



Klickitat County Senior Newsletter

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

2021

Inside this issue:

It's that time of the year again—Medicare Part D Prescription Drug Plan Open Enrollment 2022 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 and by appointment 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 2022.

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

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

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Call Mt. Adams Transportation if you need transportation to get your COVID vaccine, COVID Booster, or Flu Shot.

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



Dear Marci



Dear Marci,

I just enrolled in Medicare a few months ago, and now I am hearing about Fall Open Enrollment coming up. What is Fall Open Enrollment, and what should I do during this time?

-Anne (Encinitas, CA)

Dear Anne,

What an important question! [Fall Open Enrollment](#) begins October 15 and ends December 7 each year. During this time, you can make changes to your health insurance coverage, including adding, dropping, or changing your Medicare Advantage (*note Klickitat County does not currently have any Medicare Advantage Plans available) and Part D coverage for next year. Even if you are happy with your current health and drug coverage, Fall Open Enrollment is the time to review what you have, compare it with other options, and make sure that your current coverage will meet your needs for the coming year.

You can make as many changes as you need to your Medicare coverage during Fall Open Enrollment. The changes you can make include:

1. Joining a new [Medicare Advantage Plan](#) Joining a new [Part D prescription drug plan](#)
2. Switching from Original Medicare to a Medicare Advantage Plan (***There are no current Medicare Advantage Plans in Klickitat County***)
3. Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

You should consider:

- Your access to health care providers you want to see
- Your access to preferred pharmacies
- Your access to benefits and services you need
- The total costs for insurance premiums, deductibles, and cost-sharing amounts

If you have Original Medicare, visit www.medicare.gov or read the 2022 *Medicare & You* handbook to learn about Medicare's benefits for the upcoming year. You should review any increases to Original Medicare premiums, deductibles, and coinsurance charges.



What is Fall Open Enrollment—Continued.

If you have a Medicare Advantage Plan **{Note: Klickitat County currently does not have any Medicare Advantage Plans Available}** or a stand-alone Part D plan, read your plan's Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC). If you do not receive these notices by the end of September, contact your plan to request them. Review these notices for any changes in:

- The plan's costs
- The plan's benefits and coverage rules
- The plan's formulary (list of drugs your plan covers)

Additionally, make sure that your drugs will still be covered next year and that your providers and pharmacies are still in the plan's network. If you are unhappy with any of your plan's changes, you can enroll in a new plan. If you want assistance reviewing your options, contact your State Health Insurance Assistance Program (SHIP) for unbiased counseling. To contact your SHIP, visit www.shiphelp.org or call 877-839-2675.

****You can call Stacy 509-773-3757 or Jill 509-493-3068 with Klickitat County Senior Services to assist with this.**

Even if you are happy with your current Medicare coverage, consider other Medicare health and drug plan options in your area. For example, even if you do not plan to change your Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage could lower their costs by shopping among plans each year; there could be another Part D plan in your area that covers the drugs you take with fewer restrictions and/or lower prices.

Best of luck to you this Fall Open Enrollment Period! Following the advice above, you can make sure your health coverage will meet your needs in 2022.

-Marci



Pfizer-BioNTech COVID-19 Vaccine Booster Shot

CDC recommends that people in the following groups should receive a booster shot of Pfizer-BioNTech's COVID-19 Vaccine at least 6 months after completion of their 2-dose Pfizer series:

- People ages 65 years and older
- Adults 18+ living in long-term care settings

People ages 50–64 years with underlying medical conditions

People who may receive a Pfizer-BioNTech COVID-19 Vaccine booster include:

- People ages 18–49 with an underlying medical condition
- People ages 18–64 who are at increased risk for COVID-19 exposure and transmission due to working or residing in certain settings

People can talk to their healthcare provider about whether getting a Pfizer-BioNTech COVID-19 booster shot is appropriate for them.

Flu & People 65 Years and Older

People 65 years and older are at higher risk of developing serious complications from flu compared with young, healthy adults.

Flu vaccination is especially important for people 65 years and older because they are at higher risk of developing serious flu complications. Flu vaccines are updated each season to keep up with changing viruses. Also, immunity wanes over a year so annual vaccination is needed to ensure the best possible protection against flu. Because immunity may decrease more quickly in older people, it is especially important that this group is not vaccinated too early (in July or August). September and October are generally good times to be vaccinated for people 65 years and older.

Flu vaccines for 2021-2022 have been updated from last season's vaccine to better match circulating viruses. Immunity from vaccination fully sets in after about two weeks.



COVID BOOSTER SHOT DRIVE



KLICKITAT COUNTY HEALTH DEPT, SKAMANIA COUNTY COMMUNITY HEALTH, SKYLINE HEALTH, KLICKITAT VALLEY HEALTH, AND NORTHSORE MEDICAL GROUP WILL BE JOINTLY COORDINATING A BOOSTER SHOT DRIVE.

**BOOSTERS AUTHORIZED AS OF 9/27: PFIZER
BRING YOUR VACCINATION CARD!**

10/5 TUES | 8:30-4pm
Goldendale, Klickitat County Health Dept
<https://us1.quickscreen.health/klickitat-county-vaccination#/screening>

10/7 THURS | 8:30-4pm White Salmon, Klickitat County Health Dept

10/12 TUES | 2-7pm
Stevenson, Hegewald Auditorium

10/12 TUES | 8:30-4pm
Goldendale, Klickitat County Health Dept

10/14 THURS | 8:30-4pm,
White Salmon, Klickitat County Health Dept,

10/16 SAT |
White Salmon Senior Center
Pioneer Center Parking Lot from 8am to 6pm. <https://prepmod.doh.wa.gov/appointment/en/reg/1596111202>

10/17 SUN |
Goldendale High School Parking lot 9am to 5pm.

10/19 TUES | 8:30-4pm,
Goldendale, Klickitat County Health Dept

10/21 THURS | 8:30-4pm
White Salmon, Klickitat County Health Dept

10/26 TUES | 2-7pm
Stevenson, Hegewald Auditorium

10/26 TUES | 8:30-4pm
Goldendale, Klickitat County Health Dept

10/28 THURS | 8:30-4pm
White Salmon, Klickitat County Health Dept

11/2 TUES | 2-7pm
Stevenson, Hegewald Auditorium

11/2 TUES | 8:30-4pm
Goldendale, Klickitat County Health Dept

11/4 THURS | 8:30-4pm
White Salmon, Klickitat County Health Dept,

11/9 TUES | 8:30-4pm
Goldendale, Klickitat County Health Dept

11/10 WED |
Goldendale Fairgrounds

11/11 THURS | 8:30-4pm
White Salmon, Klickitat County Health Dept

11/16 TUES | 2-7pm
Stevenson, Hegewald Auditorium

11/16 TUES | 8:30-4pm
Goldendale, Klickitat County Health Dept

11/17 WED | 2-7pm White Salmon schools

11/30 TUES | 8:30-4pm
Goldendale, Klickitat County Health Dept

11/30 TUES | 2-7pm
Stevenson, Hegewald Auditorium

NO INTERNET ACCESS? CALL

Klickitat County Health Dept, 509-773-4565 or 509-493-4025

Skamania County Community Health, 509-427-3850 | Klickitat Valley Health, 509-773-4029

NorthShore Medical Group, 509-493-2133 or 509-427-4212 | Skyline Health, 509-637-2810

NO COST | NO INSURANCE NECESSARY | BY APPOINTMENT ONLY

FLU SHOTS—Klickitat County Health Department

Flu shots will be offered beginning October 14th.

To schedule an appointment with the Klickitat County Health Department call:

Goldendale Tuesdays from 1pm to 4pm call 509-773-4565

White Salmon Thursdays from 1pm to 4pm call 509-493-1558

Flu shots will be \$40 unless you are covered by Medicaid, Medicare or Regence health insurance.

Senior Advisory Board Corner

Senior Life in Klickitat County

Lyle was treated to another fun Saturday event on 9/25/21.




It was the Lyle Walkathon event. All were welcome to a walking tour of Birding in our area led by Bill Weiler and his assistant, both of whom are excellent birders. They identified 13 different species of birds for us and one coyote that took a fish away from a raven, while on a short walk of about 45 minutes.

This was followed by a Children's Parade, then a Sr. Walkathon for Seniors of all ages with pledges going to the Lyle Community Council. Also available was a self-guided History Tour of Lyle. There were information tables on healthy eating, the Lyle Community Council and your Klickitat County Senior Services Advisory Board along with a delicious lunch. Those who missed this event really did miss out.

There are many interesting things to do in our beautiful County, so get out and enjoy some of them; and don't forget about Medicare Annual Enrollment starting in October!

Dave Christian, Klickitat County Senior Advisory Board

October 2021 Menu

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Menu Subject to		WS=White Salmon	GD=Goldendale		1	2
3 	4 WS Shepherd's Pie	5 GD Shepherd's Pie	6 WS Southwest Chicken Wrap	7 GD Southwest Chicken Wrap	8	9
10	11 WS Chicken A la King	12 GD Chicken A la King	13 WS Sloppy Joes	14 GD Sloppy Joes 	15	16
17	18 WS Chicken Spinach Salad	19 GD Chicken Spinach Salad	20 WS Pork Roast	21 GD Pork Roast	22	23
24 <hr/> 31	25 WS Country Steak	26 GD Country Steak	27 WS Spaghetti	28 GD Spaghetti 	29	30

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

Don't Wait Too Long to Discuss Your Finances

Speaking about money isn't easy. Here are nine important areas of discussion about your finances to have with your children or other planned designated people.

Too often we put off these important discussions and then there is a crisis and your adult children may not be prepared to make important decisions about your future because of a lack of knowledge about your finances.

While people in their 40s and 50s learned much about money from their parents, now the roles are becoming reversed. Adult children should know where their parents' finances stand in case of any emergency. In addition, they should know critical information in case of death, such as if they are named the executor of their estate.

Here are nine important topics that you may want to discuss:

Do You Have a Financial Plan (and Will It Be Enough)?

If you have a financial plan or a financial planner, letting your children know about it will help them to determine what is needed in terms of support from them or from a state or federal program.

Do You Keep a List of All Your Accounts Handy?

Put together a list of your financial assets and those people designated as beneficiaries of those accounts. Keep this information in a safe place.

If you have a financial adviser, keep that person's contact information with their list. (Example: Each year a person gives their adult child (or designated person) a sealed envelope listing all of their accounts that is to be opened in the event of an emergency).

Where's Your Will, and who is the Executor?

It's important to know who has role in the estate plan and what it means.

Let your children know where you keep your will and estate documents and the attorney who has the latest version. If you don't have a will, you should get a plan in place. It can be more costly and more time intensive to unwind an estate with no documents in place.

Some wills will describe any end-of-life celebrations or requests for the executor of the will. One item that is not commonly listed in the will that you may want to tell your children about is if you have prepaid for a burial plot or memorial arrangements.

Any Life Insurance?

An item that you should list on your list of accounts is any life insurance policy you may have. Include information on any active life insurance policies, which company has issued the policy and the policy number.

Do You Have Any Special Bequests to Family and Friends?

Family heirlooms and special personal property may have a prominent place in your estate plan — make sure your intentions and wishes for your keepsakes are well documented as it will make things much easier when you pass.

Don't Wait Too Long to Discuss Your Finances Continued

Having these conversations soon can help prevent any disagreements during a difficult time.

Who Is Your Financial Power of Attorney?

This document is a staple of any estate plan, allowing you to name a primary and secondary person to make financial decisions on your behalf if you become incapacitated.

Make sure the person you have appointed to make financial decisions knows where all of your financial assets are held. In addition, provide information about your Medicare policy, any pensions and Social Security benefits. It even helps to know who your utilities companies are, just in case they need to pay these bills and must prove power of attorney.

Are You All Set with a Living Will? What Are Your Wishes for Medical Care?

You should have an Advance Health Care Directive or Living Will and Health Care Power of Attorney. These documents convey which adult child (or other designated person) can make medical decisions on your behalf if you became incapacitated or terminally ill.

Because it includes your preferences for life-sustaining treatment, including a "Do Not Resuscitate" clause, this is an important one to understand. It may also discuss your preferences for or against organ donation.

Have You Forgotten Bills or Had Trouble Balancing Your Checkbook Lately?

We recommend a discussion of key financial decisions when you are in good health. This will enable everyone to make a plan if you start to show signs of memory loss.

Do You Have a Long-Term Care Policy?

These are insurance policies that provide a monetary benefit for assisted living, in home care, or skilled nursing care. To claim benefits, a person typically needs to be unable to perform two out of six common "Activities of Daily Living" (bathing, dressing, toileting, eating, transferring and continence) or have a severe cognitive disorder.

If you have a policy, find it and have your adult children or designee understand the basic benefits in case you need help to file a claim. Simply making sure they are aware that you have these policies can remind them when they can be used and ease the financial burden of in-home care, assisted living or skilled nursing care.

Discussing your financial and estate plans. It is not easy and may be uncomfortable, but it will help give both you and your children some peace of mind to know that things will be taken care of in their absence.

Fall

Home Maintenance Checklist



Check these off your to-do list now to keep your home in good shape for years to come

<p>Clean gutters and downspouts</p> <p><i>Keep water draining properly by removing leaves, ensure brackets are secured</i></p>
<p>Check smoke and carbon monoxide detectors</p> <p><i>Test every alarm in your home, replacing batteries if needed</i></p>
<p>Prep heating system for cooler temps</p> <p><i>Replace HVAC filters, <u>bleed air from radiators</u>, and schedule annual maintenance with a professional</i></p>
<p>Have fireplace and chimney cleaned and inspected</p> <p><i>Make sure they check the flue for a tight seal when it's closed to prevent heat loss</i></p>
<p>Fertilize and reseed lawn</p> <p><i>Cooler fall weather is ideal for seed germination</i></p>
<p>Trim trees close to the house</p> <p><i>Consider hiring a professional to trim branches out of reach from ground level and report limbs close to power lines to local officials</i></p>
<p>Inspect attic ventilation</p> <p><i>Make sure eave vents are uncovered to prevent potential ice dams</i></p>
<p>Prep plumbing for winter</p> <p><i>Turn off external water lines for hoses and sprinklers; make sure indoor pipes are well insulated</i></p>
<p>Change summer screens to storm windows and doors</p> <p><i>Install weather stripping around window and door frames to prevent drafts</i></p>

Helpful Tips

- ✓ **Track Your Appliances.** Take inventory of your appliances. Download the FREE Here to Stay: Home Upkeep for All™ Toolkit to access the Appliance Tracker on page 33: aarpfoundation.org/heretostay.
- ✓ **Take Care.** Find out how to avoid back pain while raking leaves and other yard maintenance tips [here](#).
- ✓ **Get Help.** Worried about tackling this list yourself? Search our database for local free and low-cost service providers in your area: heretostay.aarpfoundation.org/find-services.

Disclaimer: The instructions contained in this guide are general suggestions only. Please use caution and sound judgment when deciding whether to attempt the activities described herein, and consult your physician if you have questions. AARP and AARP Foundation are not liable for any physical harm incurred by individuals attempting the activities described herein. Please use caution when selecting a contractor or third party to assist you with home repairs. AARP and AARP Foundation are not liable for the acts of third-party contractors. The mention of a product or service herein is solely for information and education and may not be used for any commercial purpose. Copyright ©2021 by AARP Foundation. All rights reserved.

Sources: <https://www.homeadvisor.com/r/fall-home-maintenance-checklist/>

Resilience

By Kristoffer Lindstrom, MSW, LICSW
Skyline Health Behavioral Health Consultant



Be like the Willow tree, able to bend without breaking under the weight of the storms that come your way.

This is about resilience and our ability to spring back after experiencing difficulties.

In Acceptance and Commitment Therapy, referred to as ACT, there is a heavy use of metaphors. One comes to mind that speaks to me about resilience. It is called the Dropping Anchor metaphor:

Imagine you are on a boat, and you see a storm coming and become afraid.

When storms come in life, we often will run, hide it out, or find some way to avoid it. But, out in the middle of the ocean, you cannot escape a storm.

Life is often this way, we cannot escape the storm so we create ways to fool ourselves into thinking we can. This does not work. While storms can turn things up on end, they do pass.

Imagine yourself back on that boat, and now imagine dropping your “emotional” anchor that will hold you steady until the storm passes.

Feelings, and emotional crises come and go just like the clouds in the sky that accompany the storms in our lives.

By dropping our emotional anchors, we will learn to weather these storms instead of running from them, and we will be better prepared for the next storm that comes along.

If you are in need of behavioral health services, please call Skyline Health Medical Clinic at 509-638-2810 or visit myskylinehealth.org. Same day appointments and virtual visits are available.

115 W. Court St. MS-CH-21
228 W. Main Street
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 # 102021

Senior Electric Discounts

The Senior PUD discount has not been determined as of this publishing letter. Seniors 62 and older can still apply for the 2021 COVID Summer Low Income Elderly Discount program. It is a new one-time program that is similar to KPUD's existing Low Income Elderly Discount program. This discount would apply to customer bills from June 2021 through November 2021.

- Residential customer age 62 or over.
- Single household income of \$25,520 per year or less.
- Two-person household income of \$34,480 or less.

Discount ranges from 5% to 35% depending on yearly income range. Customer who received the KPUD Low Income Elderly Discount for Winter 2021 will automatically requalify and do not need to reapply. New applications are being accepted by Klickitat County Senior Services.

Call Stacy in Goldendale at 509-773-3757 or Jill in White Salmon at 509-493-3068 and they will be able to assist with the application.