

# Klickitat County Senior Newsletter

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

# October 2020



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## It's that time of the year again—Medicare Part D Prescription Drug Plan Open Enrollment 2021 Medicare Part D Questions?

- ◆ 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 are available by telephone to answer your questions 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.

Part D open enrollment runs from October 15 through December 7th and takes effect January 2021.

- ~ **Call Stacy in Goldendale for a telephone appointment 773-3757**
- ~ **Call Jill in White Salmon for a telephone appointment 493-3068**



If you're among the 1 in 3 people with Medicare who has diabetes, here's some more good news: many participating drug plans will offer a **30-day supply of insulin for \$35 or less starting January 2021.**



## 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, 2021. 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 or 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 a telephone 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 heat?

## Senior Klickitat PUD Discount

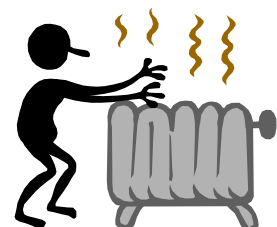
**If you are 62 or older and your household annual income is under \$25,520 for a single occupant household or under \$34,480 for a two person household you may qualify for the Senior Klickitat County PUD discount.**

Call Stacy at 773-3757 or Jill at 493-3068 to make a telephone appointment to apply for your PUD discount. Enrollment begins October 1st. The discount runs Dec 2020-May 2021(6 months). Due to COVID restrictions, applications will be done over the phone and by mail. Seniors approved last year with NO income change, DO NOT need to reapply this year

The Low-Income Elderly Rate is available for single-phase use to single family residential, farm, or tenant farm customers, age 62 or over, with a single household income of \$25,520 per year or a 2-person household income of \$34,480, or less. Certification will be made by Klickitat County Senior Services and is valid for 2 years, before re-enrollment is required. If customers move, they will need to re-apply.

	SINGLE PERSON HOUSE-HOLD	2 PERSON HOUSEHOLD
<b>DISCOUNT</b>	<b>Yearly Income</b>	<b>Yearly Income</b>
<b>35%</b>	\$12,490 or less	\$17,240 or less
<b>25%</b>	\$12,491 - \$17,609	\$17,241 - \$23,791
<b>15%</b>	\$17,610 - \$19,140	\$23,792 - \$25,860
<b>5%</b>	\$19,141 - \$25,520	\$25,861 - \$34,480

Service may be furnished through one meter to a single-family residence only.



## **WE ARE HERE FOR YOU**

Call our office with questions, comments, any needed assistance and we will connect you to the available resources.

We do know that we will not be able to open our senior meal sites until Klickitat County reaches Phase 4. Onsite dining cannot resume for high risk populations until Phase 4 and in consultation with local health jurisdictions. Any re-opening during Phase 4 will be determined based on status of health risk at the local community level.

We will continue to keep you updated.

Klickitat County Senior Services continues to provide telephone support Monday through Friday from 8am to 5pm. Staff are available to answer questions, direct individuals to available community resources, and assist with online applications for benefits, issues with Social Security or Medicare, etc.

We have also expanded our home delivered meal service.

Please call to sign up for home delivered meals: Goldendale:509-773-3757  
White Salmon:509-493-3068 OR Toll Free:1-800-447-7858

Seniors can also call if they need essential grocery delivery, prescription pick up, or if there is a need to have a food bank box delivered to their home.

Mt. Adams Transportation (MATS) Dial-A-Ride service is operating and provides transportation to essential medical services.

MATS Goldendale: 509-773-3060      MATS White Salmon: 509-493-4662



COVID-19 has exacerbated loneliness in older adults who have not been able to take part in regular activities with others. No more card games, going out for dinner or going to the movies. Adult day care and senior centers are closed. Aides and caregivers may be socially distancing. Research shows that loneliness can lead to depression, and depression can lead to suicidal thoughts.



### **3 Ways You Can Help Others**

If you suspect a loved one is struggling, here are three ways to reach out: **Just ask.** “Research shows people who are having thoughts of suicide feel better when someone asks after them in a caring way. Findings suggest acknowledging and talking about suicide may reduce rather than increase suicidal ideation,” according to the Suicide Prevention Lifeline.

The organization suggests asking, “Are you thinking about killing yourself?”

“Let them know you’re not judging them, and acknowledge that their feelings are real. Remind them that they’re not alone in dealing with this struggle, and that you’re there to help in any way you can.”

Contact your primary care physician and let them know how you are feeling.

### **Connect more and ask the same of others.**

Before there were Zoom calls, there were (and still are) telephone calls. If you can’t be there in person, pick up the phone and say “Hi” often. And make sure to ask family and friends to do the same. You can even create a calling schedule, to ensure that the lonely adult has something to look forward to each day.

Spending time in the company of others, especially during COVID-19, is important, too. Even a visit from someone delivering Meals on Wheels can provide a boost.

And if you can’t be there in person due to COVID-19, ask a relative, friend or neighbor to check in on your loved one. Eating outside together (but remember — six feet apart) is one idea. Having a conversation with a neighbor from the doorway counts, too.

## Family Caregiver —Handling Troubling Behavior

Some of the greatest challenges of caring for a loved one with dementia are the personality and behavior changes that often occur. You can best meet these challenges by using creativity, flexibility, patience, and compassion. It also helps to not take things personally and maintain your sense of humor.

To start, consider these ground rules:

**We cannot change the person.** The person you are caring for has a brain disorder that shapes who he has become. When you try to control or change his behavior, you'll most likely be unsuccessful or be met with resistance. It's important to:

- *Try to accommodate the behavior, not control the behavior.* For example, if the person insists on sleeping on the floor, place a mattress on the floor to make him more comfortable.

*Remember that we **can change our behavior** or the physical environment.* Changing our own behavior will often result in a change in our loved one's behavior.

**Check with the doctor first.** Behavioral problems may have an underlying medical reason: perhaps the person is in pain or experiencing an adverse side effect from medications. In some cases, like incontinence or hallucinations, there may be some medication or treatment that can assist in managing the problem.

**Behavior has a purpose.** People with dementia typically cannot tell us what they want or need. They might do something, like take all the clothes out of the closet on a daily basis, and we wonder why. It is very likely that the person is fulfilling a need to be busy and productive. *Always consider what need the person might be trying to meet with their behavior—and, when possible, try to accommodate them.*





**Behavior is triggered.** It is important to understand that all behavior is triggered—it occurs for a reason. It might be something a person did or said that triggered a behavior, or it could be a change in the physical environment. *The root to changing behavior is disrupting the patterns that we create.* Try a different approach, or try a different consequence.

**What works today, may not tomorrow.** The multiple factors that influence troubling behaviors, and the natural progression of the disease process, mean that solutions that are effective today may need to be modified tomorrow—or may no longer work at all. The key to managing difficult behaviors is being creative and flexible in your strategies to address a given issue.

**Get support from others.** You are not alone—there are many others caring for someone with dementia. Locate your nearest Area Agency on Aging, the local chapter of the Alzheimer's Association, Klickitat County Senior Services, or visit the Family Care Navigator ([www.caregiver.org/family-care-navigator](http://www.caregiver.org/family-care-navigator)) to find support groups, organizations, and services that can help you. Expect that, like the loved one you are caring for, you will have good days and bad days. Develop strategies for coping with the bad days.

# OCTOBER MENU 2020



Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>MENU SUBJECT TO CHANGE</b>			1 GD Sloppy Joes	2	3
4	5 WS Chicken Parmesan	6 GD Chicken Parmesan	7 WS Salisbury Steak	8 GD Salisbury Steak		10
11	12 WS Sweet and Sour Meatballs	13 GD Sweet and Sour Meatballs	14 WS Chicken A 'La King	 15 GD Chicken A 'La King	16	17
18	19 WS Chili	20 GD Chili	21 WS Baked Chicken	22 GD Baked Chicken	23	24
25	26 WS BBQ Pork	 27 GD BBQ Pork	28 WS Beef Stew	29 GD Beef Stew	30	31 

Klickitat County Senior Services has expanded our hot home delivered meals services (Meals on Wheels) during this COVID-19 period due to our congregate meal site locations being closed.

Meals are being provided to Seniors (60+) and spouse or caregiver in home with Senior as follows:

- Frozen home delivered meals anywhere in Klickitat County
- Hot Meals at 12-Noon on Mondays and Wednesdays delivered within 30 miles of our kitchen in White Salmon.
- Hot Meals at 12-Noon on Tuesdays and Thursdays delivered within 30 miles of our kitchen in Goldendale.

Seniors can also arrange a curbside pick up of a hot meal at our White Salmon or Goldendale locations on the hot meal days if preferred.

Call Klickitat County Senior Services to sign up: Goldendale: 509-773-3757  
White Salmon: 509-493-3068 Toll Free: 1-800-447-7858

## Well Connected Community

Well Connected is a phone and online program offering activities, education, friendly conversation, and an assortment of classes and support groups to older adults accessible from the comfort of home.

Our community consists of participants, staff, facilitators, presenters, and other volunteers who care about each other, and who value being connected to engaging content, and to each other.

Well Connected members can play a game, learn a language, write a poem, go on a virtual tour, meditate, share a gratitude, get support, and most importantly, connect and engage with others every day across the country.

All groups are accessible by phone or online.



Well Connected is a Community Service of Covia and is **free** of charge to all participants and available to adults over the age of 60.

### **CONNECT FROM ANYWHERE**

Well Connected is a community made up of participants, staff, facilitators, presenters, and other volunteers who care about each other and who value being connected. All groups are accessible by phone from wherever you are at no cost to you.

### **SOMETHING FOR EVERYONE**

Whether you like art or zoology, music or meditation, there is a program for you. Each Well Connected session offers groups and classes on a wide range of topics. You're sure to find one that interests you. And Well Connected meets 365 days a year, so there's always a chance to connect.

### **HOW DOES IT WORK?**

Well Connected members call in via a toll-free number at a set time each week, with some groups also offering the option to connect via computer, tablet, or mobile device. Most groups last 30 minutes to an hour with around 12 participants.

Newcomers are always welcome! If you don't feel like talking at first, you're welcome to just listen as long as you've let the group know you're there.

### **READY TO GET INVOLVED?**

If you're ready to register, please contact us at 877.797.7299, or [coviaconnections@covia.org](mailto:coviaconnections@covia.org).

## Looking for support?

Call Washington Listens at 1-833-681-0211

What is Washington Listens?

In response to the COVID-19 pandemic, Washington has launched a support program called Washington Listens. People who use Washington Listens services receive support to manage elevated stress and cope with the changes due to COVID-19.

Washington Listens is available to anyone in Washington to speak to a support specialist.

Callers receive support and connection to community resources in their area. The program is anonymous. The only information Washington Listens tracks are the number of calls and the nature of those calls, to ensure that people's needs are met.

Washington Listens is available Monday – Friday from 9 a.m. to 9 p.m.

and weekends from 9 a.m. to 6 p.m. TTY and language access services are available.



Institute on Aging's 24-hour toll-free Friendship Line is the only accredited crisis line in the country for people aged 60 years and older, and adults living with disabilities. **TOLL FREE - 800.971.0016**

Senior Planet <https://seniorplanet.org/> is hosting free online classes for older adults on topics including, introduction to social media, how to use zoom, and virtual social gatherings.



Due to the COVID-19, KLICKITAT COUNTY SENIOR SERVICES has cancelled all in-person classes and events.

During this challenging time of social distancing, we are committed to helping our community stay connected and healthy.

With this aim, we are offering a free **Aging Mastery Program Starter Kit** that can be delivered directly to your home.

### **What is the Aging Mastery Program Starter Kit?**

This self-paced kit helps older adults take small steps to improve their health and quality of life.

It includes a playbook, exercise DVDs, activity cards, and a weekly check-in notepad.

The playbook is organized into six dimensions of aging:

- Gratitude and Mindfulness,
- Health and Well-Being,
- Finances and Future Planning,
- Learning and Creativity,
- Connections and Community,
- and Legacy and Purpose.

Participants do not need a computer to use the Starter Kit materials. We hope that you take the opportunity to explore the Starter Kit. It will empower you to embrace your gift of longevity by spending more time each day doing things that are good for yourselves and for others.

Call Klickitat County Senior Services if you are interested in getting a kit.  
Goldendale 509-773-3757 White Salmon 509-493-3068  
or 1-800-447-7858.

Mailing: 115 W. Court St. MS-  
CH-21

Physical: 228 W. Main Street  
Rm 140

Goldendale, WA 98620  
509 773-3757

PO BOX 1877

501 NE Washington Avenue  
White Salmon, WA 98672

**Non-Profit Organization**

**U.S. Postage Paid**

**White Salmon, WA 98672**

**Permit #77**

**Issue # 102020**



Volunteer drivers must pass a criminal background check, have a current driver's license and insurance. Volunteers are reimbursed for mileage.

509-493-3068 or 509-773-3757.

If you are interested in volunteering please call one of our offices for an application

throughout Klickitat County.

Currently we are in need of Meals on Wheels delivery drivers to deliver meals

## **Volunteers Needed**