



## 2020 Medicare Part D Questions? Medicare D Presentations

- ♦ Who can buy Part D Plans?
- ♦ What do Part D plans cost?
- ♦ What if I can't afford Part D?
- ♦ Do I really need Part D?
- ♦ When can I join a Part D plan?
- ♦ I have Part D. It is not working for me. What can I do?

This is your opportunity to re-evaluate your existing coverage. Jill and Stacy with our office will provide a brief presentation about Medicare Part D to help make you aware of your options so that you can make timely and informed decisions. Making the right choices could save you hundreds-to-thousands of dollars a year. Come learn more about what you can do during Open Enrollment or call Jill in White Salmon or Stacy in Goldendale to schedule an individual appointment. Part D open enrollment runs from October 15 through December 7th and takes effect January 2020.

**~ Call Stacy in Goldendale for an appointment 773-3757**

October 1st at the Goldendale Senior Center meal site at 11:30am  
 October 10th Georgeville meal site at 11:45am

**~ Call Jill in White Salmon for an appointment 493-3068**

October 8th Lyle meal site Noon at the Lyle Lions Community Center  
 October 9th White Salmon meal site Noon at the Pioneer Center  
 October 10th Trout Lake meal site 5:30pm Trout Lake School  
 October 17th Klickitat meal site Klickitat Community Center at Noon

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## How to shop smart during Medicare Part D annual enrollment

This is the time of year when everyone on Medicare can reevaluate features of their plans to see if they're getting the best coverage at the best price

The Medicare Annual Enrollment Period is fast approaching. The cycle starts Oct. 15 and ends Dec. 7, with coverage effective Jan. 1, 2020. This is the time of year when everyone on Medicare Part D can reevaluate features of their contracts to see if they're getting the best coverage at the best price for their Medicare Part D plans.

Ninety percent to 95% of beneficiaries overspend on Medicare. Those are startling statistics. The most common reason beneficiaries overspend is they purchase Medicare Part D (prescription drug) plans that do not meet their individual health care needs. People tend to buy based on premium and overlook the benefits they use. They may think they can't do any better and fail to evaluate other plan options. Individuals may not realize what the full cost to them is until the new plan year has started and it is too late to make a change.

All plans announce new pricing and benefits every Fall. Just like folks check other aspects of their health every year, it's important to review Medicare coverage every year, too. Remember, the full cost includes both the premium and the other out-of-pocket costs such as co-payments and co-insurance. Cost increases can be hidden in the out-of-pocket costs, such as how much a specific drug will cost next year.

It's particularly important to perform the annual Medicare health insurance check-up if any of the following have happened this year:

- Prescription medications have changed
- Major health conditions have been diagnosed
- Medicare premiums and out-of-pocket costs are creeping up
- Customer service has been poor
- Carrier has discontinued the Medicare Part C or D plan (There are currently no Medicare Part C plans Medicare Advantage Plans available in Klickitat County.)
- Legal residence has changed

There is not an Annual Enrollment to change Medigap Policies

## How to shop smart during Medicare Part D annual enrollment —continued



### DO'S AND DON'TS

#### Do's

- Get organized early and compile a detailed list of medications and health care providers.
- Read the new plan benefit summary the insurance company sends each beneficiary in the end of September.
- Look at more than just the premium. See if co-payments, co-insurance, deductibles and other plan features will increase next year.
- Call the company or go online to find more information.
- Verify that medications, doctors, hospitals and other health care providers will be covered and at what price.

#### Don'ts

- Assume that a better plan is not available.
- Assume medications and care providers will be covered for the same cost next year.
- Don't wait until the last minute to shop — it's too important!

### HOW TO FIND FREE HELP

In Klickitat County call Senior Services and make an appointment with Jill in White Salmon at 509-493-3068 or Stacy in Goldendale at 509-773-3757 to review your Medicare Prescription Drug plan options.

**Medicare.gov** is a good place to start to learn the plans that are available in a particular area, medications coverage specifics, as well as which health care providers are in-network. People can call 800-MEDICARE (633-4227) 24 hours a day 7 days a week and speak to a representative. They need to have a list of medications ready for the representative who will use that information to customize plan recommendations.

**Eldercare.gov** is a public service of the U.S. Administration on Aging that connects people to services for older adults and their families. This free information and referral assistance, including Medicare consultation and education, is available in every U.S. county. Visit the eldercare locator database or call 800-677-1116 Monday-Friday, 9 a.m.-8 p.m.

## Do you need HELP With Winter Heating?

Washington Gorge Action Program (WGAP) staff will process Energy Assistance applications for seniors 60 and older and Jill or Stacy from Senior Services will be there to process Klickitat County PUD electric Senior discounts at the following locations in NOVEMBER.

White Salmon Pioneer Center, 501 NE Washington Street.

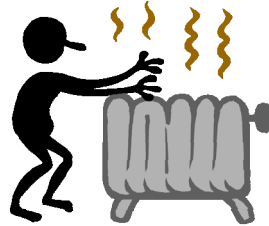
Wednesday, November 13th & Friday, November 15th 10am to 1pm

Lyle Lions Community Center 503 Lewis & Clark Hwy, Lyle .

Tuesday, November 12th, 10am to 1pm

Goldendale PUD public meeting room 1313 S. Columbus Avenue.

Tuesday, November 19th 10am to 1pm & Thursday, November 21st 10am to 1pm



### Klickitat PUD Senior Discount

Details on age and income amounts will be provided in the November newsletter as information was not yet available for this publishing.

### LIHEAP Low Income Energy Assistance through WGAP.

#### **You will need to bring:**

Proof of household income for months of August, September & October.

Proof of physical address.


Copy of utility bill (that you are applying for help with)

SS cards for ALL household members

ID for all adults

# White Salmon Events OCTOBER 2019



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 8:30 to 9:30 Hatha Yoga  2pm Strong Women	2 9:30 Exercise  11am Live Music & Dance	3 8:30 to 9:30 Hatha Yoga Noon Pinochle 2pm Strong Women	4 Today's Chalet Senior Day every Friday 9-5 <i>\$20 includes foot soak, toe scrub to clean cuticles, nail trim &amp; file</i> 493-3995	5
6	7 9:30 Exercise  11am Live Music & Dance	8 8:30 to 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 & Dance	 9:30 Hatha Yoga  2pm Strong	16 9:30 Exercise 11am Live Music & Dance	17 8:30 to 9:30 Hatha Yoga  Noon Pinochle	18	19
20 	21 9:30 Exercise  11am Live Music & Dance	22 8:30 to 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 <i>White Salmon events are at the Pioneer Center 501 NE Washington Street, unless otherwise indicated.</i>	26
27 	28 9:30 Exercise  11am Live Music & Dance	29 8:30 to 9:30 Hatha Yoga  2pm Strong Women	30 9:30 Exercise  11am Live Music & Dance	31 <b>Halloween</b> 8:30 to 9:30 Hatha Yoga  Noon Pinochle 2pm Strong Women	<b>Music</b> 10/2 Huskey Band 10/7 Simcoe 10/9 Simcoe 10/14 OTF 10/16 Andre & Band 10/21 Simcoe 10/23 Simcoe	10/28 Simcoe 10/30 Simcoe

The Goldendale Senior Center is owned & operated by a non-profit Senior Center Board. Klickitat County Senior Services leases space at the Goldendale Senior Center for the Senior Meal and some special events.



# Goldendale Events OCTOBER 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p>Shopping trip is provided by Mt. Adams Transportation, call to be placed on the list. 773-3060</p> 		<p>1 10am Toe Nail Care Donations welcome</p> <p>1pm Exercise</p>	<p>2</p> 	<p>3 1pm Exercise</p> <p>1pm Bingo</p>	<p>4 <b>Hood River Shopping</b> <b>Don't forget to bring your shopping bags.</b></p>	<p>5</p> 
<p>6</p> 	<p>7</p>	<p>8 10am Toe Nail Care Donations welcome</p> <p>1pm Exercise</p>	<p>9 10:30am Caregiver Support Group</p>	<p>10 1pm Bingo</p> <p>1pm Exercise</p>	<p>11 12pm Pinochle</p>	<p>12</p>
<p>13</p>	<p>14 Columbus Day</p> <p>Thanksgiving Day Canada</p> 	<p>15 10am Toe Nail Care Donations gladly accepted</p> <p>1pm Exercise</p>	<p>16</p>	<p>17 1pm Bingo</p> <p>1pm Exercise</p>	<p>18 The Dalles Shopping</p> <p>Noon Pinochle</p>	<p>19 SR Breakfast \$3pp</p> 
<p>20</p>	<p>21</p>	<p>22 10am Toe Nail Care Donations welcome</p> <p>1pm Exercise</p>	<p>23</p> 	<p>24 1 pm Bingo</p> <p>1pm Exercise</p>	<p>25 Noon Pinochle</p> 	<p>26</p>
<p>27</p>	<p>28</p>	<p>29 10 Toe Nail Care Donations welcome</p> <p>1pm Exercise</p>	<p>30</p>	<p>31</p> <p>1 pm Bingo</p> <p>1pm Exercise</p> 	<p>Goldendale Events typically take place at the Goldendale Senior Center 115 W. Main Street, unless indicated otherwise Noted.</p>	<p>Music</p> <p>10/10 Simcoe Boys</p> <p>10/24 Simcoe Boys</p>

# OCTOBER MENU 2019



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1GD & Lyle Chicken A La King	2 WS Beef Stroganoff	3 GD Beef Stroganoff	4	5 Lyle Breakfast 7am to 10am \$7Adults, Children (6-12) \$4, under 5FREE. Lyle
6	7 WS Tuna Casserole	8 GD & Lyle Tuna Casserole	9 WS Meatloaf 	10 GD Meatloaf	11	12 
13	14 WS Chicken Parmesan	15 GD & Lyle Chicken Parmesan	16 WS Quiche 	17 GD: Quiche KL: Ham & Scalloped Potatoes	18	19 GD Senior Breakfast 9am \$3pp
20	21 WS SW Chicken Wraps	22 GD & Lyle SW Chicken Wraps	23 WS Scalloped Potatoes w/ ham	24 GD Scalloped Potatoes w/ ham	25	26
27	28 WS Chili Baked Potato	29 GD & Lyle Chili Baked Potato	30 WS Beef Stew 	31 GD Beef Stew 		GD=Goldendale WS=White Salmon KL=Klickitat TL=Trout Lake

## SENIOR MEAL SITE LOCATIONS

**GOLDENDALE: 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 & 4th Tuesday at 11:30 at the Market Street Café.**

**TROUT LAKE: Thursday-October 10th at 5:30pm at Trout Lake School.**

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

Join us in October for a public Informational Q& A Meeting about the Skyline Hospital request for a levy lid lift.

**Date:** Wednesday, October 16th

**Time:** 1:30pm

**Place:** Pioneer Center, Senior Services, 501 NE Washington Street, White Salmon, WA

**Speakers:**

Rob Kimmes, CEO Skyline Hospital & Jonathan Blake, Owner McCoy Holliston Insurance



**Special Requests at Meal Sites**

**If you need a special meal for example: vegan, vegetarian, gluten free or diabetic please call the meal site by 9:30 am on the day of the meal.**

**Our kitchen staff need time to properly prepare your meal.**

**White Salmon 509-493-3068**

**Goldendale 509-773-5663**

**Lyle Lions Community Center  
509-365-2110**

**Volunteer Hours**

***Alzheimer's Association  
Caregiver Support Group***

**Goldendale Support Group**

Second Wednesday, October 9 at 10:30am at the Goldendale Senior Center

**August HOURS**

TRANSPORTATION	706.25 Hours
NUTRITION	755 Hours
NEWSLETTER	21 Hours
SR. EXERCISE	21 Hours
MUSICIANS	16 Hours



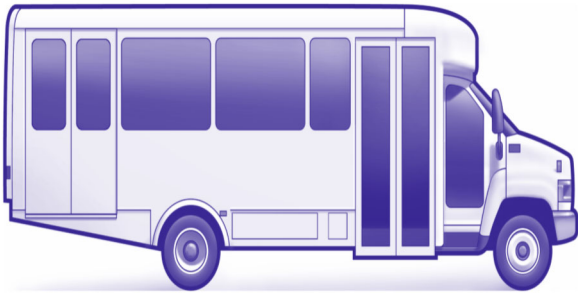
**Medicare does not give out DNA kits**

Here's one that goes to show just how creative scammers can be. The FTC is getting reports that callers claiming to be from Medicare are asking people for their Medicare numbers, Social Security numbers, and other personal information...in exchange for DNA testing kits. The callers might say the test is a free way to get early diagnoses for diseases like cancer, or just that it's a free test, so why not take it? But the truth is, Medicare does not market DNA testing kits to the general public.

There are thousands of new scams every year, and you can't keep up with all of them (we know, we try!). But if you can just remember these **TEN THINGS**, you can avoid most scams and help protect yourself and your family.



- Never send money to someone you have never met face-to-face.** Seriously, just don't ever do it. And really, really don't do it if they ask you to use wire transfer, a pre-paid debit card, or a gift card (those cannot be traced and are as good as cash).
- Don't click on links or open attachments in unsolicited email.** Links can download malware onto your computer and/or steal your identity. Be cautious even with email that looks familiar; it could be fake.
- Don't believe everything you see.** Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean that it is. Even Caller ID can be faked.
- Don't buy online unless the transaction is secure.** Make sure the website has "https" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Even then, the site could be shady. Check out the company first at [bbb.org](http://bbb.org). Read reviews about the quality of the merchandise, and make sure you are not buying cheap and/or counterfeit goods.
- Be extremely cautious when dealing with anyone you've met online.** Scammers use dating websites, Craigslist, social media, and many other sites to reach potential targets. They can quickly feel like a friend or even a romantic partner, but that is part of the con to get you to trust them.
- Never share personally identifiable information** with someone who has contacted you unsolicited, whether it's over the phone, by email, on social media, even at your front door. This includes banking and credit card information, your birthdate, and Social Security/Social Insurance numbers.
- Don't be pressured to act immediately.** Scammers typically try to make you think something is scarce or a limited time offer. They want to push you into action before you have time to think or to discuss it with a family member, friend, or financial advisor. High-pressure sales tactics are also used by some legitimate businesses, but it's never a good idea to make an important decision quickly.
- Use secure, traceable transactions** when making payments for goods, services, taxes, and debts. Do not pay by wire transfer, prepaid money card, gift card, or other non-traditional payment method. Say no to cash-only deals, high pressure sales tactics, high upfront payments, overpayments, and handshake deals without a contract.
- Whenever possible, work with local businesses** that have proper identification, licensing, and insurance, especially contractors who will be coming into your home or anyone dealing with your money or sensitive information. Check them out at [bbb.org](http://bbb.org) to see what other consumers have experienced.
- Be cautious about what you share on social media** and consider only connecting with people you already know. Be sure to use privacy settings on all social media and online accounts. Imposters often get information about their targets from their online interactions, and can make themselves sound like a friend or family member because they know so much about you.



## MT. ADAMS TRANSPORTATION SERVICE

Mt. Adams Transportation Service now has two types of transportation service. Dial-a-Ride & Fixed Route.

We continue to have our Dial-a-Ride Service that has been in existence for over 30 years and now we have two new fixed service routes to provide regional access for employment and education.

**Dial-a-Ride Service** is designed to enable Klickitat County residents who lack transportation resources to meet their basic needs and provides door to door service.

- .. Medical appointments
- .. Employment (limited)
- .. Social service appointments
- .. Grocery shopping

We use small wheelchair accessible buses, and wheelchair accessible minivans, and private vehicles with volunteer drivers to provide transportation.

Mt. Adams Transportation operates out of two locations in Klickitat County's main population centers, one office in Goldendale and one office in White Salmon but our transportation service travels to all areas of Klickitat County.

We use paid and volunteer driver's to meet the transportation needs of Klickitat County residents. Both paid and volunteer drivers must pass specific criteria regarding driving history, insurance, criminal background, and training in order to provide transportation.

We also travel to The Dalles, and Hood River on a regular basis. We can travel to Portland, Vancouver, and Yakima for medical services.

Trips to non-essential destinations can be made on a space-available and resource available basis. Fares depend on the pick up location and destination of the trip and current fare listing for dial-a-ride service is available on our web site or by calling our office.

Our priorities for scheduling trips will give a preference to passengers needing rides to medical appointments, education, basic human services such as post office, banking, social services and basic shopping needs.

To request a ride, call in at least one business day in advance of your trip. Be prepared to give the transportation coordinator the following information:

- .. Name, address & phone number
- .. Your date of birth
- .. The date & time of your appointment
- .. The address of your destination.

### **Goldendale Office**

Annex II 115 W. Court  
MS-CH-21  
Goldendale, WA 98620  
Phone: (509) 773-3060  
or 800 774-1699  
Fax: (509) 773-6965

### **White Salmon Office:**

P.O. Box 1877  
501 NE Washington Street  
White Salmon, WA 98672  
Phone: (509) 493-4662  
or 800 493-7606  
Fax: (509) 493-4109

**[www.klickitatcounty.org](http://www.klickitatcounty.org)**

## MT. ADAMS TRANSPORTATION SERVICE, continued



We received a grant to provide two fixed route services. Those services began in September 2018.

**Fixed Route Service** is designed to provide regional access for employment and education and reduce rural inaccessibility.

- The West End fixed route bus runs between White Salmon/Bingen to Hood River. There are 10 round trips that operate between 7am and 7pm Monday through Friday.
- The East End fixed route runs between Goldendale and The Dalles. There are 4 round trips that operate between 7am and 7pm Monday through Friday.
- There are no reservations that are needed to ride the fixed route service. You just need to get on at one of the designated stops on the route.
- The fare for the fixed route service is \$1.00 each time you board and you must have exact change as driver's cannot provide change and you must pay the fare in order to board the vehicle.
- The fixed route service vehicles are equipped with a bike rack.
- The bus does not wait: you need to be at the designated stop 5 minutes before scheduled time and be visible to the driver.
- Carry-on bags are limited: No more bags than passenger can carry on at one time and placed under seat or in lap. Items may not be placed in aisle or in another seat. Limit 4. Drivers cannot assist with bags on the fixed route.

For more information or a copy of our current schedules please contact us at 509-773-3060 or 509-493-4662 or access the schedule online.

Email: [matsinfo@klickitatcounty.org](mailto:matsinfo@klickitatcounty.org)  
<http://www.gorgetranslink.com/transit-klickitat.html>

Mt. Adams Transportation operates Monday through Friday except for the following holidays: **New Year's Day, Martin Luther King Jr Birthday, President's Day, Memorial Day, 4th of July, Labor Day, Veteran's Day, Thanksgiving and the Friday following, and Christmas Day.**

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 # 1019**

**OCTOBER IS ORGANIZE YOUR MEDICAL INFORMATION MONTH**  
Organize Your Medical Information Month is an annual designation observed in October. Keeping all of your medical information de-cluttered and safe is important whether you have a complicated medical history or not. That way, if you do happen to get sick or diagnosed with a disease like cancer, having your records safe and categorized means your doctors can examine them as quickly and efficiently as possible. Basically, having a system for your medical information is good for the future of your health!

Make sure your medical information and paperwork is all in one place so it can be easily found if needed. So, how do you know what's important and what should be tossed out? Here's what you should keep:

1. Contact information of all doctors and specialists that have been involved in your care

2. Copies of diagnostic tests and pathology reports

3. Anything you've ever been diagnosed with

4. Medications you've been prescribed

5. Details of family medical history

6. Dates of appointments

7. Copies of medical bills and insurance claims