

# January 2019

**HAPPY NEW YEAR**

**Klickitat County Senior  
Newsletter**  
**Klickitat County Senior Services**  
**Goldendale 773-3757**  
**White Salmon 493-3068**

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## Tax Aide to Provide Free Income Tax Assistance

**FREE tax assistance** will be available for residents of Klickitat County through the Tax Aide Program, sponsored by AARP Foundation in cooperation with IRS.

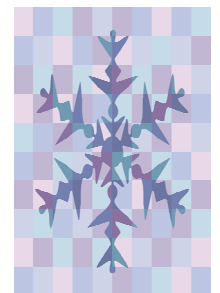


### Taxpayers need to bring:

Income statements, W2 forms; Interest and Dividend forms 1099-Int and 1099-Div; 1099-Misc.; 1099-R Pension; 1099-G Unemployment; Form SSA 1099 Social Security, etc.

Photo ID and proof of Social Security numbers for everyone listed on the return. Husband & wives filing jointly **MUST** both be present unless due to disability. Assistance is available to persons of all ages with low to moderate income and those who qualify for Earned Income credit. Volunteer counselors are trained by IRS certified instructors and will be at the following locations:

- ◆ **Goldendale Grange Hall**, 228 E Darland Street. AARP Tax Aid appointments **begin Friday, February 1**. appointments between 9am and 12:00 noon. **An appointment is required. This is not a walk in site. Appointments can be scheduled by calling 509 773-3757.**
- ◆ **White Salmon Pioneer Center**, 501 NE Washington Street. AARP Tax Aid appointments **begin Tuesday, February 5th** and continue every Tuesday morning through April 9th. Appointments will be between 9am and 12:00noon. 501 NE Washington Street. **An appointment is required. This is not a walk in site. Appointments can be scheduled by calling 509 493-3068.**



**Dear Marci,**

I have Original Medicare. My doctor said that she does not believe that Medicare will cover a certain procedure, and that she would like me to sign an Advance Beneficiary Notice. What does this mean, and what should I do?

-Jesse (Austin, TX)

**Dear Jesse,**

An Advance Beneficiary Notice (ABN), also known as a waiver of liability, is a notice a provider should give you before you receive a service if, based on Medicare coverage rules, your provider has reason to believe Medicare will not pay for the services. The ABN may look different, depending on the type of provider who gives it to you. An ABN is not an official Medicare coverage decision.

The ABN allows you to decide whether to get the care in question and accept financial responsibility for the service (pay for the service out-of-pocket) if Medicare denies payment. The notice must explain why the provider believes Medicare will deny payment. For example, an ABN might say, "Medicare only pays for this test once every three years." Providers are not required to give you an ABN for services or items are never covered by Medicare, such as hearing aids. Note that our providers are not permitted to give an ABN all the time, or to have a blanket ABN policy.

**If you receive an ABN from your provider, there are a few things you should ask before choosing whether to sign the ABN or refuse care:**

- ⇒ If your provider thinks the service is medically necessary, ask why you need to sign an ABN. Medicare should pay for most medical services you need, unless the service is specifically excluded from coverage, in which case an ABN is not required.
- ⇒ Ask your provider if they are willing to help you appeal Medicare's coverage decision, if the service is denied, by writing a letter justifying your medical need for the service. If your provider refuses to write a letter or help you appeal, you may want to find a different provider.

Medicare has rules about when you should receive an ABN and how it should look. If these rules are not followed, you may not be responsible for the cost of the care. When your Medicare Summary Notice (MSN) shows that Medicare has denied payment for a service or item, you can choose to file an appeal.

Remember, receiving an ABN does not prevent you from filing an appeal, as long as the provider submits a claim to Medicare. You can contact your State Health Insurance Assistance Program (SHIP) for more information about the process. If you do not know how to contact your SHIP, you can call 877-839-2675.

**You may not be responsible for the denied charges if the ABN:**

- Is difficult to read or hard to understand
- Is given by the provider (except a lab) to every patient with no specific reason as to why a claim may be denied
- Does not list the actual service provided, or is signed after the date the service was provided

Is given to you during an emergency or is given to you just prior to receiving a service (for instance, immediately before an MRI).

You can contact your Senior Medicare Patrol (SMP) for assistance if you are suspicious of a provider's handling of the ABN or if you believe you were falsely billed for service. If you don't know how to contact your SMP, call 877-808-2468 or visit [www.smpresource.org](http://www.smpresource.org).

~Marci



## Health Care Scam Alert

With the Affordable Care Act in the news, scammers are on the prowl. If someone contacts you, offering to help you navigate the Health Insurance Market place for a fee, or that you need a new insurance card now or you'll pay a penalty do not give them your information.

Regardless of the set-up, their goal is to get your bank account or credit card number.

Certified Navigators or Assisters are not allowed to charge you. What's more, you don't need to buy a special insurance card, or pay any penalties for not buying one, either.

Bottom line:

Never give your money or your information to anyone who contacts you.

**BE CAUTIOUS!** Unscrupulous people target seniors.

Consider doing the following:

- ⇒ Learn about the types of elder abuse and neglect and associated warning signs (see National Center on Elder Abuse website to learn more: [www.ncea.aoa.gov/faq/index.aspx](http://www.ncea.aoa.gov/faq/index.aspx))
- ⇒ • Get on the National Do Not Call Registry to reduce telemarketing calls. Visit [www.donotcall.gov](http://www.donotcall.gov) or call 888-382-1222 to register your phone number.
- ⇒ • If you are offered a “prize”, “loan”, “investment”, etc. that sounds too good to be true, it probably is too good to be true.
- ⇒ • Consult with someone you trust before making a large purchase or investment. Don't be pressured or intimidated into immediate decisions.
- ⇒ • Don't sign any documents that you don't completely understand without first consulting an attorney or family member you trust.
- ⇒ • Do not provide personal information (e.g. social security number, credit card) over the phone unless you placed the call and know with whom you are speaking.
- ⇒ • Tear up or shred credit card receipts, bank statements, and financial records before disposing of them in the trash.
- ⇒ • If you hire someone for personal assistance services, in home care services, etc. ensure that they have been properly screened with criminal background checks completed.

## 2019 Fresh Start for Resolutions



It is a New Year so that means the opportunity for a fresh start in 2019. Are you happy with your health? Are you spending enough time with your loved ones? Do you do enough to give back to your community?

In 2019, set a goal that focuses on bettering your overall health, both physically and mentally. It's easy to let a resolution get brushed under the rug, but it'll be a priority if it's something you're truly passionate about changing. Here are a few New Year's resolutions to consider:

### **1. Exercise for 10 minutes every day**

Staying physically active is key to healthy aging. That doesn't mean you have to spend all of your free time exercising, but you should certainly dedicate a portion of your day to fitness. If you're just getting started, Harvard Health Publications recommended committing 10 minutes of your day to exercise, with a gradual increase as it becomes a habit. Eventually, you should be able to dedicate the recommended amount of 150 minutes of aerobic activity per week.

### **2. Explore new volunteer opportunities**

Volunteering is a great way to give back to the community, but it also benefits your own health. It provides a sense of accomplishment, increases self-confidence and brings fulfillment to life. It also connects you with like-minded individuals, which is great for your mental well-being. This year, find an organization to get involved with to help your neighborhood and reap the health benefits.

Volunteering can provide a great sense of fulfillment in your life.

### **3. Revive an old friendship**

It's not always easy remaining close to friends who don't live right down the street. But there are dozens of resources you can use to rekindle old friendships. Make a telephone call, send an email or reach out to one of your childhood buddies via Facebook or another social media platform. Make it your goal to keep in touch and possibly schedule a get-together in the near future.

### **4. Revisit an old pastime**

When was the last time you spent time enjoying that favorite hobby of yours? At some point in the new year, consider breaking out the old needle and yarn, fishing rod, or bottle cap collection you used to be so passionate about. You may even consider introducing it to your grandchild so you have something new to bond over!

Revisit an old hobby of yours this year.

### **5. Challenge your brain regularly**

You know that physical activity is important, but giving your brain a "workout" is just as crucial. Challenging your brain regularly keeps your cognitive skills sharp and reduces your chance of experiencing memory loss. This year, make time to play games that'll force your mind to work in overdrive.

### **6. Be conscious about your overall health**

Your body is always changing, so make it a priority to keep up with your health. Visit the doctor annually, if not more, to be proactive about your overall well-being. And take the advice and guidance he or she gives during your visit.

# White Salmon Events

## January 2019



Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>MUSIC</b> 1/2 Huskey Family 1/7 Simcoe Boys 1/9 Simcoe Boys 1/14 Old Time	1/16 Andre & Band 1/21 CLOSED 1/23 Simcoe Boys 1/28 TBA 1/30 Simcoe Boys	<b>1 OFFICE CLOSED</b> <b>HAPPY NEW YEAR!</b> 	2 9:30 Exercise  11am Live Music & Dance	3 8:30 to 9:30 Hatha Yoga  Noon Pinochle 2pm Strong Women	4	5
6 	7 9:30 Exercise  11am Live Music & Dancing	8 8:30to 9:30 Hatha Yoga  2pm Strong Women	9 9:30 Exercise  11am Live Music & Dance	10 8:30 to 9:30 Hatha Yoga  Noon Pinochle  2pm Strong Women	11	12
13	14 9:30 Exercise  11am Live Music & Dancing	15 8:30-9:30 Hatha Yoga  2pm Strong Women	16 9:30 Exercise  11am Live Music & Dance	17 8:30 9:30 Hatha Yoga Noon Pinochle  2pm Strong Women	18 	19
20	<b>21</b> <b>OFFICE CLOSED</b> 	22 8:30to 9:30 Hatha Yoga  2pm Strong Women	23 9:30 Exercise  11am Live Music & Dance	24 8:30 to 9:30 Hatha Yoga Noon Pinochle  2pm Strong Women	25	26
27 	28 9:30Exercise  11am Live Music & Dancing	29 8:30 to 9:30 Hatha Yoga  2pm Strong Women	30 9:30 Exercise  11am Live Music & Dance	31 8:30 to 9:30 Hatha Yoga Noon Pinochle  2pm Strong Women		



**HAPPY  
NEW  
YEAR!**

# Goldendale Events January 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p>Goldendale Food Bank is open Monday 9am to noon, 1pm to 3:30pm Call MATS for transpor-</p>	<p>Shopping trip is provided by Mt. Adams Transportation, call to be placed on the list. 773-3060</p>	<p><b>1 Office Closed Happy New Year!</b></p> 	<p>2</p>	<p>3 1pm Exercise</p> 	<p>4 Hood River Shopping</p> 	<p>5</p>
<p>6</p> 	<p>7</p>	<p>8 10am Toenail Care  1pm Exercise</p>	<p>9 10:30am Caregiver Support Group</p>	<p>10 1pm Exercise</p> 	<p>11 12pm Pinochle</p> 	<p>12</p>
<p>13</p>	<p>14</p> 	<p>15 10am Toenail Care Donations gladly accepted  1pm Exercise</p>	<p>16</p>	<p>17 1pm Exercise</p> 	<p>18 The Dalles Shopping  Noon Pinochle</p> 	<p>19 <b>SR Breakfast \$3pp</b></p>
<p>20</p>	<p><b>21 OFFICE CLOSED</b></p>  <p><b>Recognition of Martin Luther King, Jr</b></p>	<p>22 10am Toenail Care  1pm Exercise</p>	<p>23</p> 	<p>24 1pm Exercise</p>	<p>25 Noon Pinochle</p>	<p>26</p> 
<p>27</p> 	<p>28</p>	<p>29 10am Toenail Care Donations gladly accepted 1pm Exercise</p>	<p>30</p> 	<p>31 1pm Exercise</p>	<p><b>MUSIC</b> 1/8 Ranger Lem  1/10 Simcoe Boys  1/17 Jackie</p>	<p>1/24 Simcoe Boys</p> 

# January 2019 Menu



Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>MENU Subject to Change</b>	<b>1 OFFICE CLOSED HAPPY NEW YEAR!</b> 	<b>2 WS Country Steak</b>	<b>3 GD Country Steak</b> 	<b>4</b> 	<b>5 Lyle Breakfast 7am to 10am \$7Adults, Children (6-12) \$4, under 5 FREE</b>
<b>6</b>	<b>7 WS Sloppy Joes</b> 	<b>8 GD &amp; Lyle Sloppy Joes</b>	<b>9 WS Taco Bean Soup</b> 	<b>10 GD Taco Bean Soup</b>	<b>11</b>	<b>12</b>
<b>13</b>	<b>14 WS Carrot Parsnip Soup &amp; Sandwich</b>	<b>15 GD &amp; Lyle Carrot Parsnip Soup &amp; Sandwich</b>	<b>16 WS Baked Chicken</b> 	<b>17 GD Baked Chicken</b>	<b>18</b> 	<b>19 GD Senior Breakfast 9am \$3pp</b>
<b>20</b>	<b>21 CLOSED</b> 	<b>22 GD &amp; Lyle Chicken Ala King</b>	<b>23 WS Hamburgers</b> 	<b>24GD Hamburgers</b>	<b>25</b>	<b>26</b>
<b>27</b>	<b>28 WS Beef Stroganoff</b>	<b>29 GD &amp; Lyle Beef Stroganoff</b>	<b>30WS Chili Baked Potato</b>	<b>31 GD Chili Baked Potato</b>		

## SENIOR MEAL SITE LOCATIONS

**GOLDNEALE: Every Tuesday & Thursday at 12-noon at the Goldendale Senior Center, 115 E Main Street.**

**WHITE SALMON: Every Monday & Wednesday at 12-noon at the Pioneer Center, 501 NE Washington.**

**LYLE: Every Tuesday at 12-noon at the Lyle Lions Community Center.**

**BICKLETON: The 2nd and 4th Tuesday at 11:30am at the Bickleton Market Street Café.**

**TROUT LAKE: Thursday-January 10 at 5:30pm at Trout Lake School Menu:**

**KLICKITAT: 3rd Thursday-January 17-Noon at the Klickitat Community Center**



## GOLDENDALE Water & Sewer Senior Discounts

Beginning February 18th, call Virginia at Senior Services 773-3757 to make an appointment to apply for the senior discount for Goldendale water/sew.

To qualify for a discount you must be 62 or older and your annual household income must be \$21,000 or less. You need to bring your most recent **water bill** and **proof of household income**.

# A HAPPY NEW YEAR



## Support Groups

### Goldendale Caregiver Support Group

2nd Wed, January 9

10:30am at the Goldendale Senior Center

## Volunteer Hours

### November HOURS

TRANSPORTATION	455.75	Hours
NUTRITION	692	Hours
NEWSLETTER	29	Hours
SR. EXERCISE	19	Hours
MUSICIANS	14	Hours



## January Hot Tea Month

January is National Hot Tea Month and Jan. 12 is National Hot Tea Day.

The National Tea Council of the USA wants tea drinkers to use this month to celebrate their love of tea.

A few benefits of tea according a Tea Council of the USA press release are:

- Tea is a healthy virtually calorie-free, sugar-free, fat free beverage.
- Studies have shown that tea may improve mental clarity.
- Tea could aid in the protection from several types of cancers.
- Drinking tea may support the immune system because of its threonine content.
- Drinking tea can also support cardiovascular health.

## Klickitat County Senior Services & Mt. Adams Transportation Staff



During the Holiday Season more than ever, our thoughts turn gratefully to those who have made our progress possible. And in this spirit we say, simply but sincerely, Thank You and Best Wishes for the Holiday Season and a **Happy New Year!**

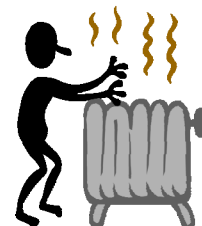
## Senior Klickitat PUD Discount

If you are **62** or older and your **household** annual income is under **\$23,500** you may qualify for the **Senior Klickitat County PUD discount**.

Call Virginia at 773-3757 or Jill at 493-3068 to make an appointment to apply for your PUD discount. The discount is effective from your application date and eligible months for reductions are for billings from December 1st, 2018 through May 31st, 2019.

Please bring your current PUD bill & proof of **TOTAL annual household** income. PUD bill must be in your name.

Discount	Yearly Income
35% Discount	\$11,770 or <u>less</u>
25% Discount	\$11,771 - \$16,200
15% Discount	\$16,201 - \$17,660
5% Discount	\$17,661 - \$23,500



## Adverse Winter Weather may result in Meal Site Cancellations or schedule changes with Mt. Adams Transportation

Please listen to your local radio stations, KVGDLP Goldendale FM100.1, KLCK 1400AM, & KIHR 1340AM, Y102 FM, KACI 1300 AM to find out about a cancellation or call our senior services office:

Goldendale 773-3757, White Salmon 493-3068.

During adverse weather we may also have to cancel transportation trips if the roads are very hazardous or change pick up times to accommodate for the weather or road conditions. Please keep in mind that our drivers must be able to access your driveway safely. If you have questions about your trip or issues with access to your home please let us know.

Goldendale 773-3060, White Salmon 493-4662.





## SOCIAL SECURITY SCAM

Watch out, the Social Security scam is looking like the new IRS scam.

Crooks increasingly are impersonating an official from the Social Security Administration, making harassing calls similar to the annoying Internal Revenue Service calls.

In the Social Security scam, they're spoofing the 800-number for the Social Security Administration.

In some cases, con artists have demanded that the consumer put hundreds of dollars on gift cards in order to obtain a new Medicare card, which is free.

In other cases, crooks suggest that somehow you're going to lose Social Security benefits and demand personal information in order to keep those benefits.

The AARP Fraud Watch Network now has had more complaints to its helpline in the past few months from consumers targeted by Social Security impostors than the old IRS scam.

Some clues to the Social Security scams:

- Sometimes, the number on your caller ID can show up as 800-772-1213. It's a legitimate number but that doesn't mean the call isn't from a scammer.
- If someone asks for information in order to make sure that you get a bigger Social Security check each month, it's a fraud.
- Social Security also isn't going to call and threaten that your benefits will be terminated.
- Some crooks claim that the Social Security computers are down and they need you to help to provide some information. A huge red flag – Social Security already has your Social Security number and won't be calling to ask you to hand over that number to them.

If you receive a suspicious call from someone alleging to be from the Social Security Administration, you should report that information to the Office of the Inspector General for Social Security at 800-269-0271 for the Social Security fraud hotline. Or you can make a fraud report online at [oig.ssa.gov/report](http://oig.ssa.gov/report).

## **Educate Yourself on Being a Caregiver**

The road is rough, but these caregiving resources can help smooth your journey.

To start learning how to be a caregiver for an aging loved one, particularly when cognitive issues are involved. Create your own care team, with family members or a circle of friends. You'll need the help of everyone around you to allow time in your day to educate yourself.

With your support network in place, seek out organizations and nonprofits connected with a loved one's specific diagnosis. These groups often offer a wealth of resources, with much information available online. If a loved one has a cancer diagnosis, for example, your first stop is the American Cancer Society's website. There are also groups dedicated to general caregiving concerns, including the Caregiver Action Network, the Family Caregiver Alliance and the National Alliance for Caregiving, which focuses on policy and research. But some groups' websites offer so much information that you can get overwhelmed, and you will need to understand how to navigate the sites successfully.

Use the community resource finder tool at [communityresourcefinder.org](http://communityresourcefinder.org) and plug in your zip code to find local education programs, workshops and support groups that can help you learn caregiving techniques. Programs are free and usually held at chapter offices, libraries and senior centers.

**Help for Caregivers:** These organizations are dedicated to caregivers, and they offer online support groups, helplines, training and other resources. You can explore each group's website to find the help you need.

**Caregiveraction.org.** Serves a wide spectrum of family caregivers from parents of children with special needs to adult children caring for parents with Alzheimer's disease. Website includes a Family Caregiver Toolbox with instructional videos and educational resources. Offers a new program to provide family caregivers in underserved areas with online training and support in a virtual classroom.

**Family Caregiver Network.** Provides services, education programs and resources for caregivers. Oversees the National Center on Caregiving, which advances research and best practices. Offer the Family Care Navigator, which helps caregivers locate support services by state.

**National Alliance for Caregiving.** A nonprofit of national organizations that conducts research and works to increase public awareness of family caregiving issues. Publishes a benchmark study every five years on family caregiving in the U.S. Compiles a caregiver resource list on its website.

Call our offices and speak with our staff about resources and programs or services that you or your loved one may be eligible for.

Jill Parrott in White Salmon at 509-493-3068

Virginia Dunham in Goldendale at 509-773-3757

Or email [kcssinfo@klickitatcounty.org](mailto:kcssinfo@klickitatcounty.org)

115 W. Court St. MS-CH-21  
Goldendale, WA 98620  
509 773-3757

PO BOX 1877  
501 NE Washington Avenue  
White Salmon, WA 98672  
509 493-3068

**Non-Profit Organization**

**U.S. Postage Paid**

**White Salmon, WA 98672**

**Permit #77**

**Issue # 012019**

It was observed for the first time January 20, 1986

On the White House Rose Garden on November 2, 1983, Ronald Reagan signed a bill, by representative Katie Hall of Indiana creating a federal holiday honoring King.

**When did Martin Luther King Day become a Holiday?**

Martin Luther King  
"I have a dream"