



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

2024

Annual Senior (60+) & Senior Services

Volunteer Recognition Picnic

Friday, September 13th

Daubenspeck Park in Bingen

ALL SENIORS (60+) IN KLICKITAT COUNTY ARE WELCOME TO ATTEND OUR ANNUAL PICNIC.

Call our office to let us know if you will be attending so we can ensure we will have enough food prepped for all.

Goldendale 509-773-3757 White Salmon 509-493-3068

Call MATS to get on bus list: 509-773-3060 or 509-493-4662

Live Music provided by:

Bootleg Barney & The Strays

Lunch will be served at noon.

Food, drinks, and utensils will be provided by
Senior Services.

Medicare Part D Prescription Drug Plan
Annual Enrollment

October 15—December 7, 2024

Every year, the costs and coverage of your Medicare health and/or prescription drug plan can change. Most plans make some form of change every year. Be sure to review your plan each year to make sure it will still meet your health and financial needs.

Klickitat County Senior Services staff are available to provide assistance with reviewing plan options during the Medicare Annual Enrollment Period.

Contact Klickitat County Senior Services Information & Assistance to schedule an appointment for assistance.

509-773-3757 Doreen in Goldendale

509-493-3068 Jill in White Salmon

Got 2 minutes? Get \$200!



Apply at WACleanEnergyCredits.com to claim a one-time utility credit.

The Washington Families Clean Energy Credits Program, supported by \$150 million from the state Climate Commitment Act, will assist low- and moderate-income households with the clean energy transition. The Department of Commerce will distribute grants to all electric utilities in Washington that serve residential customers, enabling them to pass on \$200 bill credits to eligible customer accounts by September 15, 2024.

Who is eligible for credits?

Electricity customers with low to moderate household income are eligible to receive a one-time \$200 bill credit. Qualifying customers will have the bill credit applied to their active utility account by September 15, 2024. Credits may be applied automatically, and other customers can visit a website to see if they qualify.

If a customer is enrolled in their utility's ratepayer assistance programs, such as senior, disabled, or Low-Income Home Energy Assistance Program (LIHEAP) they may already be qualified to automatically receive a credit from the utility without taking any action. Customers who may have enrolled in other assistance programs through local community agencies, such as home weatherization or nutrition assistance, may also qualify for an automatic credit.

To see if you qualify, please visit WACleanEnergyCredits.com or look for information in your utility billing statement to find more information about this bill relief program.

Residential customers that are enrolled in low income energy assistance programs, other utility payment assistance programs, and certain types of state assistance programs offered through a local community action agency may have had their utility auto-enroll them for a bill credit.

If this is the case, they will see a bill credit on their bill statement before September 15th without having to do anything!

What You Can Do To Protect Your Personal Information

August 21, 2024 • By [Dawn Bystry, Associate Commissioner, Office of Strategic and Digital Communications](#)

Note: The Social Security Administration is providing the below information as a public service following reports of a data breach that is unrelated to SSA's internal systems and data, neither of which has been compromised.

With various reports of data breaches involving Social Security numbers in the media, we'd like to remind you about the importance of protecting your personal information. Someone illegally using your Social Security number (SSN) and possibly assuming your identity can cause many problems.

What to do if you suspect your Social Security number has been stolen

Identity thieves can use your SSN and other personal information to apply for loans and credit cards and open cellphone and utility accounts in your name. If you believe your information has been stolen and you may be a victim of identity theft, you can:

Visit [IdentityTheft.gov](https://www.identitytheft.gov) to make a report and get a recovery plan. IdentityTheft.gov is a one-stop resource managed by the Federal Trade Commission, the nation's consumer protection agency. Or you can call 1-877-IDTHEFT (1-877-438-4338).

File a police report and keep a copy for your records in case problems arise in the future.

File an online report with the Internet Crime Complaint Center (IC3) at [ic3.gov](https://www.ic3.gov). Its mission is to receive, develop, and refer cybercrime complaints to law enforcement and regulatory agencies.

Notify 1 of the 3 major credit bureaus and consider adding a credit freeze, fraud alert, or both to your credit report. The company you call is required to contact the others.

Equifax at 1-800-525-6285.

Experian at 1-888-397-3742.

TransUnion at 1-800-680-7289.

Regularly check your credit report for anything unusual. Free credit reports are available online at [AnnualCreditReport.com](https://www.annualcreditreport.com).

Contact the IRS to prevent someone else from using your Social Security number to file a tax return to receive your refund.

Visit [Identity Theft Central](https://www.identitytheftcentral.gov) or call 1-800-908-4490.

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 *2025 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.

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.

Where were you 50 years ago?

Recently my wife and I were thankful to celebrate a 50th Anniversary. We had time with friends and family and thought it would be fun to ask these questions about 1974. See how many you can answer.

1. Who was President in June of 1974? When did his service as President end?
2. What candy, invented in Britain in 1974, is still available today?
3. What new invention was added to early computers in 1974?
4. The two most popular singers of 1974 have the name John in their full names. Who are these two?
5. An important glue was invented in 1974. Many people now use an application of this glue daily. How was this glue different? What is that application which is used now?
6. A Hungarian man developed a special puzzle that is still popular today and is named after him. What is that puzzle?
7. A man resting on the beach jotted his ideas in the sand for a way to keep track of Inventory. His method was first used on Juicy Fruit gum and is now used almost every where. This method is known as the?
8. A man developed a medical procedure which is still in use. He introduced it with an article titled "Pop goes the cafe coronary." Who was that man?
9. A new magazine began publishing interesting stories. It is still published today. Many other magazines from the 70's are no longer in circulation. What is the name of that magazine?
10. A new game called "Chainmail" was introduced in 1974. It is still played today, although the name has changed. The way the game is played was changed from its original version by fans of a fantasy story popular in 1974. What is the name of the game now? What was the name of the fantasy story whose popularity affected the game? What is this type of game called now?

1. Answers: 1. President Nixon resigned August 8th, 1974. 2. Skittles 3. Floppy Disc 4. Elton John and John Denver 5. Glue that was less sticky and Sticky Notes 6. Rubik's Cube 7. Bar Codes. 8. Dr. Heimlich 9. People Magazine 10. Dungeons and Dragons, The Lord of the Rings, RPG or Roll Playing Games.

Score: 8-10 You survived that time, 4-7 You know history, 3 or less: you are probably Gen Z, and us Boomers feel compassion for you. :)

Michael Garnett

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

White Salmon Events

September 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 CLOSED Labor Day Holiday	3 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	4 8:30 Strong People 12pm Senior Lunch	5 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	6 8:30 Strong People	7
8 	9 8:30 Strong People 12pm Senior Lunch	10 8:30 to 9:30 Hatha Yoga 2pm Strong People	11 8:30 Strong People 12pm Senior Lunch	12 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	13 8:30 Strong People	14
15	16 8:30 Strong People 12pm Senior Lunch	17 8:30 to 9:30 Hatha Yoga 2pm Strong People	18 8:30 Strong People 12pm Senior Lunch	19 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	20 8:30 Strong People	21 
22	23 8:30 Strong People 10am Let's Talk 12pm Senior Lunch	24 8:30 to 9:30 Hatha Yoga 2pm Strong People	25 8:30 Strong People 12pm Senior Lunch	26 8:30 to 9:30 Hatha Yoga 11am Tai Chi 2pm Strong People	27 8:30 Strong People	28
29	30 8:30 Strong People 12pm Senior Lunch	31 8:30 to 9:30 Hatha Yoga 2pm Strong People		<i>Recovery Café White Salmon at the Mt. View Grange Thursdays from 1pm-5pm</i>		<i>Senior Lunches also include live music from local musicians. Join in for some good tunes and dancing</i>



September 2024 Menu

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 CLOSED Labor Day Holiday	3 GD Chicken Chow Mein	4 WS Chicken Chow Mein	5 GD Meatloaf	6	7
8	9 WS Salisbury Steak	10 GD Salisbury Steak	11 WS Chicken A la King	12 GD Chicken A la King	13	14
15	16 WS Monterey Chicken	17 GD Monterrey Chicken	18 WS Hamburger	19 GD Hamburger	20	21
22	23 WS Sweet & Sour Meatballs	24 GD Sweet & Sour Meatballs	25 WS Baked Fish	26 GD Baked Fish	27	28
29	30 WS Macaroni & Cheese	1 GD Macaroni & Cheese	2 WS Chicken Teriyaki	3 GD Chicken Teriyaki		Menu is subject to change

Klickitat County Senior Services sponsors 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 are available 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 September 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 CLOSED Labor Day Holiday	3 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	4	5 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	6 Senior Shop- ping trip to Hood River call MATS to sign up	7
8	9	10 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	11	12 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	13 Senior Picnic at Daubensbeck Park in Bingen	14 Call MATS to sign up 509-773- 3060
15	16	17 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	18	19 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	20 Senior Shopping trip to The Dalles call MATS to sign up	21
22	23	24 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	25	26 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise	27	28 
29	30	31 9:30-11:30 Games & Coffee 12pm Senior Lunch 1pm Exercise			<u>Foot Clinics with Kit are cancelled</u> 	<i>Recovery Café Golden- dale Ma- sonic Lodge 210 S. Colum-</i>

Goldendale Senior Center Updates

The Goldendale Senior Center is owned & operated by a non-profit Senior Center Board and is located at 115 W. Main Street in Goldendale.

Contact person for the Goldendale Senior Center is RoseAnne Woolery
home: 509-773-6420 cell: 509-261-1482

1. Games! Free Tuesday & Thursday 9:30am to 11:30am
2. Free Crafting once a month starting in September. Sign up needed. Will notify to date and time. Contact: RoseAnne 509-773-6420.
3. Raffle starting in September with a beautiful quilt made by Mary Bruhn. Many other wonderful prizes. Ends in December. \$1 per ticket with all funds from the raffle going to the outside mural.
4. What Knot Shop at the Goldendale Senior Center. Open Tuesday through Friday from 10:30am to 3pm. All volunteer and all funds go to keep the Senior Center operating.
5. Exercise 1pm on Tuesdays and Thursdays.
6. Music starting in September and will be the first Thursday of each month at lunchtime at the senior center 11:30am to 1pm. Come enjoy music and lunch.

Goldendale Senior Center does have a membership but meals on Tuesdays and Thursdays do not require membership to attend and are provided by Klickitat County Senior Services with funding from AAADSW and Klickitat County. Suggested donation for seniors 60+ is \$3.50.

LET'S TALK

Let's Talk meeting group will take place in September 23rd at 10am in the Bingen Meeting room at the Pioneer Center in White Salmon.

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.

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 503-893-4669

dr.noellesavatta@gmail.com

Savvy Senior

Health Insurance Options for Early Retirees

Dear Savvy Senior,

I'm going to retire in a few months and need to get some temporary health insurance until I can enroll in Medicare at age 65. What are my options?

Early Retiree

Dear Early,

There are several places early retirees can find health insurance coverage before Medicare kicks in, but the best option for you will depend on your income level, your health care needs and how long you'll need coverage for. Here's where to look.

Affordable Care Act: For most early retirees who aren't yet eligible for Medicare, the Affordable Care Act (ACA) health insurance marketplace, also known as Obamacare, is the best option for getting comprehensive health coverage. And you won't be denied coverage or charged extra for preexisting health conditions.

And, if your income falls below the 400 percent poverty level after you retire – anything below \$60,240 for a single or \$81,760 for a couple in 2024 – you'll also be eligible for a subsidy that will reduce your monthly premiums. The ACA also ensures that at least through 2025, households with incomes above that 400 percent poverty level will not have to pay more than 8.5 percent of their income for a benchmark policy.

To see how much subsidy you may be eligible for, use Kaiser Family Foundation subsidy calculator at [KFF.org/interactive/subsidy-calculator](https://www.kff.org/interactive/subsidy-calculator).

To shop for ACA plans in your state, visit [HealthCare.gov](https://www.healthcare.gov) or call 800-318-2596. Or, if you want some extra help, contact a certified agent or broker at [HealthCare.gov/find-assistance](https://www.healthcare.gov/find-assistance).

COBRA: Another temporary health insurance option you may be eligible for is the Consolidated Omnibus Budget Reconciliation Act (COBRA). Under this federal law, if you work for a company that has 20 or more employees, you can remain on your employer's group health plan for at least 18 months – but could last up to 36 months. But be aware that COBRA isn't cheap. You'll pay the full monthly premium yourself, plus a 2 percent administrative fee.

To learn more, talk to your employer benefits administrator or contact the Employee Benefits Security Administration ([Askebsa.dol.gov](https://www.askebsa.dol.gov); 866-444-3272).

If, however, the company you work for has fewer than 20 employees, you may still be able to get continued coverage through your company if your state has "mini-COBRA." Contact your state insurance department to see if this is available where you live.

Savvy Senior Article “Health Insurance options for early retirees Continued.....

Short-Term Health Insurance: If you can't find an affordable ACA plan and COBRA is too expensive, another possible option is short-term health insurance. These plans, which are not available in every state, are cheaper, bare-bones health plans that provide coverage for up to 3 months with a one-month extension available. But be aware that short-term plans don't comply with the ACA so they can deny sick people coverage, they don't cover preexisting conditions and they can exclude coverage essentials like prescription drugs.

To find and compare short-term health plans, try sites like *eHealthInsurance.com* or *PivotHealth.com*.

Healthcare sharing ministries: If the previously listed options don't work for you, another temporary solution could be healthcare sharing ministries (HCSM). These are cost-sharing health plans in which members – who typically share a religious belief – make monthly payments to cover expenses of other members, including themselves.

HCSM's are cheaper than paying full out-of-pocket costs for traditional health insurance but be aware that HCSM's are not health insurance. They don't have to comply with the consumer protections of the ACA, and they can also reject or limit coverage for having pre-existing health issues and limit how much you'll be reimbursed for your medical costs. Preventive care typically isn't covered either.

To look for these plans, comparison shop at the three largest providers – Samaritan Ministries (*SamaritanMinistries.org*), Medi-Share (*MyChristianCare.org*), and Christian Healthcare Ministries (*Chministries.org*).

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
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509 773-3757

PO BOX 1877
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White Salmon, WA 98672
509 493-3068

Non-Profit Organization
U.S. Postage Paid
White Salmon, WA 98672
Permit #77
Issue #092024

Email: TheresaV@peacenw.org | Call/Text: 360-513-6682

Questions? Contact Theresa Van Pelt.

Resources for the whole family!

Join us to learn about resources for people with disabilities!

124 NE Church Ave., White Salmon, WA 98672

Located at Mt. Adams Elks Lodge

Saturday, October 12th, 2024 from 2:00 PM - 4:00 PM

Disabilities Resource Fair

