

# NEW HORIZONS

## York County Area Agency on Aging

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Spring/Summer 2022

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### Inside This Issue . . .

<i>From the Director</i> . . . . .	2
<i>Your Decision Matters</i> . . . . .	3
<i>Spring into a New Exercise Routine</i> . . . . .	4
<i>Growing Your Best Life</i> . . . . .	5
<i>Property Tax/Rent Rebate</i> . . . . .	6
<i>World Elder Abuse Awareness Day</i> . . . . .	7
<i>Our Volunteers Are a Shining Light</i> . . . . .	8
<i>Maximize Your Independence</i> . . . . .	9
<i>Beat the Heat This Summer</i> . . . . .	10
<i>Safe Fan Use</i> . . . . .	11
<i>Top 5 Things You Need to Know About Medicare Enrollment</i> . . . . .	12
<i>Medicare Savings Program</i> . . . . .	13
<i>How to Get "Extra Help" Paying for Prescriptions</i> . . . . .	14
<i>York County Senior Centers</i> . . . . .	15
<i>Senior Farmers Market Nutrition Program Update</i> . . . . .	16

## Age my way!



When Older Americans Month was established in 1963, only 17 million living Americans had reached their 65th birthday. About a third of older Americans lived in poverty and there were few programs to meet their needs. Interest in older Americans and their concerns was growing. A meeting in April 1963 between President John F. Kennedy and members of the National Council of Senior Citizens led to designating May as "Senior Citizens Month," the prelude to "Older Americans Month."

Historically, Older Americans Month has been a time to acknowledge the contributions of past and current older persons to our country, in particular those who defended our country. Every President since Kennedy has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their communities. Older Americans Month is celebrated across the country through ceremonies, events, fairs, and other such activities.

Every May, the Administration for Community Living (ACL) leads the nation's observance of Older Americans Month (OAM). In 2022, ACL will be focusing on aging in place – how older adults can plan to stay in their homes and live independently in their communities for as long as possible. The 2022 theme is *Age My Way*; an opportunity for all of us to explore the many ways older adults can remain in and be involved with their communities. Older adults play vital, positive roles in our communities – as family members, friends, mentors, volunteers, civic leaders, members of the workforce, and more. Just as every person is unique, so too is how they age and how they choose to do it – and

there is no "right" way. That's why the theme for Older Americans Month 2022 is *Age My Way*.

Every May, the Administration for Community Living leads the celebration of OAM. This year's theme focuses on how older adults can age in their communities, living independently for as long as possible and participating in ways they choose.

While *Age My Way* will look different for each person, here are common things everyone can consider:

- **Planning:** Think about what you will need and want in the future, from home and community-based services to community activities that interest you.
- **Engagement:** Remain involved and contribute to your community through work, volunteer, and/or civic participation opportunities.
- **Access:** Make home improvements and modifications, use assistive technologies, and customize supports to help you better age in place.
- **Connection:** Maintain social activities and relationships to combat social isolation and stay connected to your community.

Diverse communities are strong communities. Ensuring that older adults remain involved and included in our communities for as long as possible benefits everyone. Please join in strengthening our community.

For more information, visit the official OAM website at <https://acl.gov/oam>.

# From the Director



Dear Reader:

I have always enjoyed this time of year when the trees have their leaves, the flowers are in bloom, and there is the smell of fresh cut grass in the air. I find it invigorating to be outdoors again enjoying our beautiful county. My wife and I take full advantage of the walking trails throughout the county and can often be found on the Rail Trail getting some exercise and enjoying the views.

Walking for exercise is a wonderful way to enjoy outdoor activities, but exercise is also one of the keys to successful aging. As we age, we sometimes experience physical changes that can make walking more challenging. Conditions like vision loss, lower body weakness, reduced balance and the use of medicines can reduce our daily walking and lead to falls. According to the Center for Disease Control falls are the leading cause of injury-related death among adults 65 and older and the number of falls increases each year.

One goal of our Agency's four-year plan is to increase the number of evidenced-based wellness programs we offer. We now offer several evidenced-based programs that are geared toward education and training in everyday practices that can help older adults manage their health conditions and avoid falls.

The first program we offer is *A Matter of Balance*, which is specifically designed to reduce the fear of falling and improve activity levels among older adults. The program includes eight two-hour classes which are led by trained coaches. The program enables participants to reduce the fear of falling by learning to view falls as controllable, setting goals for increasing activity levels, making small changes to reduce fall risks at home, and exercise to increase strength and balance.

The second program we offer is *Healthy Steps for Older Adults*, which helps to reduce fall risks among older adults by raising awareness about the causes of falls and how to prevent them. Participants learn how to exercise safely at home and are offered information on ways to improve their health and well-being. Discussions

include home and medication safety, as well as appropriate foot care/footwear. Participants also take a Functional Physical Assessment to determine what their fall risk score currently is.

The final falls program we offer is *Healthy Steps in Motion*, which is an exercise-focused fall prevention program for people with different fitness levels. This is an eight-session program, with each session being an hour in length. A physical skills screening is done at the first session to assess for fall risk. Exercises are done each session and increases from a low-intensity workout to a moderate intensity workout.

If you are interested in any of these programs or would like to find out about other health and wellness programs offered by our agency, please visit our website or just give us a call. Our contact information is listed right on the front page. A little bit of your time could help you avoid a fall.

I hope you have time to enjoy the warmer weather and fresh air after a long winter. I wish you and yours health, happiness and joy.

Stay well!

*Mark W. Shea*



## NEW HORIZONS

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By

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### Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

### Acceptance of Advertising

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The *New Horizons* is free to residents of York County, Pennsylvania. As publishing and postage costs continue to rise, donations are gladly accepted to offset the cost.

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*New Horizons*

**100 West Market Street**

**York, PA 17401**

**Spring/Summer 2022**

*Please notify YCAAA to discontinue your mailed issue.*

**YCAAA**  
**Advisory Council**

The next York County Area Agency on Aging's Advisory Council meeting will be held on

**Monday, June 13, 2022**

The meeting will begin promptly at

**12:00 pm.**

and will be held via **Zoom.**

# Your Decision Matters: The Importance of Advance Care Planning at Every Age

**By: Hospice & Community Care and the Your Life, Your Wishes Committee**

Some things should not go unsaid. When it comes to end-of-life care, talking matters. Without the conversation, there can be confusion, conflict, and guilt in a situation that's already very stressful. Here are some ways to insure that your wishes are being honored when you need it most.

## What is Advance Care Planning?

Advance care planning allows you to decide in advance what care you want to receive if you become unable to speak for yourself. Rather than leave your treatment options up to others, you are able to leave instructions that take your values and preferences into account and eliminate the uncertainty for your doctors and family members. It is more than a legal document, it is a process and ongoing plan that incorporates your medical conditions, healthcare goals and hopes for care. Advance directives may be changed throughout the course of a lifetime, and may include a living will, medical power of attorney and/or financial power of attorney.

## How to start the conversation?

Ideally, you make these plans the same way you make other important decisions—with the people who are most important to you. If some don't agree with your plan, it is even more important that they know what you have decided and who you have asked to serve as your medical power of attorney. Don't let them be surprised at a difficult time.

Give people notice that you want to talk. This is not a "by the way" conversation, a posting on social media, or something you write in a letter. Start with something simple, "Nothing urgent, but when you have a few minutes, I need to talk with you about some things I am working on to plan for the future." Let people know it is important and will take a little time.

## Creating your plan

When writing your plan, it is important to identify someone who you would want to speak on your behalf should you be unable to speak for yourself. Consider two key points when selecting your decision-maker. First, this person needs to make decisions as close as possible to what you would make. Second, this person needs to make these decisions when emotions are high. This is not a popularity contest; it's not about whom you love the most. Choose someone who can stand in your shoes and confidently make the decisions you would make for yourself.

Even if you are young and healthy, it is important that you name a decision-maker. If you have particular concerns, medical issues, or need complicated care, add details. While your plan should include end-of-life preferences, it should include your preferences for care at other times as well. What is most important to you? How would you want to live? What do you want to avoid? Where are you willing to live? What trade-offs are you willing to make? What "bad" outcomes are

you willing to accept to live longer? What personal, religious, ethical, or family considerations are important to you? For a list of resources on how to get started, visit [www.hospiceandcommunitycare.org/advance-care-planning](http://www.hospiceandcommunitycare.org/advance-care-planning)

Give a copy of your plan to your decision-maker, other important members of your family, and your physician. Have it entered into your hospital record.

Do not hide it, or it may not help when you really need it!

An advance care plan is a gift that you can leave to your family. Don't wait; you deserve to be heard when it matters most.

## Free Assistance with Advance Care Planning

The Your Life, Your Wishes Committee was formed to help people with advance care planning. We want to help you understand your choices, so you can discuss your wishes with family members and your health care team. If you would like to speak with a trained volunteer, please call (717) 793-2113.

*Hospice & Community Care is a nonprofit hospice provider serving patients and families at end of life since 1980 in south central Pennsylvania. In 2021, the organization provided Hospice and Supportive Care for more than 4,100 patients and families, and nearly 2,800 patients were supported by our Palliative Medicine Consultants' physicians. Nearly 9,000 adults, teens and children received bereavement support from the organization's Pathways Center for Grief & Loss. Visit [www.hospicecommunity.org](http://www.hospicecommunity.org) for more information.*



## Your Life, Your Wishes THE GIFT OF CONVERSATION



## Your Life, Your Wishes The Gift of Conversation

### Virtual Movie Night

Join us for a Virtual Movie Night to watch and discuss the film, "Consider the Conversation 2"<sup>™</sup>, the second chapter in a series of films about how we want to live at life's end. The movie shares stories about cure, relief, and comfort, and helps us understand the importance of Advance Care Planning. The movie is followed by a Panel Discussion.

**Date:** Wednesday, April 20, 2022

**Time:** 6:30 pm - 8:30 pm

**Cost:** FREE

**Audience:** All Adults

**Contact:** Tammy Gobrecht at [tgobrecht@hospicecommunity.org](mailto:tgobrecht@hospicecommunity.org) or call 717-793-2113 to sign-up.

### Death Café – Third Thursday of each month

*Join us and have your coffee at our virtual Death Café. It is a friendly, non-judgmental, comfortable conversation to increase awareness about death and to make the most of your life.*

**Date:** April 21, May 19, June 16, July 21, August 18

**Time:** 6:30 – 8:00 PM

### Virtual Via Zoom

To register or for additional information contact:

**Call or email Tammy Gobrecht at 717-844-3957 or [tgobrecht@hospicecommunity.org](mailto:tgobrecht@hospicecommunity.org)**

# Spring Into A New Exercise Routine

Deciding to become physically active can be one of the best things you can do for your health.

According to the Physical Activity Guidelines for Americans you should do at least 150 minutes (2½ hours) a week of moderate-intensity aerobic exercise, like brisk walking or fast dancing. Being active at least 3 days a week is best, but doing anything is better than doing nothing at all. You should also do muscle-strengthening activities, like lifting weights or doing sit-ups, at least 2 days a week. The Physical Activity Guidelines also recommend that as part of your weekly physical activity you combine multiple components of exercises. For example, try balance training as well as aerobic and muscle-strengthening activities. If you prefer vigorous-intensity aerobic activity (like running), aim for at least 75 minutes a week.

Exercise and physical activity are great for your mental and physical health and help keep you independent as you age. Here are a few things you may want to keep in mind when beginning to exercise. Build slowly from your current fitness level. Over-exercising can cause injury, which may lead to quitting. A steady rate of progress is the best approach.

To play it safe and reduce your risk of injury:

- Begin your exercise program slowly with low-intensity exercises.

- Warm up before exercising and cool down afterward.
- Pay attention to your surroundings when exercising outdoors.
- Drink water before, during, and after your workout session, even if you don't feel thirsty.
- Wear appropriate fitness clothes and shoes for your activity.
- If you have specific health conditions, discuss your exercise and physical activity plan with your health care provider.
- Document your starting point. Track your normal activity levels for a few days.
- Don't forget to test your current fitness level for all 4 types of exercise—endurance, balance, flexibility, and strength. Write down your results so you can track your progress.
- Once you start exercising, use a monthly progress test to check in and see how you are improving. Celebrate your successes!
- Talk to your doctor about the exercises and physical activities that are best for you. Some health conditions can affect your exercise routine.
- Having a firm goal in mind motivates them to move ahead on a project. Goals are most useful when they are specific, realistic, and important to you.

Source: National Institute on Aging

## Be #Fit4Function with Go4Life®

Research has shown that it's important to get all four types of exercise: **endurance, strength, balance, and flexibility**. Each one has different benefits.

### Endurance activities

Endurance activities increase your breathing and heart rates. Build up to at least 150 minutes of activity a week that makes you breathe hard.

Physical activities that build endurance include:

- Brisk walking or jogging
- Yard work (mowing, raking)
- Dancing
- Swimming
- Biking
- Climbing stairs or hills
- Playing tennis or basketball

### Strength Exercises

Keeping your muscles strong can help with your balance and prevent falls and fall-related injuries. Below are a few examples of strength exercises:

- Lifting weights
- Carrying groceries
- Gripping a tennis ball
- Arm curls
- Wall push-ups
- Using a resistance band

### Balance Exercises

Balance exercises help prevent falls. Many lower-body strength exercises also will improve your balance. Balance exercises include:

- Tai Chi
- Standing on one foot
- The heel-to-toe walk
- Standing from a seated position

### Flexibility Exercises

Stretching can improve your flexibility. Flexibility exercises include:

- The back stretch exercise
- The inner thigh stretch
- The ankle stretch
- The back of leg stretch

Source: Go4Life®, National Institute on Aging at NIH; <https://www.nia.nih.gov/health/exercise-physical-activity>



## The Art of Re-Learning How to Drive Safely: Part One

By: Barbara Zortman,  
Director, Center for Traffic Safety

This is the first of a four-part series of articles that will appear in this section of *New Horizons*. I'll be addressing specific safety skills that we know will make you safer behind-the-wheel. We'll take a look at increasing your perceptual driving skills; introduce you to some laws you may not be aware of; and identify specific crash factors that are common in the 65 and over age group – where and how they're occurring and what you can do to avoid the risks and consequences.

Of all the skills we collect throughout our lifetime, driving is likely one of the most important and the one we most often use. But, it's also a skill that is taken for granted. There are many things we learn as new drivers that we naturally forget as time passes by. We also become so comfortable with our own personal driving behavior that maybe we begin to neglect some key safety practices. Motor vehicle crashes can be costly, not to mention, deadly. All the more reason to refresh and re-evaluate your driving skills every once in a while.

As we age, our vision and/or joint mobility becomes more challenging. We notice turning our head for a quick glance before changing lanes, or reading road signs from any distance becomes more and more difficult. For those concerns, we consult a physician or specialist. But, that's only one part of the safe driving skills equation. Enter, the driver's manual. When was the last time you read the Pennsylvania Driver's Manual?

Ignorance is never bliss, and never more so than when it comes to knowing how to stay sharp when behind-the-wheel of a 4,000 pound piece of machinery! A lot has changed over the years, and you want to know about it all. The driver's manual is an excellent way to start the process of honing a skill that you greatly value, and one that you want to continue to safely enjoy for years to come.

The full document is now offered on-line for free. Follow the link below to find it. There, you'll see it is split into chapters and sections so that you can easily find exactly what you're looking for, and then download or print it. If printing isn't an available option for you, the Center for Traffic Safety will gladly print what you need and mail it to you (at no cost to you). Contact us at 717-840-2330.

<https://www.dmv.pa.gov/Driver-Services/Driver-Licensing/Driver-Manual/Pages/default.aspx>

Until next time, remember, Safe Driving Saves Lives!

# Growing Your Best Life

Good health is important for older adults' quality of life. Gardening can help to increase seniors' quality of life by keeping them socially engaged, involving them in purposeful activities, and providing exercise. The benefits of gardens are also linked to feelings of restoration and well-being. Therefore, gardening should be a beneficial activity for seniors.

Being active increases our well-being during our later years. The purposeful activity of daily gardening may increase self-esteem, creativity, and mental stimulation. Maintaining some form of gardening activity, especially as we age, may be crucial to a senior gardener's continued well-being.

Exposure to nature through gardens and gardening activity can make us feel better by helping us regulate our emotions and relieve stress. Even viewing nature through windows or in pictures can reduce stress, lower blood pressure, and slow our heart rate. Because natural environments require less attention and can distract us from daily hassles, simply being in or looking at a garden can provide relaxation and restoration.

Gardens offer older people a place to reminisce about the past. In a research study, people writing about the 'importance of their gardens', wrote that

'being' in the garden brought back memories of childhood gardens, real or imagined. Just touching a particular plant or smelling a certain flower can bring back memories. These reflections on the past give life meaning and bridge the past to the present by recreating experiences and relational bonds.

Gardening provides older adults opportunities to connect with nature, nurture the environment, and take responsibility of caring for and raising plants. It also allows them to be creative in planning, designing, and choosing plants for the garden. When senior gardeners learn about new plants or plan new gardening projects, their minds are stimulated. Being active in a gardening group where the focus is on learning can be a great way to do this.

Gardening requires regular and continuous care. Older adults actively engaged with their home gardens have opportunities for increased physical activity, which can prevent osteoporosis, reduce the risk of some cancers, Type 2 diabetes, depression and heart disease, all of which pose significant risks to older adults.

Gardening groups offer a way for people to connect with nature and each other. Group

membership may be especially important for older adults during periods of change such as retirement. Connecting with other group members provides social support, and the opportunity to contribute to the lives of others, protecting us against isolation and loneliness. Group gardening projects can build friendships, strengthen group bonds, and increase community well-being by bringing people together through shared interests and common goals. It can also increase a sense of achievement and pride toward environmental restoration or cultivating and sharing herbs, fruits, and vegetables.

As a past-time, gardening may maintain or increase an older adult's mental and physical functioning, therefore enhancing their quality of life. Despite age-related physical limitations, gardening provides many benefits to seniors through activity engagement. Membership in a gardening group provides social interaction and collaboration which is very important for those who may be socially isolated. Gardening, it seems, is a great way to help seniors live their best life.

*From: Sage Publishing, Open Medicine, Vol. 8:1-13, Theresa L. Scott, Barbara M. Masser, & Nancy A. Pachana*



## Focus on the Whole, Not the Hole

**By: Cathy Bollinger, Managing Director of Embracing Aging, York County Community Foundation**

How do you feel about using products that can help you have a better quality of life? Assistive devices improve independent mobility and delay functional decline. Too often, people don't use

them due to society's stigma around them.

When we see someone using crutches, we think injured. The crutches don't define who the person is. But that's not true for assistive device products, such as canes, walkers, adaptive clothing and shoes, low vision aids, and hearing devices. We focus on the loss of function instead of how the device helps a person continue to do the things he or she needs and desires.

No one wants to eat the donut because of the hole; the hole is what makes the donut!

While eating a ring donut, you are not fixated on the fact the middle is missing. The donut is not "less than" because of the hole in the middle. So why can't we apply the same thinking to using an assistive device? Instead of focusing on the decline that requires the use of the device, view the device as a part of what makes you the wonderful person you are.

OXO Company founder, Sam Farber, wanted to create a solution when he saw his wife Betsey having trouble holding a vegetable peeler due to her arthritis. This led to the creation of the now iconic good grip handle design. It has become a fashionable kitchen gadget choice for all people due to its comfort and style. It's a solution that addresses a need for people with arthritis yet benefits everyone.

When I was a child, getting orthodontic braces or prescription eyewear was viewed as a bad thing. Today, these items are celebrated by children because of the colors and designs. When things are viewed as trendy and have visually exciting options to select from, people want the product.

Assistive device options haven't hit that popularity. Many are still considered visually bland and undesirable. Although some companies, like Fashionable Canes, offer chic options, older adults shouldn't have to wait until retailers deem assistive devices "cool" to feel good about using them.

It is time to disrupt the societal perception that one's limitation is because of the device.

Assistive devices aid in areas where the body is having difficulty. The consequence of not using them is you miss out in taking part in activities with family and friends. Assistive devices are not a sign of weakness – they are a means to staying engaged with the people and places that matter most to you.

A decline in abilities doesn't reduce your value. There is no shame in using assistive devices that will help keep you safe, active, and engaged. Remember; focus on the whole (person), not the hole (loss of function). Together we can shift society's mindset around assistive devices.

Embracing Aging focuses on improving how people experience aging. Contact Cathy at [cbollinger@yccf.org](mailto:cbollinger@yccf.org) or at 717.848.3733 for questions and comments.

# Property Tax/Rent Rebate Program

The Property Tax/Rent Rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters. Claimants may exclude half of their Social Security income. In addition, Federal Civil Service Retirement System benefit recipients may exclude 50% of the average annual Social Security benefit amount from their total eligibility income. Veterans with federal veterans' disability payments or state veterans' payments may exclude 100% of those payments.

You must have owned, rented or occupied a home, apartment, nursing home, boarding home or similar residence in Pennsylvania during the period for which you claim the rebate.

Homeowners must have paid property taxes prior to applying. Renters must verify their landlords were required to pay property taxes or made payments in lieu of property taxes on rental properties.

## Homeowners receive:

Income	Maximum Rebate
\$0 to \$8,000	\$650
\$8,001 to \$15,000	\$500
\$15,001 to \$18,000	\$300
\$18,001 to \$35,000	\$250

## Renters receive:

Income	Maximum Rebate
\$0 to \$8,000	\$650
\$8,001 to \$15,000	\$500

Remember to exclude one-half of Social Security benefits, Supplemental Security Income and/or Tier 1 Railroad Retirement benefits when calculating total household eligibility income.

## When is the deadline to Apply?

Applications must be postmarked by June 30. Rebate checks are mailed or sent via direct deposit beginning July 1 each year.

Applicants must reapply for rebates every year because rebates are based on annual income and property taxes or rent paid in each year. Spouses, personal representatives or estates may file rebate claims on behalf of claimants who lived at least one day in 2021 and meet all other eligibility criteria.

If you have received a Property Tax/Rent Rebate last year, you should receive a form automatically in the mail. If you need a paper application, use one of the following options:

- 1) Call **1-888-222-9190** to have one mailed to you.
- 2) **To download a claim form** from the internet, go to [www.revenue.pa.gov](http://www.revenue.pa.gov) and click on the "Property Tax/Rent Rebate Program Forms" link.
- 3) Contact your local legislator to obtain a paper copy.

For more information or questions, call the PA Department of Property Tax/Rent Rebate Unit at 1-888-222-9190.

The Property Tax/Rent Rebate Program is one of five programs supported by the Pennsylvania Lottery. Since the program's inception in 1971, older and disabled adults have received more than \$7.1 billion in property tax and rent relief. The rebate program also receives funding from slots gaming.

## Apply for Your Property Tax/Rent Rebate Online with myPATH

New online features for Property Tax/Rent Rebate Program claimants are now available through the Pennsylvania Department of Revenue's easy-to-use online system, [myPATH](http://myPATH).

Property Tax/Rent Rebate Program claimants now have the option to submit program applications online with the Department of Revenue's [myPATH](http://myPATH) system. Filing online leads to fast processing, easy direct deposit options and automatic calculators that will help you apply for your rebate. Visit [mypath.pa.gov](http://mypath.pa.gov) to file your application.

Using the electronic option available through [mypath.pa.gov](http://mypath.pa.gov) offers many benefits including:

- ◇ Fast processing and direct deposit processing.
- ◇ The "Where's My Rebate?" system to track the status of a claim online.
- ◇ Error-reducing automatic calculators.
- ◇ Security features that are not available when filing a paper application.

It's free to apply for a rebate. The department reminds applicants that free assistance is available across the state, including Department of Revenue district offices, senior centers and state legislators' offices. The department encourages applicants to call ahead to their preferred location to confirm whether an appointment is required.

Applicants who still wish to file a paper application form may obtain Property Tax/Rent Rebate claim forms (PA-1000) and related information on the Department of Revenue's website or by calling 1-888-222-9190.

## How to Enroll for a myPATH account?

Visit [mypath.pa.gov](http://mypath.pa.gov) to access the Department of Revenue's electronic filing system. Or visit the Property Tax/Rent Rebate Program page at [www.revenue.pa.gov](http://www.revenue.pa.gov) for more information on the program and eligibility.



## To Marry Or Not To Marry?

By: Jeffrey R. Bellomo, Certified Elder Law Attorney

Losing a soul mate or getting divorced can leave a lot of questions in one's mind. Should they date and find companionship?

Maybe they should re-marry? What are the advantages and disadvantages to both? Here are some factors to consider if you or a loved one finds yourself in a similar situation.

One thing you should think about when considering marriage is if the significant other really wants to get married or do they have a hidden agenda. Many people come into our office asking us to explain the financial benefits of getting married. Unfortunately, it's rare that I am told about how much they want to get married for the sake of love...

Another factor to consider is that once married, if one spouse enters a nursing home, then assets of both spouses are counted for Medicaid qualification. This is the case even if there is a prenuptial agreement. The reason for this is that the state of Pennsylvania was not a party in the prenuptial agreement. They did not sign off agreeing to provide care for a loved one.

A consideration for unmarried couples is, if one of you dies and wants your assets to go to your significant other, the Pennsylvania inheritance tax rate would be 15% since you are not legally married. If you were married, it would be 0% under Pennsylvania law.

If there are children to a previous marriage, you should also think about how you want the assets to be distributed. Do you want them to

go to your spouse or to the children? Maybe you want your assets in a trust for your spouse where the remainder of the assets go to your children. You could even do a combination of both. There are certainly other considerations such as Social Security, financial planning or there can be inheritance tax and other long-term care implications. This can be an emotional time, but we hope this helps you make an informed decision. In situations like these, you could seek professional advice tailored to your individual circumstances.

## DO YOU HAVE MEDICARE?

Do you have questions about your coverage or current plan? Do you want to know if you are eligible to save money on your prescription drug costs and/or your Part B premium? Are you currently in the donut hole and need assistance? Pennsylvania Medicare Education and Decision Insight, PA MEDI can help!



### What is PA MEDI?

**PA MEDI, formerly APPRISE, is a free health insurance counseling program** provided by the PA Department of Aging, designed to help all Pennsylvanians with Medicare. PA MEDI counselors are specially trained staff and volunteers who can answer your questions and provide you with objective, easy-to-understand information.

### How can PA MEDI help you?

PA MEDI can help with:

- Medicare
- Medicare Prescription Drug Plans (Part D)
- Medicare Advantage Plans
- Medicare Supplement Insurance (Medigap)
- Plan Comparison
- Screening and applying for financial assistance programs
- Medicare Appeals

Get connected to your local PA MEDI Program. Call the York County Area Agency on Aging today, at 717-771-9008.



# Making a Difference



in the lives of people with Dementia

Friday May 13th, 2022

8:00am-12:30pm



Church of the Open Door-East York Campus  
4075 E Market St, York, PA 17402



Registration, Light Refreshments & Mingle with Partners (In-Person) 8:00am

Log-In (Online) 8:15am

Program will begin at 8:30am

Make a positive difference in the lives of people living with dementia by becoming a Dementia Friend.

Our keynote speaker is Author, Caregiver, & Motivational Speaker

Loretta Woodward Veney

She will be speaking about "The **JOY** of Caregiving"



Panel Discussion with Partners.

Registration for this FREE seminar is required.

You can attend in person or online in the comfort of your home.

To register call 717-843-1504 or email [makingadifferenceindementia@gmail.com](mailto:makingadifferenceindementia@gmail.com)

Like us on Facebook-Making a Difference in Dementia Care

### Our Community Partners Include:

Alzheimer's Association-Greater PA, AARP-PA, Bellomo & Associates,

Church of the Open Door-East York Campus,

Cross Keys Village-The Brethren Home Community,

Dementia Friendly York/Adams County,

Encompass Health Home Health,

Minnich's Pharmacy, Memorial White Rose Hospice,

York County Area Agency on Aging



## World Elder Abuse Awareness Day is June 15th

The International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations launched World Elder Abuse Awareness Day (WEAAD) on June 15, 2006.



The purpose of WEAAD is to provide an opportunity for communities around the world to promote a better understanding of abuse and neglect of older persons by raising awareness of the cultural, social, economic and demographic processes affecting elder abuse and neglect.

### Signs of Elder Abuse

Elder abuse can include neglect, physical, emotional, financial or sexual abuse. It is up to all of us to prevent and report suspected abuse.

Here are some signs of elder abuse that everyone should know.

### Emotional & Behavioral Signs

- » Unusual changes in behavior or sleep
- » Fear or anxiety
- » Isolated or not responsive
- » Sadness

### Physical Signs

- » Broken bones, bruises, and welts
- » Cuts, sores or burns
- » Torn, stained or bloody underclothing
- » Sexually transmitted diseases without clear explanation
- » Dirtiness, poor nutrition or dehydration
- » Poor living conditions
- » Missing daily living aids (glasses, walker, and medications)

### Financial Signs

- » Unusual changes in bank account or money management
- » Unusual or quick changes in a will or other financial documents
- » Fake signatures on financial documents
- » Unpaid bills

### REPORTING ABUSE

In York County, contact the York County Area Agency on Aging at 717-771-9610 or 1-800-490-8505, 24 hours a day, 7 days a week to report elder abuse or suspicions of neglect. In addition to abuse reporting, the above numbers can also be used to help find resources and services for those in need of assistance.

Source: National Center on Elder Abuse  
<https://ncea.acl.gov>

# Our Volunteers Are a Shining Light

**By: Stephanie Hankey, Volunteer Coordinator, York County Area Agency on Aging**

On April 17-23, 2022, the United States will celebrate National Volunteer Week with the theme “Shining A Light On The People And Causes That Inspire Us To Serve,” a theme celebrated by the Points of Light Volunteer Association. There are people in life who let their light shine. At the York County Area Agency on Aging, *Our Volunteers Are A Shining Light*. They give of their talents and time to help the older adults of York County.

Presently the York County Area Agency on Aging (YCAAA) has 148 volunteers. The volunteers’ duties are varied and impactful. We recognize and appreciate all they do as volunteers for the YCAAA and the seniors they serve.

Friendly Visitors and Telephone Reassurance volunteers are a light in the dark for isolated seniors who have little to no supports. They provide friendship and socialization on a weekly basis, often times assisting with household chores and errands. The volunteers are a listening ear, a shoulder to cry and lean on, and a support to the older adults they are matched with.

Financial Counselors have worked through the unprecedented financial challenges of the pandemic assisting seniors with accessing community supports and programs. They have gone above and beyond; keeping checkbooks balanced, helping to save homes from foreclosure, assisting with grant applications for home improvement projects, and helping to improve the finances and overall quality of life for the seniors they work with.

Each tax season our volunteer office assistants partner with the American Association of Retired Persons (AARP) to schedule free income tax appointments at multiple sites throughout York County. Since January 10th, our volunteers have fielded over 2300 calls from community members requesting assistance with tax preparation. Our volunteers have diligently responded to and scheduled appointments for area seniors needing

free tax assistance, working throughout the week, evenings and weekends.

During the Medicare Annual Open Enrollment Period and throughout the year, our Pennsylvania Medicare Education and Decision Insight (PA MEDI) volunteers are hard at work scheduling in-person and virtual appointments to counsel older adults regarding their Medicare plans. Volunteers have adjusted their schedules to offer Medicare counseling over the phone from their homes and have counseled during both weekend and evening hours. Some volunteers have offered virtual counseling via Zoom as well as monthly seminars for those new to Medicare. Our PA MEDI volunteers have completed a combined total of 4,389 volunteer hours this year.

When nursing facilities and personal care homes ceased visitations during COVID, our volunteer Ombudsmen remained a valuable presence in facilities albeit in different ways. Ombudsmen are a voice for seniors and their families. They work to advocate and empower the residents of long-term care facilities and provide them with support.

Multiple health and wellness programs are available to seniors 60+ in York County. Volunteer leaders and peer educators are dedicated to continuing to empower and assist York County residents to live longer, safer, and healthier lives.

Judicial center volunteers provide students and other groups with tours of the judicial center and a unique opportunity to experience different aspects of the judicial process, leaving a lasting impression on the tour’s participants.

Volunteers assist with bundling and delivery of *New Horizons* and other materials, some traveling more than 100 miles across our county to get the information where it needs to go.

Rent-A-Kid is an essential, long-standing, intergenerational program to assist seniors with household and outdoor tasks they cannot do themselves and may otherwise be unable to afford.

Volunteers assist with staffing the Rent-A-Kid phone line to provide these needed supports to seniors.

Advisory Council volunteers meet on a quarterly basis to advise and advocate for the older adults of the community. They assist with and overview policy and procedures to improve the welfare and wellbeing of older adults. Volunteers also give of their time to several special committees, offering their expertise and experience to choose Volunteers of the Month, assist with special events such as Senior Games, banquets, advocacy and much more.

Many of our volunteers have been volunteering for several years. We celebrate their milestones with them and recognize their dedication to volunteering. Whether an individual has been active with us for 30 years or less than a year, volunteers have a positive impact and make a difference. York County Area Agency on Aging thanks each and every one of our volunteers for their commitment to volunteering and for being a shining light.

## Milestone Award Winners for 2022

### One Year

Glenda Baer  
Jeffrey Bressler  
Wendy Grunder  
Vivek Koppikar  
Daniel Lyons  
Richard Magnifico  
Debra Price  
Robin Rawdon  
Sonya Rembert



### Five Years

Herbert Bierly  
Beverly Boyd  
Robert Fawcett  
Frank Gallagher Jr.  
Julie Hicks  
Gail Hinderlider  
Jill Little  
Pamela Monk  
Judith Newberger  
Susan Paglia  
Nancy Posey  
Susanna Smith

### Ten Years

William Tileston

### Fifteen Years

Fred Slegel

### Twenty Years

Audrielle Hannigan  
Eleanor Krick  
Donald Naylor

### Twenty-Five Years

Diane Berkheimer

### Thirty Years

Julianne Geyer

April 2022

**Mary Humber**  
*Financial Counselor*



May 2022

**Margaret Lau**  
(no photo available)  
*Telephone Reassurance*

June 2022

**Dan Lyons**  
*Friendly Visitor*



July 2022

**Glenda Baer**  
*Financial Counselor*



August 2022

**Bernie Frick**  
*PA MEDI Counselor*



YCAAA Stars

Volunteers of the Month

# Health & Wellness Programs to Maximize Your Independence

## Fall Prevention Classes

The York County Area Agency on Aging offers an ongoing variety of evidence-based FREE fall prevention programs to empower older adults and maximize quality of life and independence.

Falls are a leading cause of injury and death for older adults, according to the Center for Disease Control; however, with the right information, your risk of falling can be reduced.

Our agency is offering the following FREE fall prevention classes to adults age 60 and older. Mark your calendars and call to register. Space is limited, so register early.

### Healthy Steps in Motion (HSIM)

**HSIM** is an exercise-focused fall prevention program, in addition to balance improvement. It starts with a warmup, followed by strength and balance exercises. It ends with a cool-down stretch. There are three levels of exercise, to enable participants to continue HSIM for as long as they like. Participants will take part in physical skill screenings to determine their fall risk. HSIM strives to reduce the risk of falling by building body strength, increasing flexibility and improving balance.

#### Upcoming Class:

##### VNA of Hanover & Spring Grove

440 Madison St., Hanover, PA 17331

Mon. & Wed., May 2 – 25, 1pm – 2pm

Call Faye at 717-852-4902 x1044 by April 25 to register.



### Healthy Steps for Older Adults (HSOA)

**HSOA** reduces fall risks among older adults by raising awareness about the causes of falls and how to prevent them. Participants learn how to exercise safely at home and are provided information on ways to improve their health and well-being. Discussions will include home and medication safety, as well as appropriate foot care/footwear. Physical skills screening will be done to learn more about their risk for falling. Referrals and additional resources are also available.

#### Upcoming Class:

##### Hayshire United Church of Christ

100 Haybrook Drive, York, PA 17406

Tues., June 28 & July 5, 10am – 12pm

Call Faye at 717-852-4902 x1044 by June 20 to register.

## A Matter of Balance (MOB)

**A Matter of Balance** targets older adults who have concerns about falling, have fallen in the past, have restricted their activities because of falling concerns or are interested in improving balance, flexibility and strength. It emphasizes practical strategies to manage falls. Participants will learn to view falls as controllable; set goals for increasing activity; make changes to reduce fall risks at home; exercise to increase strength and balance. Classes are free and held twice a week for 4 weeks. Each class is 2 hours in length.

#### Upcoming Classes:

##### St. John's Blymire's United Church of Christ

1009 Blymire Road, Dallastown, PA 17313

Mon. & Wed., April 18 – May 9,

Last class is Thurs. May 12, 1 pm – 3 pm

Register by April 11.

##### Spry Church

50 School St., York, PA 17402

Mon. & Wed., July 13 – Aug. 8, 1 pm – 3 pm

Register by July 6.

##### York Township Park Building

25 Oak St., York, PA 17402

Mon. & Wed., Sept. 12 – Oct. 5, 1 pm - 3 pm

Register by Sept. 6.

##### Dover Township Community Center

3700 Davidsburg Road, Dover, PA 17315

Tues. & Thurs., Sep. 13, 15, 22, 27, 29 & Oct. 4,

6, 13, 1 pm - 3 pm

Register by Sept. 6.

Call Faye at 717-852-4902 x1044 to register.

## Self-Management Programs

### Living Well With Diabetes

Adults 60 and older living with diabetes or pre-diabetes, and caregivers age 60 and older caring for someone with diabetes, can participate in the workshops. This health promotion program introduces participants to self-management tools for managing diabetes—healthy eating, monitoring blood sugar, action planning, dealing with difficult emotions, and breaking the symptom cycle that comes with the disease. The interactive program is held once weekly for six weeks.

#### Upcoming Workshops:

##### York County at Pleasant Valley Road

2401 Pleasant Valley Road, York, PA 17402

Wed., July 13—Aug. 3 & Tues., Aug. 9-16,

1-3:30pm; No registration deadline

Call Megan at 717-855-0437 to register.

## Chronic Pain Self-Management Program

The Chronic Pain Self-Management Program is designed for those age 60 and older living with chronic pain, and caregivers age 60 and older caring for someone living with chronic pain. The program was developed by the Self-Management Resource Center, formerly Stanford University Patient Education Resource Center. It's designed to help older adults manage their chronic pain so they may live more fulfilling, satisfying lives.

Certified leaders will hold the class once weekly for six weeks. Participants will learn self-management tools like physical activity, action-planning, breathing techniques, understanding emotions, healthy eating, and others. Each participant will go away with a companion book, *Living a Healthy Life with Chronic Pain*, and a *Moving Easy Program CD*, gentle exercises for chronic pain.

#### Upcoming class:

##### York County at Pleasant Valley Road

2401 Pleasant Valley Road, York

Thurs., July 14 through Aug. 18,

9:30am—12:00pm

Call Megan at 717-855-0437 to register.

#### Past participant's comments include:

*"This program was a solid 10. I have been in pain for the last 12 years. I have learned more about living with pain with this course than I have in the previous 12 years living with the pain. It was great taking this course with other people who have similar experiences. When I started this program, I experienced a pain level from 6-10. Now that I'm applying the program, my pain levels have dropped to a level of 4-6. I would recommend this program to anyone that has to live in pain."*

-Mike M.

*"This is an excellent program for anyone living with chronic pain. The workbook is well written and easy to understand. The zoom meetings made it easy to participate. Planning and completing my own "Action Plans" was very beneficial to me. The two instructors did an excellent job in presenting the program. And there was no cost to enroll in the program. Thank you, York County Area Agency on Aging and thank you to our instructors Megan Craley and Faye Kinard. They did the same activities right along with the class."*

- Carolyn Hankey

# LIHWAP may be able to assist you with overdue water and wastewater bills.

## What is LIHWAP?

The Low Income Household Water Assistance Program (LIHWAP) is a temporary emergency program to help low-income families pay overdue water bills. LIHWAP is a grant. You do not have to repay it.

## To receive help...

- Apply starting January 4, 2022.
- You don't have to be on public assistance.
- You need to have an unpaid water bill.
- You can either rent or own your home.

## How does LIHWAP work?

LIHWAP Crisis grants may be available if you have an emergency situation and are in jeopardy of losing your water service. You can receive one Crisis grant for your drinking water service and one Crisis grant for your wastewater service, up to \$2,500 each.

## Crisis situations include:

- Past-due water bills.
- Termination of utility service.
- Danger of having utility service terminated (received a notice that service will be shut off within the next 60 days).

## How do I apply?

- Apply online at [www.compass.state.pa.us](http://www.compass.state.pa.us).
- Request an application by calling the Statewide Customer Service Center at 877-395-8930 or call PA Relay at 711 for the hearing impaired.
- Applications are available at your local county assistance office.

## To apply, you will need:

- Names of people in your household;
- Dates of birth for all household members;
- Social Security numbers for all household members;
- Proof of income for all household members; and
- A recent water bill.

## Who is eligible?

You may qualify for a LIHWAP grant if:

- You must have an overdue water bill that you are responsible for paying.
- Your household income meets the following income guidelines:

### INCOME GUIDELINES

Household Size	Maximum Annual Income
1	\$ 19,320
2	\$ 26,130
3	\$ 32,940
4	\$ 39,750
5	\$ 46,560
6	\$ 53,370
7	\$ 60,180
8	\$ 66,990
9	\$ 73,800
10	\$ 80,610

Each Additional Person  
Add \$ 6,810

After your application is processed, you will receive a written notice that will tell you if you qualify. If eligible, it will tell you the amount of your grant.

HSWA 104 12/21

## Beat the Heat This Summer

People aged 65 or older are more prone to heat-related health concerns. Older adults can't adjust to sudden temperature changes as fast as younger people. This may happen because of certain medicines they take or chronic illnesses that affect their ability to regulate body temperature. When not treated properly, heat-related illnesses can lead to death. However, you can take steps to stay cool during hot weather.

The following are simple ways to stay healthy and safe during the summer heat:

**Find a cool place indoors.** Older adults and people with chronic health problems should stay indoors during a heat wave in the coolest available place. If the temperature or humidity is going up you are at increased risk for a heat-related illness.

**Spend time in air conditioning.** If possible, spend time in air conditioning. Even just two hours a day can significantly reduce the risk of a heat-related illness. If you don't have air conditioning, visit a senior center, local mall, library or a relative's home with air conditioning.

**Slow down.** Strenuous activities should be reduced, eliminated or rescheduled to the coolest time of the day.

**Don't get too much sun.** If you must go out in the sun, use sunscreen, wear sunglasses and a wide-brimmed hat. Stay in the shade or under awnings as much as possible.

**Dress for summer.** Wear light-colored, loose fitting clothing. Light colors will reflect heat and sunlight and help your body maintain normal temperatures.

**Drink plenty of fluids.** Even if you don't feel thirsty you should drink plenty of water, fruit or vegetable juices. Your body needs fluids to keep cool and stay hydrated. People with epilepsy or heart, kidney or liver disease; or those who are on fluid restricted diets or have a problem with fluid retention, should consult their physician before increasing their fluid intake.

**Avoid alcoholic and caffeinated beverages.** Alcohol and beverages with caffeine such as coffee, tea and cola make the heat's effect on your body worse.

**Eat small meals and eat more often.** Avoid foods that are high in protein, which increase metabolic heat and increase water loss.

**Avoid using salt tablets** unless directed to do so by your physician.

**Stay cool.** Take a cool shower or bath. Wrap a towel around ice cubes and apply it to your forehead and neck or keep a damp towel in the freezer to cool off. Lie down and rest in a cool place.

*continued on page 11*



Join us for a solemn ceremony honoring those who have fallen while in service to the United States of America

## County of York Wreath Laying Ceremony

Presentation of the Purple Heart Medal to family of WWI KIA George A. Wood  
Veterans Memorial Gold Star Healing and Peace Garden 10<sup>th</sup> Anniversary

11 a.m. Monday, May 30<sup>th</sup>, 2022

Veterans Memorial Gold Star Healing and Peace Garden

1000 Vander Avenue York PA 17403

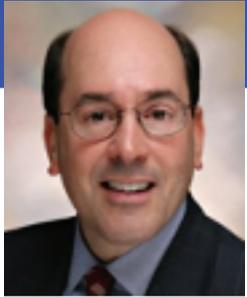
### Music & hymns:

New Song Community Choir

### Keynote Speaker

Admiral (USN-Ret) DeWolfe Miller





# New Law on Early Detection of Alzheimer's

By: Robert Clofine, Certified Elder Law Attorney, practicing in York

Alzheimer's disease and other dementias are a growing public health challenge, placing extreme burdens on the 280,000 Pennsylvanians living with the disease and 500,000 Pennsylvania caregivers providing unpaid care for them. The problem will only grow worse as Pennsylvania's age 65 and older population grows in coming years. In recognition of this health crisis, Pennsylvania recently enacted a law intended to promote the early detection and treatment of Alzheimer's and other dementias. According to the law's prime sponsor, an early diagnosis gives individuals and family members a better opportunity to prepare medically, emotionally and financially.

The new law becomes effective April 9, 2022 and directs the Department of Health to take steps to create educational resources to aid healthcare providers and the public in the early detection and treatment of Alzheimer's disease. The Department is to:

- **Develop primary care workforce education resources** that will assist with detection, diagnosis, treatment, and care planning referrals of individuals with Alzheimer's disease or a related disorder. These resources are targeted at the primary care workforce, including physicians, physician assistants, certified registered nurse practitioners and clinical nurse specialists.
- **Establish and maintain an informational "toolkit"** which it is to integrate throughout

Alzheimer's related health care sectors. The Act sets out minimum requirements for topics the Department must cover in the toolkit. The toolkit is to be updated annually and be widely circulated to health care professionals and organizations throughout the Commonwealth.

- **Promote public awareness.** The Department is directed to use its website and existing outreach programs to promote understanding and awareness of Alzheimer's disease to the public.

From a legal perspective, I like that the Act requires the educational resources to include information on "long-term care options, financial planning, advanced (sic) directives and care coordination." These issues are at the core of what elder law attorneys often deal with. An advance directive is a term given to a health care power of attorney or living will. These are documents that one makes in "advance" of the health care need to set forth one's wishes regarding end-of-life care, and to name a surrogate to act on their behalf when they can no longer make their own health care decisions. But the Act fails to mention the more important tool, namely, the financial power of attorney. You see, while Pennsylvania does have a law that allows certain family members to make health care decisions for you even if you do not execute an advance directive, that is not the case when it comes to handling money or other assets. With respect to your financial affairs, if you become

incapacitated and have not executed a financial power of attorney, your family may need to go to court to have a guardian appointed. As such, all adults should consider making a financial power of attorney, but it should be first on your "to-do" list when there is a dementia diagnosis. Having an attorney assist with the creation of the financial power of attorney is certainly advisable as Pennsylvania has very specific requirements to make a valid document. Given that the cost of providing care for someone with dementia can be devastating, you'll want your power of attorney to address whether it can be used to make asset protection gifts on your behalf. Such a power needs to be carefully crafted to prevent abuse, but often clients wish to include the authority to make gifts in their powers of attorney so that assets may be preserved for a spouse or other family members.

## NEW HORIZONS York County Area Agency on Aging

*New Horizons* is available online for free, including hyperlinks, so that the reader can easily "click" for more information. Go to [www.ycaaa.org](http://www.ycaaa.org), click About Us, then click on "New Horizons Newspaper" directly below.

## Beat the Heat This Summer

*continued from page 10*

**Never leave children, older adults or pets in a closed vehicle** – even for a few minutes. Temperatures inside a closed vehicle can reach 140-190 degrees within 30 minutes on a hot day.

**Check on others.** Make a special effort to check in on at-risk neighbors and relatives during a heat wave. Those living on the top floors of the building without air-conditioning are more likely to be exposed to excessive heat.

The next time you hear that the summer temperature is climbing, follow these safety tips and reduce your risk of experiencing a heat related illness.

*Source: CDC*

## Safe Fan Use

### DO -

- DO** use your fan in or next to a window. Box fans are best.
- DO** use a fan to bring in cooler air from outside at night or to vent hot air out during the day.
- DO** use your fan by plugging it directly into the wall outlet. If you need an extension cord, be sure it is UL (Underwriter's Laboratory) approved.

**If you are age 60 or older, have been sick lately, or live alone without air conditioning, it is strongly recommended that you spend part of each day in air conditioning when a heat warning is in effect.**

### DON'T -

- DON'T** ever use a fan in a closed room without windows or doors open to the outside.
- DON'T** use a fan anywhere near water.
- DON'T** believe that fans cool air. **THEY DON'T!** A fan will only move air around and can help you feel cooler by evaporating your sweat.
- DON'T** ever use a fan to blow directly on you when the temperature is 90 degrees or above. This can actually increase your temperature and cause heat stroke.
- DON'T** use an old fan without protective guards to protect fingers from injury.

# Top 5 Things You Need to Know About Medicare Enrollment

## 1 People are eligible for Medicare for different reasons.

Some are eligible when they turn 65. People under 65 are eligible if they have received Social Security Disability Insurance (SSDI) or certain Railroad Retirement Board (RRB) disability benefits for at least 24 months. If they have amyotrophic lateral sclerosis (ALS), there's no waiting period for Medicare. Some people with End Stage Renal Disease (ESRD) may be eligible for Medicare. It's important to know the different ways that people qualify for Medicare so you can help current and former employees and their dependents anticipate their eligibility for Medicare. Then they can make timely and appropriate decisions about their enrollment.

## 2 Some people get Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) automatically and some people need to sign up for them.

People living in the United States and U.S. Territories (except Puerto Rico) who are already collecting Social Security—either disability or retirement—are automatically enrolled into Part A and Part B when they're first eligible. These people will get a packet of information a few months before they turn 65 or receive their 25th month of Social Security Disability or Railroad Retirement Board (RRB) benefits. At that time, they can choose to keep or decline Part B, but can't decline Part A unless they withdraw their original application for Social Security and pay back all Social Security cash benefits.

People who aren't yet collecting Social Security, or aren't eligible for Social Security Retirement, aren't automatically enrolled into Medicare. They must sign up by contacting Social Security.

## 3 Enrolling in Medicare can only happen at certain times.

If someone is eligible for free Part A due to age, he or she can enroll in Part A any time after they're first eligible for Medicare during the Initial Enrollment Period (IEP). An individual may be eligible for premium free Part A if they or their spouse paid Medicare taxes while working. If eligible for free Part A, coverage for Part A begins 6 months back from the date they apply, but no earlier than the first month of being eligible for Medicare.

However, the law only allows for enrollment in Medicare Part B (Medical Insurance), and premium-Part A (Hospital Insurance), at limited times:

- **Initial Enrollment Period** – a 7-month period when someone is first eligible for Medicare. For those eligible due to age, this period begins 3 months before they turn 65, including the month they turn 65, and ends 3 months after they turn 65. For those eligible due to disability, this period begins three months before their 25th month of disability payments, including the 25th month, and ends 3 months after. By law, coverage start dates vary depending on which month the person enrolls and can be delayed up to 3 months.
- **General Enrollment Period** – January 1 through March 31 each year with coverage starting July 1.
- **Special Enrollment Period (SEP)** – an opportunity to enroll in Medicare outside the Initial Enrollment Period or General Enrollment Period for people who didn't enroll in Medicare when first eligible because they or their spouse are still working and have employer-sponsored Group Health Plan coverage based on that employment. Coverage usually starts the month after the person enrolls, but can be delayed up to 3 months in limited circumstances. People who are eligible for Medicare based on disability may be eligible for a Special Enrollment Period based on their or their spouse's current employment. They may be eligible based on a spouse or family member's current employment if the employer has 100 or more employees.

## 4 Determining whether a person qualifies for a Special Enrollment Period is the first important factor to consider when making a decision about Part B enrollment.

It's critical that employees and their dependents consider whether Part B is right for them when they're first eligible for Medicare. Decisions about Part B enrollment for people with employer-based insurance first depend on whether a person has insurance based on current employment.

Generally, if an individual (or their spouse) is still working and has employer-sponsored

Group Health Plan coverage based on that employment, they can delay enrollment in Part B and can enroll later during a SEP. But, there are special rules that they need to know. For example, employer coverage for retirees or through COBRA doesn't count as current employment, so these individuals don't qualify for a SEP to enroll in Medicare later. A different set of rules apply if the person has Medicare based on disability or ESRD.

## 5 Knowing who pays first is the second important factor to consider when making a decision about Part B enrollment.

When Medicare and another health insurance plan are responsible for paying the same medical claim, coordination of benefits rules determine how Medicare works with other health coverage. When someone is considering delaying or declining Part B, it's important for the beneficiary to know:

- Whether their employer-sponsored Group Health Plan coverage will pay primary or secondary and,
- If it pays secondary to Medicare, whether and how it will pay if they don't enroll in Part A and/or Part B.

Note that most retiree and small employer plans (employers with fewer than 20 employees) require enrollment in Part A and Part B. If the retiree plan you offer requires Medicare enrollment, please advise your employees planning to retire well in advance. If someone doesn't sign up for Part B when first eligible, they may have to pay late enrollment penalties, in addition to the standard Part B premium amount, for as long as the person has Part B and they may face periods with little or no health coverage.

Source: CMS.gov



# Medicare Part B Late Enrollment Penalties

For each 12-month period you delay enrollment in Medicare Part B, you will have to pay a 10% Part B premium penalty, unless you have insurance based on your or your spouse's current work (job-based insurance) or are eligible for a Medicare Savings Program (MSP).

In most cases, you will have to pay that penalty every month for as long as you have Medicare. If you are enrolled in Medicare because of a disability and currently pay premium penalties, once you turn 65, you will no longer have to pay the premium penalty.

## How do you calculate your premium penalty?

Let's say you delayed enrollment in Part B for seven years (and you did not have employer insurance, which allows you to delay enrollment).



Your monthly premium would be 70% higher for as long as you have Medicare (7 years x 10%). Since the base Part B premium in 2022 is \$170.10, your monthly premium with the penalty will be \$289.17 ( $\$170.10 \times 0.7 + \$170.10$ ).

Note: Although your Part B premium amount is based on your income, your penalty is calculated based on the base Part B premium. The penalty is then added to your actual premium amount.

*Source: Medicare Rights Center  
For more information go to Medicare Interactive, www.medicareinteractive.org, an online Medicare Rights Center resource. Helpline: 800-333-4114.*

# York County Senior Games



Due to the ongoing concerns about COVID-19, the decision has been made not to hold the 2022 Senior Games. Our goal is to insure the health and safety of everyone involved, first and foremost.

We are hopeful we can begin planning the 2023 Games later this year.

For more information and updates, please continue to visit our website at [www.ycaaa.org](http://www.ycaaa.org) or call the Information Line at 717-771-9001.

# Medicare Savings Program

Medicare Savings Programs (MSPs) help pay your Medicare costs if you have limited income and savings. Additional benefits of enrolling in an MSP include:

- Allowing you to enroll in Medicare Part B outside of usual enrollment periods
- Eliminating your Part B late enrollment penalty, if you have one
- Automatic enrollment in the Extra Help program

There are three main MSPs, each with its own eligibility criteria:

1. **Qualifying Individual (QI)**
2. **Specified Low-income Medicare Beneficiary (SLMB)**
3. **Qualified Medicare Beneficiary (QMB)**

To qualify for a Medicare Savings Program (MSP), you must meet your state's income and asset limits. Listed below are the baseline federal income and asset limits for each MSP.

## 2022 MSP eligibility standards

Program	Individual Gross Monthly Income	Couple Gross Monthly Income
Qualified Medicare Beneficiary (QMB)	\$1,153	\$1,546
Specified Low-income Medicare Beneficiary (SLMB)	\$1,379	\$1,851
Qualifying Individual (QI)	\$1,549	\$2,080

The amounts listed to the left include a standard \$20 income disregard. Your state may disregard other income as well.

## Asset limits for all programs are:

\$8,400 / Individual and \$12,600 / Couple.



## Income and Asset Disregards

If your income seems above Medicare Savings Program income and asset guidelines in your state, you should still apply. This is because you may still qualify for an MSP because certain income and assets may not be counted when determining your eligibility.

## The following income is not counted:

- The first \$20 of your monthly income
- The first \$65 of your monthly wages
- Half of your monthly wages (after the \$65 is deducted)
- Food stamps (Supplemental Nutrition Assistance Program (SNAP) support)

Some states exclude more of your monthly income than the examples listed above.

## The following assets are not counted:

- Your primary house
- One car

- Household goods and wedding/engagement rings
- Burial spaces
- Burials funds up to \$1,500 per person
- Life insurance with a cash value of less than \$1,500

Remember, how your income and assets are counted to determine eligibility varies from state to state.

After enrolling in any of the three programs above, you should receive premium-free Part B. Your premium-free Part B effective date is the same day as your MSP effective date.

**Note:** To use the MSP to enroll in Part B, you must currently have Part A, unless you qualify for QMB. If you do not currently have Part A, you should enroll before applying for an MSP.

You should be sent an MSP decision notice from your local Medicaid office within 45 days of filing an application. The notice will tell you if your MSP application is approved or denied. If you are approved, it may take three to four months before your benefits take effect—but you should receive the MSP and premium-free Part B retroactive to the effective date on your decision notice.

Contact PA MEDI, Pennsylvania's State Health Insurance Assistance Program, for specific guidelines and information. Call 717-771-9008 or 800-632-9073, or email [aging@yorkcountypa.gov](mailto:aging@yorkcountypa.gov) to find out if you are eligible for an MSP.

*Source: Medicare Rights Center  
For more information go to Medicare Interactive, www.medicareinteractive.org, an online Medicare Rights Center resource. Helpline: 800-333-4114.*

# Medicare Part D: How to Get “Extra Help” Paying for Prescriptions

Beneficiaries with Medicare who have limited income and assets may qualify for Extra Help with the costs of their prescription drugs. This program is also known as LIS, or the Part D Low Income Subsidy. The Social Security Administration (SSA) and the Centers for Medicare & Medicaid Services (CMS) work together to provide the benefit.

## Who qualifies for Extra Help, Medicare Part D Low Income Subsidy?

Some people get Part D Extra Help automatically. These include people who are enrolled in both Medicaid and Medicare (often called dual eligible), those receiving Supplemental Security Income (SSI), and those who qualify for a Medicare Savings Program. If you receive benefits from these programs, you do not need to apply for Extra Help, though they may still wish to consult a benefits counselor to determine the best Part D plan to suit your situation.

Anyone else who is not already enrolled in the benefits noted above must apply to Social Security to receive Extra Help. The 2022 income and asset requirements are available in this chart.

2022 Monthly Income Limit	2022 Resource Limit
<b>FULL SUBSIDY</b>	<b>FULL SUBSIDY</b>
\$1,549 Single	\$9,900 Single
\$2,080 Married	\$15,600 Married
<b>PARTIAL SUBSIDY</b>	<b>PARTIAL SUBSIDY</b>
\$1,719 Single	\$15,510 Single
\$2,309 Married	\$30,950 Married

## What are the benefits of Extra Help?

The amount of Extra Help you receive depends on your income and resources. You will receive either a full subsidy or a partial subsidy. Most people who qualify for Extra Help will pay:

- No premiums for their drug plan,
- No deductibles (unless receiving the partial subsidy), and
- No more than \$9.85 in 2022 for each drug their plan covers.
- In addition to lower out-of-pocket costs, if you receive Extra Help you also will have the following protections:
- A quarterly Special Enrollment Period (one time every three months between January - September + once during Annual Open Enrollment) to join or switch Medicare Part D drug plans during the year. These opportunities allow people who get Extra Help to not wait for the Annual Open Enrollment Period (Oct. 15 – Dec. 7) to change plans. Any plan changes made outside the Annual Open Enrollment Period will become valid the following month. This is especially helpful to seniors/adults with disabilities who may need to begin medications that are not on their current plan’s formulary (approved drug list).

- No Part D late enrollment penalty, even if you enroll late (that is, after you were first eligible to join a Part D plan and did not have other drug coverage).

## How do I apply for Medicare Part D Extra Help?

If you think you or someone you know may be eligible for Extra Help, visit the following:

- [NCOA’s BenefitsCheckUp®](#) has a direct link to submit Extra Help applications to the Social Security Administration. In addition, NCOA’s free online screening tool will tell applicants if they likely appear eligible for other benefits that can help with health care and prescription costs.
- York County’s Pennsylvania Medicare Education and Decision Insight, PA MEDI, our local State Health Insurance Assistance Program, provides free, objective assistance to people with Medicare and their families. PA MEDI can also help with applications for Extra Help and the Medicare Savings Programs. Contact the PA MEDI Program at 717-771-9008 or 800-632-9073, or by email at [aging@yorkcountypa.gov](mailto:aging@yorkcountypa.gov).
- People with Medicare can also apply directly through the [Social Security Administration](https://www.ssa.gov/benefits/medicare/prescriptionhelp.html) at <https://www.ssa.gov/benefits/medicare/prescriptionhelp.html>.

Source: NCOA

## PACE and PACENET are expanding to help 100,000 more older Pennsylvanians.



### Find out if these programs can help you cover your medication costs!

#### What is PACE/PACENET?

The Pharmaceutical Assistance Contract for the Elderly (PACE and PACENET) programs offer comprehensive prescription coverage to seniors age 65 and older. The programs cover most medications that require prescriptions, including insulin and diabetes supplies. PACE and PACENET are administered by the Pennsylvania Department of Aging and are funded by the Pennsylvania Lottery.

Individuals can enroll in PACE or PACENET while also receiving benefits from another insurer — for example, a former employer-retiree plan, the VA, or a Medicare Advantage plan.

#### How has the new law expanded eligibility for older adults?

Act 94 of 2021 expands the income limits for PACENET by \$6,000:

- Singles: from \$27,500 to \$33,500
- Married: from \$35,500 to \$41,500

#### How many older adults can now enroll because of the expanded income limits?

The income limit expansions mean that an additional 100,000 older adults are now eligible to enroll. An additional 20,000 seniors are expected to enroll in 2022.

#### When does Act 94 take effect?

Act 94 will be implemented sixty (60) days after it was signed into law. This means that older Pennsylvanians who are newly eligible will be able to be enrolled and begin receiving benefits starting February 21, 2022. Seniors who have applied for PACE/PACENET over the past year, but who

were not previously eligible, will automatically have their applications processed and receive their benefits cards as soon as the new law takes effect.

#### What other new law is there to protect current PACE enrollees?

Act 92 of 2021 extends the moratorium until December 31, 2023. The original moratorium was set to expire on December 31, 2021. The new moratorium will allow enrollees to maintain their PACE/PACENET benefits despite disqualifying increases to their overall income due to Social Security cost-of-living adjustments (COLA).

#### How can older adults who are interested in PACE get more information?

Seniors can call the PACE hotline at 800-225-7223 for more information, or PA MEDI at the York County Area Agency on Aging at 717-771-9008.

# YORK COUNTY SENIOR CENTERS

**Due to the current COVID-19 situation, please contact the center of your choice directly as the hours of operation will vary. All Centers are now serving hot congregate meals.**

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

## **CRISPUS ATTUCKS ASSOCIATION**

605 South Duke St., York  
Director: Robin Beatty-Smith  
Phone: 717-848-3610  
Website: [www.crispusattucks.org](http://www.crispusattucks.org)

## **DELTA AREA SENIOR CENTER, INC.**

5 Pendyrus St., Suite 1, Delta  
Director: Kim Maglaughlin  
Phone: 717-456-5753  
Website: [www.deltaseniorcenter.net](http://www.deltaseniorcenter.net)

## **DILLSBURG SENIOR ACTIVITY CENTER, INC.**

1 North Second St., Dillsburg  
Director: Scott Shughart  
Phone: 717-432-2216

## **GOLDEN CONNECTIONS COMMUNITY CENTER, INC.**

20-C Gotham Place, Red Lion  
Director: Heather Goebeler  
Phone: 717-244-7229  
Website: [www.gcccenter.com](http://www.gcccenter.com)

## **HERITAGE SENIOR CENTER, INC.**

3700-4 Davidsburg Road, Dover  
Director: Emma Crossley  
Phone: 717-292-7471  
Website: [www.heritagesrcenter.org](http://www.heritagesrcenter.org)

## **NORTHEASTERN SENIOR COMMUNITY CENTER**

P.O. Box 386  
131 Center St., Mount Wolf  
Director: Deb Davis  
Phone: 717-266-1400  
Website: [www.nassc.org](http://www.nassc.org)

## **RED LAND SENIOR CENTER, INC.**

736 Wyndamere Road, Lewisberry  
Director: Jen Washburn  
Phone: 717-938-4649 or 717-938-4640  
Website: [www.redlandseniorcenter.org](http://www.redlandseniorcenter.org)

## **SEPTEMBER HOUSE SENIOR CENTER**

1251 West King St., York  
Director: Susan K. Jones  
Phone: 717-848-4417

## **SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC**

150 East Main St., New Freedom  
Director: Nicole Strassman  
Phone: 717-235-6060  
Website: [www.scycseniorcenter.org](http://www.scycseniorcenter.org)

## **STEWARTSTOWN SENIOR CENTER, INC.**

26 South Main St., Stewartstown  
Director: Dana Adams  
Phone: 717-993-3488  
Website: [www.stewsenior.org](http://www.stewsenior.org)

## **SUSQUEHANNA SENIOR CENTER, INC.**

2427 Craley Road, Wrightsville  
Interim Director: Patricia Wilkerson  
Phone: 717-244-0340  
Website: [www.susquehannaseniorcenter.org](http://www.susquehannaseniorcenter.org)

## **WHITE ROSE SENIOR CENTER, INC.**

27 South Broad St., York  
Director: Lisa Krout  
Phone: 717-843-9704  
Website: [www.whiteroseseniorcenter.org](http://www.whiteroseseniorcenter.org)

## **WINDY HILL ON THE CAMPUS, INC.**

1472 Roth's Church Road, Suite 103, Spring Grove  
Director: Tammy Miller  
Phone: 717-225-0733  
Website: [www.windyhillonthecampus.org](http://www.windyhillonthecampus.org)

## **YORKTOWN SENIOR CENTER, INC.**

509 Pacific Avenue, York  
Director: Kelly Frey  
Phone: 717-854-0693  
Website: [www.yorktownseniorcenter.org](http://www.yorktownseniorcenter.org)

## 3 Ways to Avoid the Part D Late Enrollment Penalty

**1.** Enroll in Medicare drug coverage when you are first eligible. Even if you do not take drugs now, you should consider

- joining a Medicare drug plan or a Medicare Advantage Plan with drug coverage to avoid a penalty. You may be able to find a plan that meets your needs with little to no monthly premiums.

**2.** Enroll in Medicare drug coverage if you lose other creditable coverage. Creditable Prescription Drug Coverage could

- include drug coverage from a current or former employer or union, TRICARE, Indian Health Service, the Department of Veterans Affairs, or individual health insurance coverage. Your plan must tell you each year if your non-Medicare drug coverage is creditable coverage. If you go 63 days or more in a row without Medicare drug coverage or other creditable prescription drug coverage, you may have to pay a penalty if you sign up for Medicare drug coverage later.

**3.** Keep records showing when you had other creditable drug coverage, and tell your plan when they ask about it. If you

- don't tell your Medicare plan about your previous creditable prescription drug coverage, you may have to pay a penalty for as long as you have Medicare drug coverage. How much more will I pay for a late enrollment penalty? The cost of the late enrollment penalty depends on how long you didn't have creditable prescription drug coverage. Currently, the late enrollment penalty is calculated by multiplying 1% of the "national base beneficiary premium" (\$33.37 in 2022) by the number of full, uncovered months that you were eligible but didn't enroll in Medicare drug coverage and went without other creditable prescription drug coverage. The final amount is rounded to the nearest \$.10 and added to your monthly premium. Since the "national base beneficiary premium" may increase each year, the penalty amount may also increase each year. After you enroll in Medicare drug coverage, the plan will tell you if you owe a penalty and what your premium will be.

**Medicare.gov**

Source: [Medicare.gov](http://Medicare.gov)

