870,234,7410

AGEWITHDIGNITY.COM

NEW TO MEDICARE

What you need to know about coverage choices

Information taken from June Medicare Minutes provided by Medicare RIGHTS CENTER, SHIP, AND SMP

Medicare is the federal government program that provides health care coverage, or health insurance. The Centers for Medicare & Medicaid Services (CMS) is the federal agency that runs Medicare. The program is funded in part by Social Security and Medicare taxes you pay on your income, in part through premiums that people with Medicare pay, and in part by the federal budget. Some people are eligible for Medicare due to their age, while others are eligible due to having a disability or chronic condition. If you are new to Medicare, there can be a lot to learn around your enrollment and coverage choices.

See NEW, page 3

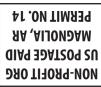


Return Service Requested

EZTIT AA , silongsM 600 Lelia Street

OF SOUTHWEST ARKANSAS

AREA AGENCY ON AGING





How Your **HEART** Changes with **AGE**

NATIONAL INSTITUTE ON AGING, WWW.NIA.NIH.GOV

People age 65 and older are much more likely than younger people to suffer a heart attack, to have a stroke, or to develop coronary heart disease (commonly called heart disease) and heart failure. Heart disease is also a major cause of disability, limiting the activity and eroding the quality of life of millions of older people.

Aging can cause changes in the heart and blood vessels. For example, as you get older, your heart can't beat as fast during physical activity or times of stress as it did when you were younger. However, the number of heartbeats per minute (heart rate) at rest does not change significantly with normal aging.

Changes that happen with age may increase a person's risk of heart disease. A major cause of heart disease is the buildup of fatty deposits in the walls of arteries over many years. The good news is there are things you can do to delay, lower, or possibly avoid or reverse your risk.

Check Your Blood Pressure

As you get older, it's important for you to have your blood pressure checked regularly, even if you are healthy. This is because aging changes in your arteries can lead to hypertension. You may feel fine but, if not treated, high blood pressure could lead to stroke and problems with your heart, eyes, brain, and kidneys. To manage high blood pressure, exercise, dietary changes, and reducing your salt intake can help, but as aging changes in the arteries often cause high blood pressure in older age, medication is often necessary. It is not uncommon to need more than one medication to control your blood pressure.

The most common aging change is increased stiffness of the large arteries, called arteriosclerosis (ahr-teer-ee-o-skluhroh-sis), or hardening of the arteries. This causes high blood pressure, or hypertension, which becomes more common as we age.

High blood pressure and other risk factors, including advancing age, increase the risk of developing atherosclerosis (ath-uh-roh-skluh-roh-sis). Because there are several modifiable risk factors for atherosclerosis, it is not necessarily

See HEART, page 6



Mental Health Workshop

Lavana Kindle, LAC (left) presented "Mental Health in Aging: the Importance of Good Self-Care" during the annual workshop held at the Lelia Enrichment Complex.

Follow the events calendar on agewithdignity.com/ events to find for more workshops.



9THINGS needed the most by FOOD BANKS

- **1.** Peanut Butter. Liked by both kids and adults, and high in protein, peanut butter is the most requested item by food banks.
- 2. Canned Proteins. Canned chicken is a great way to provide versatile, high-protein items to those in need. Items like canned tuna and salmon also contain vitamins, omega-3 fatty acids, and protein which make a guick and easy meal.

Note: it is sometimes easier for organizations to get meal entrees such as Hamburger Helper, pasta skillet meals, etc but then run out of any protein to go with it.

3. Canned Beans. Speaking of protein, loaded with protein and fiber, canned beans provide an excellent, nutritious way to fill a hungry tummy. Opt for the low-sodium varieties whenever possible.

New Continued from page 1

3

Medicare Part A (inpatient coverage) and Part B (outpatient coverage)

Some people are automatically enrolled in Medicare. For example, if you are already receiving retirement benefits from Social Security when you become Medicare-eligible, or if you've been collecting Social Security Disability Insurance for two years. If you are automatically enrolled,

you should receive a package in the mail with your Medicare insurance card telling you so. Otherwise, there are three times to enroll in Parts A and B:

Initial Enrollment Period (IEP): The three months before, the month of, and the three months after your 65th birthday.

Special Enrollment Period (SEP): Allows you to delay Medicare enrollment without owing a late enrollment penalty. You may qualify for an SEP if:

- You or your spouse (or sometimes another family member) are still working, and you are covered by the employer health insurance. Note that you shouldn't delay Medicare enrollment if this employer coverage pays secondary to Medicare.
- · You have experienced other exceptional circumstances, like losing Medicaid coverage, being released from incarceration, being misinformed by an employer, or being impacted by an emergency or disaster.

General Enrollment Period (GEP): Every year from January 1 through March 31. You may owe a late enrollment penalty and face gaps in coverage if you use the GEP.

Prescription drug plans

Part D is provided only through private insurance companies that have contracts with the federal government. If you have Original Medicare and want to get Part D coverage, you must choose and enroll in a standalone prescription drug plan. Typically, you should sign up for Part D when you first become eligible to enroll in Medicare, unless you have other creditable drug coverage. Most Medicare Advantage Plans include drug coverage.

Medigaps

Medigaps are health insurance policies that offer standardized benefits to work with Original Medicare,

not with Medicare Advantage. They are sold by private insurance companies. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps may also cover emergency care when traveling abroad. You should usually enroll in a Medigap during your open enrollment period, the six-month period that begins the month you are 65 or older and enrolled in

> Medicare Part B. Depending on your situation and the state in which you live, you may be able to enroll at other times, too.

Additionally, here is some more information on Original Medicare for your consideration. An individual usually does not get part B without Part A or Part D without Part B. Start with Part A. If you are aging in but still working, you do not necessarily have to get Part B until you retire. Be informed and weigh your options. Also, if an

individual is not receiving Social Security benefits at the time of their IEP, they will need to contact Social Security to begin the process.

An individual's drug plan (Part D) needs to start at the same time as Part B. For example, if they know their Part B start date is December 1, then by mid-November you should choose a drug plan to also start December 1. If an individual does not take a Part D plan at that time, they will be subject to a penalty that will never go away. Once enrolled in a Part D, beneficiaries can change their plan during the annual Medicare Open Enrollment every October 15-December 7.

Enrollment into Medigaps, also sometimes referred to as supplements, should also be considered during the same period. In most cases, you have a guaranteed issue right. Outside of that guaranteed issue, insurers are allowed to deny you a policy if you don't meet their medical underwriting requirements. Some people may also choose plans based on their retirement options.

Navigating the maze of Medicare benefits can be very confusing. Case managers and SHIIP counselors are available to help. Call our main office locally at (870) 234-7410 and press 0 for the receptionist or toll-free 1-800-272-2127 to be directed to the case manager for your county.



Giving you and your loved ones peace of mind, all the time

Personal Emergency Response Systems (PERS)

Note: Most people qualify for

premium-free Part A because

of their or their spouse's work

history. If you qualify for

premium-free Part A, you can

enroll in it at any time once

eligible. In other words, you don't

have to wait for an enrollment

period. In contrast, you must use

an enrollment period to enroll in

Part B or premium Part A.

We offer four types of emergency response devices. Contact your local case manager today for more information at (870) 234-7410.



American Medical Alert

FLOWERS

ALSTROEMERIA AMARYLLIS ANTHURIUM ASTFR BABY'S BREATH BELL FLOWER BIRD OF PARADISE BOUVARDIA CALLA CARNATION CHRYSANTHEMUM CLEMATIS CORNFLOWER DAFFODIL DAISY **DELPHINIUM** FORGET-ME-NOT **FOXGLOVE FREESIA FUCHSIA GERANIUM GERBERA GINGER GLADIOLUS GOLDEN ROD HEATHER HOLLYHOCKS HYACINTH HYDRANGEA** IRIS **LAVENDER**

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LILY LISIANTHUS MARIGOLD ORCHID PANSY

PEONY PETUNIA ROSE SNAPDRAGON STATICE STOCK SUNFLOWER TULIP VIOLET YARROW

Clip-n-Cook

Makes 5 Servings

INGREDIENTS

LILAC

- 15 frozen mini fillo shells
- 2 1/2 tbsp. mini semisweet chocolate chips
- 30 mini marshmallows
- 1/2 sheet graham crackers (2 crackers), finely crushed

DIRECTIONS

- 1. Preheat oven to 350°F.
- 2. Place shells on a baking sheet. Evenly distribute chocolate chips among the shells.
- 3. Bake until chocolate chips have softened, about 5 minutes.
- 4. Set oven to broil. Top each shell with 2 marshmallows.
- 5. Broil until marshmallows have melted and lightly browned, about 30 seconds.
- 6. Top with crushed graham crackers

Nutrition Facts:

1/5 of recipe (3 crunchettes): 89 calories, 3.5g total fat (1.5g sat. fat), 37mg sodium, 14.5g carbs, <0.5g fiber, 6g sugars, 1.5g protein

This recipe can be found on hungry-girl.com.

S'mores Crunchettes



SUPPORT GROUP 4 CONNECTIONS

EL DORADO AREA

ALZHEIMER'S SUPPORT GROUP

Meets the third Thursday of each month

1:00 pm

Simmon's Bank, 100 West Grove Street

Second Floor Conference Room

THE EL DORADO PARKINSON'S & CAREPARTNER SUPPORT GROUP

Meets the third Thursday of each month

2:00 - 3:00 pm

Simmon's Bank, 100 West Grove Street

Second 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 GREATER COLUMBIA COUNTY AREA ALZHEIMER'S DISEASE SUPPORT GROUP

Meets the fourth Wednesday of each month

Noon at 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

Meets the second Wednesday of each month
2:00 pm at Encompass Health and Rehabilitation
Hospital of Texarkana, 515 West 12th Street.,
Texarkana, TX 75501

For more information, contact Kasandra Williams at the Texarkana Regional Center on Aging, 870-773-2030

THE LITTLE RIVER PARKINSON'S & CAREPARTNER SUPPORT GROUPS

Meets the second Tuesday of each month

1:00 pm at the Little River Memorial Hospital, 451 W Locke St, Ashdown, AR 71822

For more information, contact Kasandra Guilbeau at the Texarkana Regional Center on Aging, 870-773-2030

THE HOWARD COUNTY AREA PARKINSON'S DISEASE AND CAREGIVER SUPPORT GROUP

Meets the first Wednesday of each month

1:00 pm at the The Retirement Village, 127 N. Lewis St., Mineral Springs, AR.

Across

- 1. Assist
- 5. Moisten while cooking
- 10. Party giver
- 14. Face shape
- 15. Performer
- 16. Santa's time
- 17. Nothing more than
- 18. Horned animal, for short
- 19. Amtrak stops (abbr.)
- species
- 22. Portable shelter
- 23. Prosecute
- 24. Vigor
- 26. Icy precipitation
- 29. Planter
- 32. Zilch
- 33. ___ Ripken of baseball
- 34. Lubricated
- 38. Small bay
- **41**. ____ loss for words (2 wds.)
- 42. Innocent
- **43**. Taunt
- 44. Allow
- 45. Purpose
- 46. Tranquil
- **48**. Monte ____
- 50. French title53. Payable now
- **54**. Not present
- 55. Commit (a crime)
- **62**. Indian attire
- **63**. E.T., e.g.
- 64. Bakery worker
- 65. Mine products
- 66. Small landmass
- **67**. Space
- 68. Sparrow's abode
- 69. Film spools
- **70**. Telescope glass

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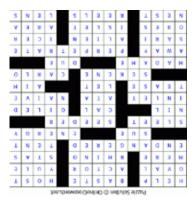
Down

- 1. Residence
- 2. Balanced
- 3. Hog fat
- 4. Gratify
- 5. Flat-bottomed boat
- 6. Long (for)
- 7. Commotion
- 8. Musical sound
- 9. Ate away
- **10**. Excessive emotion
- 11. External
- 12. Informal speech
- 13. Grouchy

- 21. Filbert, e.g.
- 25. Broadway sign
- 26. Fit of temper
- 27. Fishing string
- **28**. "____ Enchanted" (movie)
- **29**. Weighing instrument
- **30**. Corroded
- **31**. Make ecstatic
- 35. Untruthful one
- 36. Sinful
- **37**. Dealer's car
- 39. Nonfiction writer
- **40**. Be abundant

- **47**. Mend
- **48**. Slice
- **49**. In the sky
- 50. Stone worker
- 51. Alert
- **52**. Is bold
- **53**. Small depressions
- **56**. Different
- 57. Irritate
- **58**. Pare
- **59**. Land measure
- **60**. Youth
- **61**. Notable periods

Solutions





"What's covered"

Make a Difference! DONATE

The Area Agency on Aging is now accepting fan donations for older adults. Fans and/or monetary donations can be dropped off at 600 Lelia in Magnolia. Call us at (870) 234-7410 or 1-800-272-2127 for more info.

Seniors, 60+ with no a/c, are eligible to receive a FREE fan.

Contact your local case manager or call AAASWA. Some documentation required.



a normal part of aging. Plaque builds up inside the walls of your arteries and, over time, hardens and narrows your arteries, which limits the flow of oxygen-rich blood to your organs and other parts of your body. Oxygen and blood nutrients are supplied to the heart muscle through the coronary arteries. Heart disease develops when plaque builds up in the coronary arteries, reducing blood flow to your heart muscle. Over time, the heart muscle can become weakened and/or damaged, resulting in heart failure. Heart damage can be caused by heart attacks, long-standing hypertension and diabetes, and chronic heavy alcohol use.

Age can cause other changes to the heart. For example:

- There are age-related changes in the electrical system that can lead to arrhythmias—a rapid, slowed, or irregular heartbeat—and/ or the need for a pacemaker. Valves—the one-way, door-like parts that open and close to control blood flow between the chambers of your heart—may become thicker and stiffer. Stiffer valves can limit the flow of blood out of the heart and become leaky, both of which can cause fluid to build up in the lungs or in the body (legs, feet, and abdomen).
- The chambers of your heart may increase in size. The heart wall thickens, so the amount of blood that a chamber can hold may decrease despite the increased overall heart size. The heart may fill more slowly. Long-standing hypertension is the main cause of increased thickness of the heart wall, which can increase the risk of atrial fibrillation, a common heart rhythm problem in older people.
- With increasing age, people become more sensitive to salt, which may cause an increase in blood pressure and/or ankle or foot swelling (edema).

Other factors, such as thyroid disease or chemotherapy, may also weaken the heart muscle. Things you can't control, like your family history, might increase your risk of heart disease. But, leading a heart-healthy lifestyle might help you avoid or delay serious illness.

Please consult your physician if you show signs, symptoms, or changes in your health.

Peripheral Artery Disease

Peripheral artery disease (also called peripheral arterial disease) is a common condition in which narrowed arteries reduce blood flow to the arms or legs.

In peripheral artery disease (PAD), the legs or arms — usually the legs — don't receive enough blood flow to keep up with demand. This may cause leg pain when walking (claudication) and other symptoms.

Peripheral artery disease treatment includes exercising, eating a healthy diet and not smoking or using tobacco.

Many people with peripheral artery disease have mild or no symptoms.

Other peripheral artery disease symptoms may include:

- Coldness in the lower leg or foot, especially when compared with the other side
- Leg numbness or weakness
- No pulse or a weak pulse in the legs or feet
- Painful cramping in one or both of the hips, thighs or calf muscles after certain activities, such as walking or climbing stairs
- Shiny skin on the legs
- Skin color changes on the legs
- Slower growth of the toenails
- Sores on the toes, feet or legs that won't heal
- Pain when using the arms, such as aching and cramping when knitting, writing or doing other manual tasks
- Erectile dysfunction
- Hair loss or slower hair growth on the legs
 Call your health care provider if you have leg pain,
 numbness or other symptoms of peripheral artery disease.
 -mayoclinic.org



- **4.** Canned Vegetables. Veggies are always high in demand, and for good reason. Nutrient-rich, and fiber dense, they tend to last the longest in pantries and are the perfect, easy way to provide healthy options.
- **5.** Pantry Staples. Can you imagine having to cook without any flour, sugar, or cooking oil? Donating items like flour, sugar, or spices will greatly benefit those in need. Canola and olive oils are the best choices because of their monounsaturated fats and mild flavor.
- **6.** Meal entrees. An entire meal that's shelf-stable and in one package. As mentioned before try to look for ones that are lower in sodium and higher in fiber and protein. Usually pasta, rice and soup kits work best.
- **7.** Whole grains. That means things like granola bars, crackers, and cereals. Food banks are always in need of quick and easy items that families can toss into lunches or eat on the go, and granola bars are just the thing. Whole grain cereal makes a healthy breakfast or snacks too. Crackers are shelf-stable, portable, and a great base for even canned meats.
- **8.** 100% Juices, juice boxes and water. Aside from the importance of staying hydrated, 100% juice and juice boxes

also provide some nutrition rather than sugary alternatives.

9. Formula and baby food. In food insecure communities, many parents are unable to breastfeed but struggle to buy formula due to the high costs. While there are programs available that provide formula to low income families, it never hurts to have more than enough. For the same reason, you should donate formula, it's a good idea to donate any unused baby foods that may be hiding in your pantry.

What you shouldn't donate

- Items in glass containers
- Alcohol
- Homemade food and canned goods
- Pet food
- Opened or damaged cans
- · Expired items

Several resources are available online, however, our region is under two main food banks. They are Arkansas Foodbank and Harvest Regional Food Bank. Contact our office or local case manager to learn more about food banks and commodities in your area by calling locally (870) 234-7410 or toll-free 1-800-272-2127.



Serving Our Community

Our staff has been busy partnering with local health coalitions and other health care professionals to provide resources and education to seniors in our area. Keep an eye out for more events near you.





New to Medicare Check List

During initial open enrollment which is 3 months prior to 65th birthday, month of 65th birthday, and 3 months after 65th birthday

Call for an appointment at Area Agency on Aging for assistance.

OR
Make an online account for Social Security
Make a decision about Social Security benefits
Sign up for Medicare if you're 65 or almost 65 and NOT receiving Social Security
Decide on Medicare Part B, if you are still working

Compare and choose Medicare Part D
(Drug Plan) plan

Make an online account for Medicare

Choose a Medicare Health Plan also known as Medigap or Supplemental Insurance

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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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Email		