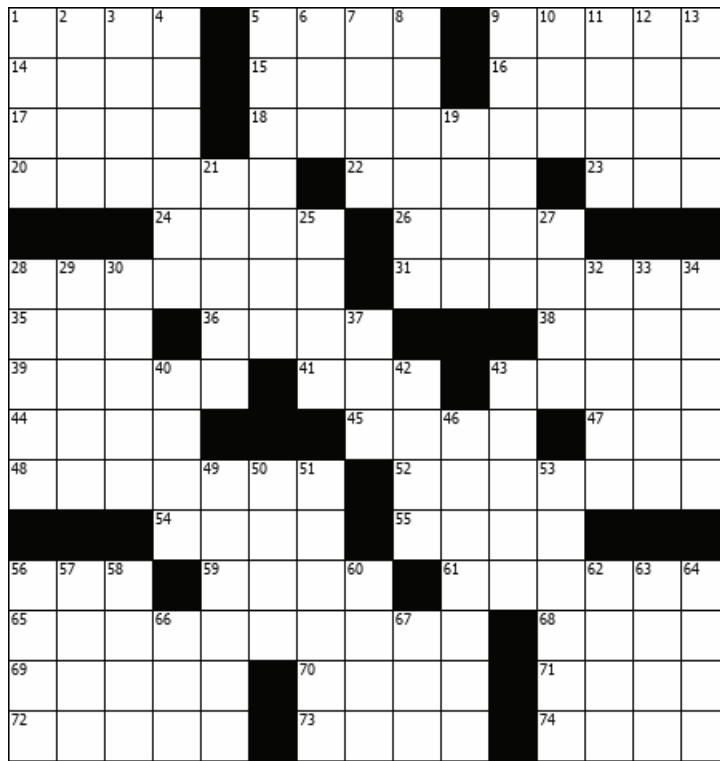
2:00 pm

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.

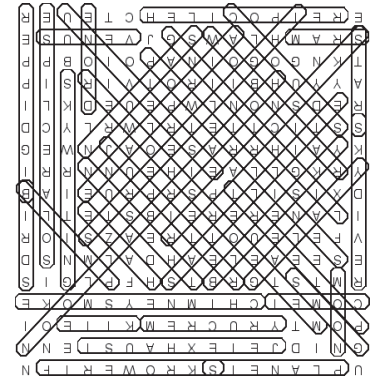
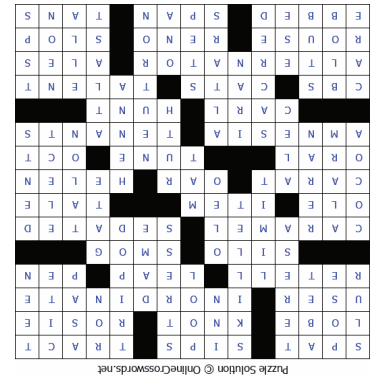
Across

- 1. Petty quarrel
- 5. Drinks slowly
- 9. Religious pamphlet
- 14. Ear part
- 15. Rope fastening
- 16. ___ O'Donnell of TV
- 17. Operator
- 18. Excessive
- 20. Relate again
- 22. Bound
- 23. Farm enclosure
- 24. Farm tower
- 26. Urban air pollution
- 28. Chewy candy
- 31. Tranquilized
- 35. Grand ___ Opry
- 36. News story
- 38. Yarn
- 39. Gem weight
- 41. Rowing blade
- 43. Actress ___ Hunt
- 44. Kind of exam
- 45. Song
- 47. Sept. follower
- 48. Memory loss
- 52. Renters
- 54. Scientist ___ Sagan
- 55. Scavenger ___
- 56. TV network
- 59. Felines
- 61. Skill
- 65. Car generator
- 68. Pub potables
- 69. Awaken
- 70. Nevada resort
- 71. Spill
- 72. Receded
- 73. Stretch across
- 74. Browns in the sun





Down

- 1. Insult
- 2. Sit for an artist
- 3. Spur on
- 4. India's Mother ___
- 5. Frying pan
- 6. Wayside hotel
- 7. Swimming spot
- 8. Tension
- 9. Camera support
- 10. L. ___ Hubbard
- 11. Urgent acronym
- 12. Quote
- 13. Youth
- 19. Noblewoman
- 21. Restrict
- 25. Butter substitute
- 27. Fence entrance
- 28. Hot chocolate
- 29. Frighten
- 30. Aired again
- 32. Eagle's claw
- 33. Vote into office
- 34. Fender dimples
- 37. Wrestling pad
- 40. Baldwin or Guinness
- 42. Babe ___
- 43. Hair coloring
- 46. Atom part
- 49. Holy
- 50. Modern Persia
- 51. Communion tables
- 53. Finally (2 wds.)
- 56. Part of TLC
- 57. Lump
- 58. Ticket remnant
- 60. Dance move
- 62. Vocalist ___ Fitzgerald
- 63. Inert gas
- 64. Recipe measures (abbr.)
- 66. Wind direction (abbr.)
- 67. ___ wing and a prayer (2 wds.)



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AGING UNBOUND: MAY 2023

Make a Difference!

DONATE

As the weather gets warmer, the Area Agency on Aging will begin accepting fan donations for senior adults. Fans can be dropped off at 600 Lelia in Magnolia. Call us at (870) 243-7410 for more info.



MEDICARE AND HOME HEALTH CARE

INFORMATION TAKEN FROM MARCH MEDICARE MINUTES PROVIDED BY MEDICARE RIGHTS CENTER, SHIP, AND SMP

What home health care does Medicare cover?

Home health care includes health and social services that you receive in your home to treat an illness or injury. Medicare covers the following home health care:

Skilled nursing services: Services performed by or under the supervision of a licensed or certified nurse to treat your injury or illness. For example, a nurse may come to your home to administer medication through an IV or injection.

Skilled therapy services: Physical, speech, and occupational therapy services that are reasonable

and necessary for treating your illness or injury. They must be performed by or under the supervision of a licensed therapist.

Home health aide: Medicare pays for an aide if you require skilled nursing or therapy services. A home health aide provides personal care services, including

help with bathing, toileting, and dressing. Medicare will not pay for an aide if you only require personal care and do not need skilled nursing or therapy services in the first place.

Medical social services: If you qualify for home health care, Medicare pays for services ordered by your doctor to help you with social and emotional concerns related to your illness. This may include counseling or help finding resources in your community.

Medical supplies: Medicare pays in full for certain medical supplies, such as wound care, dressings, and catheters, when provided by a Medicare-certified home health agency (HHA).

Durable medical equipment (DME): Medicare pays 80% of its approved amount for certain pieces of medical equipment, such as a wheelchair or walker. You pay a 20% coinsurance charge as long as your

home health agency accepts Medicare's approved amount for your DME item as payment in full.

Medicare will cover your home health care if:

1. You are homebound, meaning it is extremely difficult for you to leave your home and you need help doing so.
2. You need skilled nursing services and/or skilled therapy on an intermittent basis.
 - a. Intermittent means you need care at least once every 60 days and at most once a day for up to three weeks. This period can be longer if you need more care, but

your care needs must be predictable and defined.

- b. Medicare defines skilled services as care that must be performed by a skilled professional, or under their supervision.

- c. Skilled therapy services refer to physical, speech, and occupational therapy. Note that you cannot qualify for Medicare

home health coverage if you only need occupational therapy. However, if you qualify for home health care on another basis, you can also get occupational therapy.

3. You have a face-to-face meeting with a doctor within the 90 days before you start home health care, or within the 30 days after the first day you receive care.

4. Your doctor signs a home health certification confirming that you are homebound and need intermittent skilled care. The certification must also state that your doctor has approved a plan of care for you and that the face-to-face requirement was met.

5. You receive your care from a Medicare-certified home health agency (HHA). If you need help finding a Medicare-approved HHA, call 1-800-MEDICARE or visit www.medicare.gov/care-compare if you have Original Medicare. If you have a Medicare Advantage Plan, contact your plan directly.

Medicare's home health benefit does not cover:

- 24-hour a day care at home
- Prescription drugs (enroll in a Part D plan if you need prescription drugs)
- Meals delivered to your home
- Homemaker services, called "custodial care." (However, home health aides may perform some homemaker services, such as light housekeeping, when visiting to provide other health related services.)

Medicare home health care fraud

6

If you have Original Medicare, you should receive a Medicare Summary Notice (MSN). If you have a Medicare Advantage Plan, you should receive an Explanation of Benefits (EOB). To prevent and detect home health fraud, you should read these Medicare notices thoroughly when you receive them. You should report any suspicious charges. You should also protect your Medicare number and only share it with health care providers and other trusted individuals.

Here are some examples of potential home health fraud or abuse to watch for:

- You see charges on your MSN or EOB for services that you did not receive, that were not prescribed by your doctor, or when you do not meet Medicare's homebound criteria.

- You are enrolled in home health services by a doctor you do not know.

- A home health agency offers you "free" groceries or "free" transportation in exchange for personal information or to switch to a different home health agency.

- You are charged a copayment for home health services.

- You are asked to sign forms saying that you received home health services that you did not receive.

If you think you may have experienced potential Medicare fraud, errors, or abuse, you should contact Arkansas Senior Medicare Patrol (SMP) at 866-726-2916.

sells the home, or no longer uses the home as a primary residence.

What are the rules of reverse mortgages?

The FHA has specific reverse mortgage requirements that borrowers must meet. The youngest borrower must be at least 62 years old. As with any loan, certain financial criteria must be met. In addition, you must:

- Own your home outright or have a low mortgage balance (i.e., significant equity in your home). Your home also has to meet FHA property standards. If it doesn't, your lender will advise what repairs must be made before you can take out a reverse mortgage.
- Use your home as a primary residence, meaning you spend the majority of your time there.
- Not be delinquent on any federal debt (e.g., federal income taxes).
- Agree to put aside some of your reverse mortgage funds at closing—or demonstrate that you have enough savings—to pay for ongoing costs related to your home.

In addition, to qualify for an HECM, you must receive reverse mortgage counseling from a HUD-approved counseling agency. Reverse mortgage counselors are trained and approved by HUD to provide unbiased information to older adults. When you meet with one, they'll explain alternatives to an HECM, reverse mortgage costs, payment plan options, and more.

Who owns the house in a reverse mortgage?

You do. In a reverse mortgage, you keep the title to your home and maintain ownership. That means you are still responsible for property taxes, homeowner's insurance, utilities, repairs, maintenance, and other expenses.

Are reverse mortgages a scam?

Reverse mortgages themselves are not a scam, but some unscrupulous companies use them to exploit consumers. The FHA maintains a list of legitimate reverse mortgage lenders

that offer HECM loans. Check your lender at HUD.

Can you lose your house with a reverse mortgage?

Yes, as with a traditional mortgage, you can potentially lose your home to foreclosure with a reverse mortgage. This only happens under certain circumstances, such as:

- You stop paying property taxes and homeowner's insurance.
- You stop using your home as a primary residence, whether you pass away, move, sell the home, or are away from your home for a long period of time.
- You fail to meet FHA requirements in maintaining the home.

What is the downside of a reverse mortgage?

A reverse mortgage can be a useful tool in ensuring a more secure retirement and staying in your home as you age. However, there are some drawbacks to consider. Here are a few:

1. **There are fees involved.** Although you receive payments with a reverse mortgage, it's not free. In addition to property taxes, maintenance, and other expenses, you may have to pay closing costs and servicing fees over the course of the loan. Some lenders also charge mortgage insurance premiums. The National Reverse Mortgage Lender Association (NRMLA) has a reverse mortgage calculator to help you get an idea of your costs. Fees vary by lender, so if you're considering a reverse mortgage, be sure to shop around.
2. **You pay more over time.** Once your reverse mortgage payments start, interest is added onto your balance each month. The amount you owe increases as this interest builds up during the life of the loan.
3. **You may have less to leave to your heirs.** With a reverse mortgage, you'll usually need to sell your home in order to repay the loan. After you pass away, your children or other heirs will have to pay either the full

The U.S. Department of Housing and Urban Development (HUD), which oversees the HECM program, recently announced a new repayment option that provides an additional layer of protection for borrowers behind on property charges. The new option, called the COVID-19 Home Equity Conversion Mortgage Property Charge Repayment Plan (COVID-19 HECM Repayment Plan) was announced in Mortgagee Letter 2022-23 and took effect December 15, 2022. Borrowers currently on a standard repayment plan may be considered for this new option. A borrower is eligible for a COVID-19 HECM Repayment Plan even if they have been unsuccessful on a prior repayment plan, or the total outstanding arrearage is greater than \$5,000, or both.

Learn more by visiting [ncler.acl.gov](https://www.hud.gov)

loan balance or 95% of your home's appraised value (whichever is less). Additionally, reverse mortgages chip away at the equity in your home, resulting in a lower profit when it's sold.

4. **Your retirement benefits might be affected.** Having a reverse mortgage could make you ineligible for need-based government programs such as Supplemental Security Income (SSI).
5. **You can't deduct the interest on your taxes.** Unlike with conventional mortgages, the interest on reverse mortgages is not deductible on your income tax returns until you've paid off the loan (partially or in full).

Are reverse mortgages really worth it?

Taking out a reverse mortgage is not right for everyone—but for some older adults, it can be worthwhile. You may be a good candidate for a reverse mortgage if your home is steadily increasing in value and you plan to live there for a long time. It's also important that you have plenty of cash flow to cover the costs of your home and stay current on your reverse mortgage.

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