

**Klickitat County
Senior Newsletter**
Klickitat County Senior Services
Goldendale 509-773-3757
White Salmon 509-493-3068

2023

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Do you need HELP With Winter Heating?

Washington Gorge Action Program (WAGAP) staff will process Energy Assistance applications for seniors 60 and older and Jill or Doreen from Senior Services will be there to process Klickitat County PUD electric Senior discounts (62 and older) at the following locations in November.

Goldendale PUD public meeting room 1313 S. Columbus Avenue.

Thursday, November 16th 10am to 1pm

White Salmon Pioneer Center, 501 NE Washington Street.

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

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

Tuesday, November 14th, 10am to 1pm

Klickitat PUD Senior Discount

You will need to provide proof of gross annual household income and a copy of your PUD bill. Yearly income for single household must be \$29,160 or less and \$39,440 or less for 2 person household. 62 and older.

LIHEAP Low Income Energy Assistance for Seniors through WAGAP.

You will need to bring:

- The following documentation is required when you apply for assistance (even if you have applied for energy assistance in previous years):
- ID for all adults in the household
- Social Security cards for ALL household members (adults and children)
- Income received in the prior month for ALL household members
- Proof of your physical address
- A copy of your heating bill

Medicare Open Enrollment

Fall Open Enrollment runs from October 15 through December 7 each year. This period is also sometimes called the Annual Election Period. During this time, you can make changes to your health insurance coverage, including adding, dropping, or changing your Medicare coverage. Even if you're 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 still meets 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
2. Joining a new Part D prescription drug plan
3. Switching from Original Medicare to a Medicare Advantage Plan

Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

Regardless of how you receive your Medicare coverage, 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 2024 *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.

Medicare Open Enrollment, continued

If you have a Medicare Advantage Plan or a stand-alone Part D plan, read your plan's Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC). 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)

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 individualized counseling

OR

Call Klickitat County Senior Services and our SHIBA trained staff can assist.

Call for an appointment now.

Jill Parrott in White Salmon 509-493-3068

Doreen Eckas in Goldendale 509-773-3757

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's 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.

MEDICARE OPEN ENROLLMENT | OCT. 15–DEC. 7

Time to compare coverage options.



Open Enrollment is your chance to review and compare your current Medicare coverage with other options for 2024.

Even if you're happy with your current coverage, it's **important to check for any changes next year**, and compare with other available options. You may save money, find better coverage, or both!

Compare Coverage Options

Create or log in to your Medicare account — and add your prescription drugs — to get more personalized recommendations. Drug costs can vary based on the pharmacy you use, so we'll help you easily find pharmacies in your area.

Important: If you make less than \$22,000 a year (\$30,000 for married couples), it's worth applying for "**Extra Help.**" Extra Help can pay for your prescription drug coverage (Part D) premiums, deductibles, coinsurance, and other costs.

Visit ssa.gov/extrahelp or call Social Security at **1-800-772-1213** to apply for Extra Help.

Or if you would like assistance call Klickitat County Senior Services and our staff can assist. **Jill Parrott in White Salmon 509-493-3068 or Doreen Eckas in Goldendale 509-773-3757**

Members Needed for Klickitat County Senior Advisory Board

The Klickitat County Senior Advisory Board is a Board of Klickitat County residents who are appointed by the County Commissioners. Members are appointed from each commissioner's district. At least 51% of the Advisory Board members must be over 60 years old.

The purpose of the Senior Advisory Board is to represent the interests of the senior citizens of Klickitat County, and assure that proper program planning, budgeting, administration, and evaluation are carried out for the best interest of the Klickitat County Senior Citizens.

The Advisory Board provides advice and guidance in program and policy matters to the Director of Senior Services and/or the Board of County Commissioners at their request.

The Advisory Board acts as advocates for all senior citizens of Klickitat County and for the programs which serve them.

The Advisory Board currently holds a regular monthly meeting on the 1st Friday of each month at 10:30am. Meetings rotate locations between White Salmon, Dallesport, and Goldendale but members can also attend meetings via zoom.

New members are needed. If you are interested in submitting your name for membership or would like more information please contact: Sharon Carter, Director of Klickitat County Senior Services at 509-773-3757 or 509-493-3068 or email at sharonc@klickitatcounty.org. You must reside in Klickitat County.

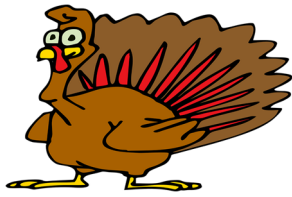
Klickitat County Senior Advisory Board Meetings for 2023.

- November 3rd starts at 10:30am Goldendale County Services building, 115 W. Court Street, Goldendale.
- December 1st starts at 10:30am Dallesport Community Center, 136 6th Avenue, Dallesport.

Events take place at the Pioneer Center 501 NE Washington Street, White Salmon unless otherwise indicated

White Salmon Events November 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<i>Events take place at the Pioneer Center 501 NE Washington Street unless otherwise noted</i>					
	<i>Senior Lunches also include live music from local musicians. Join in for some good tunes and dancing.</i>		1 8:30 Strong People Class 12pm Senior Lunch	2 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	3 8:30 Strong People Class	4
5	6 8:30 Strong People Class 12pm Senior Lunch	7 8:30 to 9:30 Hatha Yoga 2pm Strong People	8 8:30 Strong People Class 12pm Senior Lunch	9 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	10 <u>CLOSED for Veteran's Day</u>	11
12	13 8:30 Strong People Class 12pm Senior Lunch	14 8:30 to 9:30 Hatha Yoga 2pm Strong People	15 8:30 Strong People Class 12pm Senior Lunch	16 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	17 8:30 Strong People Class	18
19	20 8:30 Strong People Class 12pm Senior Lunch	21 8:30 to 9:30 Hatha Yoga 2pm Strong People	22 8:30 Strong People Class 12pm Senior Lunch	23 <u>Closed for Thanksgiving Holiday</u>	24 <u>Closed for Thanksgiving Holiday</u>	25
26	27 8:30 Strong People Class 10am Let's Talk (Bingen Room) 12pm Senior Lunch	28 8:30 to 9:30 Hatha Yoga 2pm Strong People	29 8:30 Strong People Class 12pm Senior Lunch	30 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People		



November 2023 Menu

Sun Mon Tue Wed Thu Fri Sat

	WS=White Salmon GD=Goldendale		1 WS Broccoli Beef	2 GD Broccoli Beef	3	4
5	6 WS Hungarian Goulash	7 GD Hungarian Goulash	8 WS Baked Chicken	9 GD Baked Chicken	10 <u>Closed</u> <u>Veteran's</u> <u>Day</u>	11
12	13 WS Red Beans Rice Kielbasa	14 GD Red Beans Rice Kielbasa	15 WS Taco Bean Soup	16 GD Taco Bean Soup	17	18
19	20 WS Chicken Fettucine Alfredo	21 GD Roast Turkey	22 WS Roast Turkey	23 <u>Closed</u> <u>Holiday</u>	24 <u>Closed</u> <u>Holiday</u>	25
26	27 WS Sloppy Joes	28 GD Sloppy Joes	29 WS Sweet & Sour Chicken	30 GD Sweet & Sour Chicken	Menu Subject to Change	

Klickitat County Senior Services has reopened congregate meal sites at the following locations:

- Pioneer Center Senior Services, 501 NE Washington Street, White Salmon meal is served at 12pm on Mondays and Wednesdays.
- Lyle Lions Community Center, 503 Lewis & Clark Hwy, Lyle meal is served at 12pm on Tuesdays.
- Goldendale Senior Center, 115 E. Main Street, Goldendale meal is served at 12pm on Tuesdays and Thursdays.

Home Delivered Meals will continue to be provided to Seniors (60+) and spouse or caregiver in home with Senior if qualified. Please contact our office for more information on eligibility for home delivered meals.

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

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 November 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
Recovery Café Pop up Café 10am to 2pm lunch, crafts, support group @ Masonic Lodge				12pm Senior Lunch 1pm Exercise	Senior Shopping Trip to Hood River Call MATS to sign up	Call MATS to sign up for shopping trips 509-773-3060
5	6	7	8	9	10	11
		10am Foot Care w/ Kit 12pm Senior Lunch 1pm Exercise		12pm Senior Lunch 1pm Exercise	<u>Senior Services</u> CLOSED for <u>Veteran's Day</u>	
12	13	14	15	16	17	18
		10am Foot Care w/ Kit 12pm Senior Lunch 1pm Exercise		12pm Senior Lunch 1pm Exercise	Senior Shopping Trip to The Dalles Call MATS to sign up	
19	20	21	22	23	24	25
		10am Foot Care w/ Kit 12pm Senior Lunch 1pm Exercise		<u>Senior Services</u> CLOSED <u>Thanksgiving Holiday</u>	<u>Senior Services</u> CLOSED <u>for Holiday</u>	
26	27	28	29	30		
		10am Foot Care w/ Kit 12pm Senior Lunch 1pm Exercise		12pm Senior Lunch 1pm Exercise		

SIGN UP for Tai Chi

- A Great Way for Seniors to Improve Their Balance

Classes are 1-hour every Thursday Time: 11am to 12pm

Classes will start on November 2nd and will run through December 21st (excluding Thanksgiving). If there is enough interest there may be additional classes offered in 2024.

Place: Pioneer Center-Senior Dining Room 501 NE Washington Street, White Salmon

Cost: FREE for seniors 60 and better

Instructor: Janet Essley (Janet has been teaching Tai Chi to seniors for 30 years)

Contact Klickitat County Senior Services 509-493-3068 to sign up.

No materials required for the class. We suggest you wear loose fitting clothing for easy movement and comfortable, flat shoes (not slip-on).

Class is for seniors (and friends). Folks who are not safely ambulatory without assistance of canes or walkers can participate seated.

The focus of the class would be balance, flexibility, and stress reduction.

LET'S TALK

Hi there! My name is Noelle Savatta and I am hosting a monthly session at the Pioneer Center Senior Center in White Salmon called *Let's Talk*.

It isn't counseling or therapy, but an opportunity to get some support or guidance about the challenges you may be facing in your life; to talk about relationships with family or friends, how you are feeling, or if you are sad, lonely, anxious, or having other struggles.

Please call ahead so Noelle knows how many plan to attend. The meeting can be one on one or in small groups. Held in the Bingen Meeting Room at the Pioneer Center, 501 NE Washington Street, White Salmon.

The next meeting date will be Monday, October 30th at 10am.

A little more about me...I live and work in White Salmon and have been in the mental health field for over 20 years. I am currently a Licensed Psychologist with a private practice. When I'm not working I love hiking and biking with my red heeler named Ollie. I look forward to meeting you!

Noelle Savatta, PhD
Licensed Counseling Psychologist

503-893-4669

dr.noellesavatta@gmail.com

Savvy Senior

Misleading Medicare Advantage Ads: What to Look Out For

Dear Savvy Senior,

I'm currently enrolled in original Medicare but have been thinking about switching to a Medicare Advantage plan during the open enrollment period. Many of the Medicare Advantage ads I've seen offer lots of extra benefits beyond what traditional Medicare offers and no monthly premiums. What are your thoughts?

Considering a Switch

Dear Considering,

Be very leery of the Medicare Advantage ads on TV, radio, social media and that come in the mail. While many of these ads may tout free vision, hearing, dental and other benefits with zero monthly premiums, they aren't always what they claim to be.

Advantage Basics

Medicare Advantage or MA plans (also known as Medicare Part C) are government approved health plans sold by private insurance companies that you can choose in place of original Medicare. The vast majority of Advantage plans are managed-care policies such as HMOs or PPOs that require you to get your care within a network of doctors in a geographic area. You can sign up for one of them during open-enrollment season from Oct. 15 through Dec. 7.

MA plans have exploded in popularity in recent years as insurers have flooded the airways with advertisements, often by celebrity pitchmen, that promote low-cost options with lots of extra benefits.

But be aware that the Federal government has deemed many claims in MA ads fraudulent and misleading. Some ads imply that the Centers for Medicare and Medicaid Services endorses or prefers a specific plan. Others promise more cost savings than you really get. And if you choose the wrong plan, your doctor may not be a member of that plan's network, or you may end up paying out-of-pocket for medically necessary care.

This past September, the U.S. Department of Health and Human Services began cracking down on these ads, but you still need to practice self-defense. Here are some tips to help you make a good decision.

Continued on next page.

Savvy Senior Article, continued.

Cover your needs: When evaluating Medicare Advantage plans, make sure the one's you're considering cover the doctors you like and the health care facilities you normally go to. Also, make sure all of the prescription medications you take are on the drug plan's formulary.

To help you compare plans, a good first step is to call the office managers of the doctors you use and find out which Advantage plans they accept, and which ones they recommend. Then go to the Medicare Plan Finder tool at *Medicare.gov/plan-compare* to compare plans in your area.

Understand the details: Some Medicare Advantage plans promote no monthly premiums, but the reality is that you are still responsible for your original Medicare costs including your Part B premium and deductibles and copays for covered services. Moreover, you may have to pay more out-of-pocket if you see a doctor outside the network. Also, if the plan is an HMO, it generally doesn't cover non-emergency care out of network, so an individual may be responsible for full costs. A PPO on the other hand, allows people to go out of network, but they generally have to pay more to do so.

Do some digging: Many MA plans tout free vision, hearing and dental benefits that are not covered by traditional Medicare, but these benefits are often limited. For example, a plan that offers free dental coverage may cover only cleanings and x-rays. Extensive procedures such as root canals or caps may not be covered, or the plan may limit the dollar amount it pays. Find out the coverage details so you're not surprised later.

Get help: Reach out to your local State Health Insurance Assistance Program (SHIP) at *ShipHelp.org* or call 877-839-2775. These are nonprofit programs that provide unbiased one-on-one Medicare counseling and assistance.

You can also report any misleading MA claims to the Senior Medicare Patrol Resource Center at *SMPResource.org* or by calling 800-447-8477.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC *Today* show and author of "*The Savvy Senior*" book.

115 W. Court St. #101
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 #112023

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

Please listen to your local radio stations 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.