

# NEW HORIZONS

## York County Area Agency on Aging

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Summer 2026

**Telephone**  
(717) 771-9610  
(800) 632-9073

**Email**  
aging@yorkcountypa.gov

**Website**  
www.ycaaa.org



**Julie Wheeler**  
President Commissioner

**Scott Burford**  
Vice-President Commissioner

**Doug Hoke**  
Commissioner

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## BUDGET FRIENDLY Summer Fun

Summer is happy times and good sunshine. For many of us that means enjoying the numerous fun and interesting things for older adults to do right here in York County. Whether you have an interest in the outdoors, history, the arts, or sports, there is something to enjoy for just about everyone. Of these activities, classes, and events, many are budget-friendly or free for older adults.

We encourage everyone to join your local senior activity center. The centers offer everything from arts & crafts to exercise and daytrips. Some also offer a free lunch! But beyond the senior center doors, there is still much to do for older adults.

As home to 11 county parks and 2 state parks, York County has incredible natural beauty. There is no fee to enter or to enjoy their many amenities of which hiking, fishing, kayaking/canoeing, picnicking, environmental education, and history are just a few. However, there may be fees for some museums, swimming, wildlife tours, and special activities. For more information on York County Parks, see page 4. For information on our State Parks call DCNR at **717-787-2869**.

From colonial times through the present 250th Anniversary of our United States, York County has a rich historical significance. As a result, we have a unique and eclectic variety of museums that provide engaging experiences for visitors. The York County History Museum has several sites including the Colonial Complex. Other local museums include the Wallace Cross Mill, Hanover Junction Railroad Station, Hanover Area Fire Museum, and Wrightsville Historical Museum. The William C. Goodridge Museum and the Indian Steps Museum provide specific cultural aspects of York County history.

There are no fewer than 3 historic railroad museums in York County: The Northern Central Railroad, The Stewartstown Railroad, and The Ma & Pa Railroad Historic Village. Each is unique, offering scenic rides through the countryside, special events and tours. Contact your museum of choice for times and fees.

For those with a creative spark, there are activities in the visual arts. The HIVE Artspace,

Marketview Arts, and the Teaching Museum for the Fiber Arts are among many galleries and shops where you can view works by recognized artists. The Royal Square District Office offers a self-guided touring map of York City's many murals & public artworks. And for those wishing to create their own art, there are several organizations throughout the county with affordable classes in different media & genres. For more information connect to Creative York or your local art guild.

Music fans can find free outdoor concerts throughout the county during warm weather months. Featuring community bands, jazz, oldies, or bluegrass artists, the concerts can be found in community and state parks, as well as museums or special events. They often take place on weekday evenings. Check with your local municipality or park office to see if these events are offered in your community.

For sports enthusiasts there are clubs and leagues throughout the county. Organized events for pickle ball, tennis, or disc golf can be found at your local YMCA or Community Center. Bowling, billiards, and bocce are found in private clubs. And groups for hiking and biking may be found through outdoor stores or a simple internet search. However you like to move, there is a club or group out there for you to enjoy.

If you enjoy more domestic pursuits, the Penn State Extension Office offers classes on cooking and canning, as well as health and wellness. The York County Libraries also offer a variety of activities that include book clubs, creative crafts, needle arts, scrapbooking, history, genealogy, and games. Contact the Penn State Extension Office or your local library for more information.

Whatever you choose, don't spend your summer sitting at home alone. Being engaged with others through activities you enjoy is the key to your well-being. Staying physically healthy and mentally alert improves our ability to live independently, helps us make new friends and creates a happier social life. Remember...

**Sunshine is the best medicine!**



## From the Director

Dear Reader:

Spring may be my favorite time of the year. I am a person who enjoys the great outdoors, even if it means tackling all the chores that come with the change in seasons. 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 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.

*Mark W. Shea*



# NEW HORIZONS

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## York County Area Agency on Aging

2401 Pleasant Valley Road, York, PA 17402

717-771-9610

1-800-632-9073

Fax: 717-771-9044

Email: [aging@yorkcountypa.gov](mailto:aging@yorkcountypa.gov)

Web: [www.ycaaa.org](http://www.ycaaa.org)

**Mark W. Shea** YCAAA Director  
**Ross Stanko** Director of Operations & Outreach  
**Amanda Bonett** Editor

### 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.

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### Summer 2026

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## YCAAA VOLUNTEER OF THE MONTH

MAY

**Kimberlea "Kim" Christen**

Friendly Visitor



JUNE

**Michael Kolman**

Ombudsman



JULY

**Julianne "Julie" Geyer**

Friendly Visitor



AUGUST

**Judy Newberger**

Diabetes Self-Management Program Facilitator



## A Community for Every Age

By Cathy Bollinger, Director of Grantmaking, York County Community Foundation

Communities thrive when they are designed for people of all ages. By embracing age-friendly principles, our county is making thoughtful choices that improve daily life not only for residents age 50+, but for families, workers, students, and future generations as well.

An age-friendly community begins with housing. Safe, accessible, and affordable homes allow residents to remain independent and connected to their neighborhoods. Promoting evidence-based home modifications, encouraging Universal Design in new construction, supporting diverse housing options for older adults, and expanding education around aging in place and smart-home technology make homes safer and more adaptable. These improvements benefit everyone—parents with strollers, individuals recovering from injuries, and those planning for long-term stability. When residents can stay in their homes longer, communities remain stronger and more connected.

Transportation is equally essential. Mobility supports independence and provides access to medical care, grocery stores, workplaces, volunteer opportunities, and social activities. Our county is working to expand safe-driving support, mobility education, volunteer driver programs, public transit, ridesharing, carpooling, commuter services, and last-mile connectivity solutions.

Reliable transportation reduces isolation, strengthens the local economy, and helps people stay engaged in community life.



An age-friendly county also values lifelong learning and intergenerational connection. Opportunities for continued education help adults stay mentally active while exploring new interests. Shared classes and activities create spaces for people of different ages to connect and build meaningful relationships. Programs shaped by participant interests and supported by a local college fosters an environment where individuals can continue growing, contributing, and staying socially connected at every stage of life.

As the population ages, dementia awareness is increasingly important. Expanding dementia-friendly initiatives, such as Memory Cafés, educational training, business engagement, and community events, helps build a more informed and supportive environment. When residents, organizations, and businesses understand dementia, daily life becomes more manageable and inclusive for those affected. Awareness fosters compassion, confidence, and dignity.

Municipal leadership plays a critical role in sustaining this work. Integrating age-friendly principles into ordinances, comprehensive plans, Complete Streets policies, and the design of public spaces ensures accessibility and livability are prioritized. Safe sidewalks, accessible parks, and thoughtful design support residents of all ages and abilities.

At the heart of these efforts is respect and social inclusion. Encouraging meaningful interaction between generations strengthens communities and broadens perspectives. When people of different ages learn, share, and participate together, they build understanding, reduce stereotypes, and create opportunities for mentorship and friendship.

Being an age-friendly county is not only about meeting the needs of today's older adults, it is about shaping a better future for everyone. The investments we make now will determine how well we live tomorrow.

By continuing this work together, we are creating a community where aging is supported with safety, opportunity, dignity, and belonging for all.

Age Friendly York County is co-led by York County Community Foundation and York County Planning Commission and is part of the AARP Network of Age-Friendly States and Communities. Learn more at [www.agefriendlyyorkcounty.org](http://www.agefriendlyyorkcounty.org)



## Kinship Support Network

About 2.5 million children in the U.S. are growing up in kinship families—being raised by grandparents, other relatives, or close family friends when their parents cannot care for them.

These families provide stability, love, and cultural connection, but too often, they do so without the recognition or support they deserve.

Subscribe to the Grandfamilies & Kinship Support Network's newsletter at [www.gksnetwork.org](http://www.gksnetwork.org) and follow #KinshipCare & #Grandfamilies on social media to learn more.

## 12 Things Everyone Can Do to Prevent Elder Abuse

Our communities are like buildings that support people's wellbeing. Sturdy buildings ensure that people are safe and thriving at every age. We all have a part to play in this construction project.

Here are 12 things everyone can do to build community supports and prevent elder abuse.

- Learn the signs of elder abuse and neglect and how we can collectively solve the issue.
- Talk to friends and family members about how we can all age well and reduce abuse with programs and services like improved law enforcement, community centers, and public transportation.
- Prevent isolation. Call or visit our older loved ones and ask how they are doing regularly.
- Send a letter to a local paper, radio or TV station suggesting that they cover World Elder Abuse Awareness Day (June 15)
- Join Ageless Alliance, an organization that connects people of all ages, nationwide, who stand united for the dignity of older people and for the elimination of elder abuse. Visit [agelessalliance.org](http://agelessalliance.org).
- Provide respite breaks for caregivers.
- Encourage our bank managers to train tellers on how to detect elder financial abuse.
- Ask our doctors to ask all older patients about possible family violence in their lives.
- Contact a local Adult Protective Services or Long-Term Care Ombudsman to learn how to support their work helping older people and adults with disabilities who may be more at-risk.
- Organize an "Aging with Dignity" essay or poster contest in a local school.
- Ask religious congregation leaders to give a talk about elder abuse at a service or to put a message about elder abuse in the bulletin.
- Volunteer to be a friendly visitor to a nursing home resident or to a homebound older person in our communities.

It is up to all of us to prevent and address elder abuse!

For more information on elder abuse prevention, please visit [ncea.acl.gov](http://ncea.acl.gov).

The National Center on Elder Abuse provides the latest information and resources on research, training, policy, and best practices on preventing and responding to elder mistreatment.

## More Than Trails: Discover the Many Sides of York County Parks

by York County Parks & Recreation

Most people only picture wooded trails and open green spaces when they hear “York County Parks.” While our outdoor parks are an important part of what we do, York County Parks offers much more—especially for those who enjoy history, lifelong learning, and meaningful ways to stay connected to their community.

Along the Heritage Rail Trail, two free train station museums invite visitors to step inside and explore York County’s rich past at their own pace. These welcoming sites offer opportunities to learn, reflect, and revisit stories that shaped our region.



The New Freedom Train Station Museum focuses on the history of the station itself and the important role rail travel played in shaping local communities. Through exhibits and stories tied directly to the building, visitors can better understand how the railroad connected towns, supported industry, and influenced daily life. The station’s accessible layout makes it a comfortable

stop for visitors looking to explore history in a relaxed setting.

At the Hanover Junction Train Station Museum, history expands even further. This site tells the story of the village of Hanover Junction, the Heritage Rail Trail, and the station’s role during the Civil War. As a major railroad junction, this location connects York County to pivotal moments in national history. Just outside the station, visitors can enjoy a small bird and butterfly garden, maintained by the Penn State Extension Master Gardeners, offering a peaceful place to observe pollinators and native plants. The surrounding trail also provides an opportunity for a gentle walk or bike ride, allowing visitors to combine history with fresh air.

Another welcoming destination is the Nixon Park Nature Center, which offers free educational exhibits and programming designed for all ages. Inside, visitors can learn about local wildlife, ecosystems, and conservation in a calm, indoor environment. The Nature Center also features three life-size dioramas showcasing more than 75 taxidermy animals from over 15 countries, offering a unique opportunity to observe these animals up close. In addition, visitors can view live reptiles, making each visit both educational and engaging. Outside, Nixon Park invites exploration with accessible paths and natural spaces that encourage visitors to enjoy nature at their own comfort level.

Beyond visiting, many people find deeper satisfaction in helping support and share these

special places with others. York County Parks offers volunteer opportunities at both the museums and the Nixon Park Nature Center. Volunteers play an important role by welcoming visitors, assisting with educational programs, and helping preserve the stories and resources that make these sites meaningful. Volunteering provides a flexible and rewarding way to stay active, meet others, and continue learning.

For those looking to provide ongoing support, park memberships help sustain these free experiences and educational programs. Memberships support historic preservation, educational outreach, and the care of facilities enjoyed by visitors of all ages.

Whether you’re interested in local history, nature education, or giving back to your community, York County Parks offers opportunities that go well beyond the trails. Membership and volunteer opportunities are available at SupportYourParks.org, and every form of support helps keep these welcoming spaces available for the entire community. For more information on the opening hours and programs visit [YorkCountyParks.org](http://YorkCountyParks.org) and/or scan the QR code.



## The Department of Aging’s PA CareKit is Here to Support Pennsylvania’s Unpaid Caregivers

from the Pennsylvania Department of Aging

The Pennsylvania Department of Aging launched The PA CareKit in 2025 as a resource to support the Commonwealth’s 2.4 million unpaid caregivers including grandparents raising grandchildren, spouses, and adult children.

The PA CareKit provides training, connection to respite services, and personalized tools to help informal caregivers address their unique situations. The PA CareKit offers an array of person-centered support like personalized and tailored resource guides, and resources for families to evaluate and select professional caregivers.

Printed materials from the PA CareKit are available for free at community libraries, the 52 Area Agencies on Aging, and Senior Community Centers across the Commonwealth. An electronic version is available on the Department of Aging’s website: [www.pa.gov/agencies/aging/pa-carekit](http://www.pa.gov/agencies/aging/pa-carekit).

The PA CareKit is the result of year one of implementing Aging Our Way, PA – the Commonwealth’s first-ever 10-year strategic plan to better meet the needs of older adults and improve the infrastructure of aging services. Learn more about Aging Our Way, PA at [www.pa.gov/agencies/aging/aging-our-way-pa](http://www.pa.gov/agencies/aging/aging-our-way-pa).



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## Your Bones, Your Future: A Practical Guide to Lifelong Strength

To stay active and independent, we rely on our bodies and our bones to remain strong. As we age, some bone loss is natural. However, we do not have to accept osteoporosis, a condition in which our bones weaken, without taking steps to reduce its effects. There are steps we can take to reduce our risk of osteoporosis, and there are treatment options available when necessary.

### Be Informed, Know Your Risk

Several factors influence our risk of osteoporosis, some of which we can change and some we cannot. Genetics and family history are out of our control, but there are other risk factors over which we have more control. Developing healthy habits, including staying physically active, getting enough dietary calcium and vitamin D, quitting tobacco, and limiting alcohol intake, can reduce our risk of osteoporosis.

### Screening, Diagnosis, and Treatment

There are often no warning signs for osteoporosis. Many people don’t realize that they are living with osteoporosis until they break a bone. Screening for bone density is typically recommended for women at age 65 and older, sometimes sooner for adults with additional risk factors or family history. Be sure to check with your health care provider about the best time for your screening.

### The Role of Diet and Physical Activity

Dietary calcium is essential for bone health and is found in dairy products like milk, yogurt, and cheese. Another essential nutrient is Vitamin D, which helps our bodies absorb calcium and, in turn, supports bone health. To meet the requirements for calcium and vitamin D, most adults need 3 servings of dairy or fortified soy-alternatives daily. Some non-dairy sources of dietary calcium include leafy greens and canned fish with soft bones, such as salmon. If you struggle to get enough dietary calcium and vitamin D, always check with your medical provider before starting any supplements to ensure they are safe and appropriate.

## Volunteering with the York County Area Agency on Aging

The York County Area Agency on Aging’s volunteers improve the quality of life for our community’s older adults. At the same time, many of our volunteers are older adults themselves; presently, 84% of our volunteers are aged 60 and over. Our volunteers find true purpose and joy in their service.

Volunteering is good for the mind, body, and spirit. Giving back often provides a sense of purpose and helps people find connection. It can improve one’s quality of life and support aging well. The York County Area Agency on Aging has many opportunities for volunteering, but the roles we have the most need for right now are PA MEDI counselors and Ombudsman. These two roles are uniquely suited to retired older adults who have flexible schedules.

### Specialized Volunteer Roles

#### PA MEDI Counselors

PA MEDI counselors are dedicated to continuing education regarding Medicare. They counsel beneficiaries in person and via telephone to help them make sense of the sometimes confusing Medicare insurance system.

- **Impact:** The Agency’s PA MEDI helpline (717-771-9008) is staffed by volunteers who answer Medicare-related questions, provide “New to Medicare” workshops, and assist at various locations throughout the county during Open Enrollment.
- **Requirements:** If you are a problem solver who enjoys learning and has a flexible daytime schedule, please consider this role. Volunteers are asked to commit to two years of service and volunteer 12 to 15 hours per month (including training, meetings, and counseling).

Physical activity plays a vital role in maintaining bone strength and reducing the risk of falling. Weight-bearing activities like walking, dancing, and climbing stairs help to support bone health. Strength training is often overlooked, but it is beneficial, as it helps to maintain muscle and improve balance. The recommendation for strength training, like using hand or leg weights, is to include these resistance exercises 2x/week on non-consecutive days. Any movement is good movement, but be sure to choose activities that you enjoy so that you will continue to include them in your routine.

### Important Items to Keep in Mind

Healthy bones are the cornerstone of maintaining an active, healthy lifestyle. Incorporating healthy habits like eating a balanced diet, staying active,

### Ombudsman Volunteers

Ombudsmen advocate for York County’s long-term care residents in nursing homes and personal care homes. They provide a visible presence in these facilities, helping residents voice their concerns and exercise their rights.

- **Impact:** Volunteers offer education and access to programs for residents, families, and facility staff. They ensure that the quality of life for long-term care consumers is protected and enhanced.
- **Requirements:** This role requires a 6-month to 1-year training program consisting of case studies shadowing, internet modules, and virtual statewide training. Volunteers are asked to commit two years and at least five to six hours per month.

### Friendly Visitors

In addition to these roles, the Agency also needs Friendly Visitors. We currently have a waiting list of older adults who are isolated, may no longer drive, and have limited opportunities for socialization.

Friendly visitors meet with isolated seniors on a weekly basis for about one to two hours. They provide companionship, play games, share conversation, work on crafts, and form lasting friendships.

### Get Involved

If you are interested in any of these volunteer roles or would like more information, please contact the **Volunteer Coordinator** at the York County Area Agency on Aging:

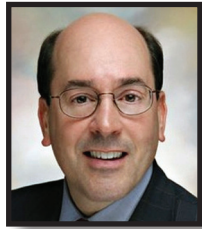
- Phone: **717-771-9610**
- Email: [aging@yorkcountypa.gov](mailto:aging@yorkcountypa.gov)

scheduling a bone density screening, and talking with your healthcare provider about any related concerns will set you up for success in staying healthy and strong for life.

Penn State Extension offers **Build Your Bones**, a 7-week workshop series that delves more deeply into osteoporosis prevention and treatment. If you are interested in learning more about this series, visit <https://extension.psu.edu/build-your-bones>. An in-person series in York starts on August 26, 2026, and meets bi-weekly. If you have additional questions, you can reach out to Karen Carrier at [klh6452@psu.edu](mailto:klh6452@psu.edu) or call the office at **717-840-7408**

*Karen Carrier is an Extension Educator offering Health and Wellness programs in York County*

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## Can a Child Be Liable for a Parent's Nursing Home Bill

By Robert Clofine, Certified Elder Law Attorney practicing in York

I have written frequently about the cost of nursing home care and options for paying for such care. It certainly is a topic of much discussion among seniors because the average cost of nursing home care in the York area is now more than \$12,000 per month or almost \$150,000 per year. Fortunately, there is a government program called Medicaid that will pay the bill when one's money runs out. However, there are times when the nursing home resident doesn't qualify for Medicaid for one reason or another, and Medicaid does not cover care in an assisted living residence or personal care. As a result, a care facility might resort to Pennsylvania's filial support law to collect its bill.

The Pennsylvania filial support law—sometimes called a filial responsibility law—has been on the books in Pennsylvania for years. The law can make financially capable adult children responsible for a parent's unpaid medical or nursing home bills. Under the law, a nursing home or other care provider can sue an adult child if a parent cannot pay for their care.

Importantly, liability does not depend on wrongdoing. Courts have ruled that simply being the child of an indigent parent can be enough to trigger responsibility, as long as the child has the financial ability to pay.

While about 26 other states have such laws, they are mostly symbolic. Pennsylvania, however, is the only state where the law has been recently enforced. One of the most well-known cases illustrating the law's impact is a 2012 Pennsylvania court decision in which a son was held liable for his mother's \$93,000 nursing home bill. The court allowed the nursing home to pursue the son directly, even though Medicaid eligibility and other potential sources of payment had not yet been fully resolved. The case drew national attention and highlighted how aggressively these laws could be applied.

These concerns have led to increasing efforts in Pennsylvania to reform or repeal the law. In 2024, a bill was introduced aimed at limiting when families could be held liable. The proposal

would have restricted liability to cases involving asset transfers or failure to cooperate with Medicaid eligibility rules.

More recently, however, on March 27, 2026, lawmakers introduced House Bill 2322 that would fully eliminate filial responsibility in Pennsylvania. According to the sponsorship memo, the goal is to prevent situations where individuals face "huge bills for care they never agreed to," and to protect working families from unexpected financial hardship. The bill does have bipartisan support so, hopefully, we will see change.

Pennsylvania's filial support law is one of the most consequential and controversial in the country. While originally intended to ensure family responsibility, it has increasingly been criticized as outdated and potentially unjust. Ongoing legislative efforts to repeal the law signal a shift toward protecting individuals from unexpected financial liability and aligning Pennsylvania with modern approaches to long-term care policy.

## Age-Reversing Summer Habits: What Science Says Actually Works

by Katrina Mata at Westchester Medical Center Health Network

Summer naturally invites us to slow down, and that slower pace creates the perfect opportunity to adopt habits that can lessen or even reverse cellular aging. Here are six evidence-backed ways to make the summer months a time of renewal.

### Take brisk summer walks

A daily walk can help you beat both the heat and the biological clock. Studies of over 400,000 adults found that brisk walkers had longer telomeres—DNA markers associated with slower aging—and were biologically up to 16 years younger compared with slower walkers. In summer, walk early morning or evening to stay safe, wear breathable fabrics and use shaded routes when possible.

### Harness summer's antioxidant powerhouse

Summer produce reaches peak antioxidant levels, making it nature's antiaging pharmacy. Berries contain anthocyanins that protect against cellular damage. In fact, consuming 300g of blueberries has been shown to reduce oxidative damage in blood mononuclear cells by roughly 18 percent within 24 hours. Leafy greens offer vitamins C and E and colorful peppers deliver carotenoids that combat oxidative stress. Together, these seasonal antioxidants work synergistically to neutralize free radicals and support cellular repair.

### Optimize vitamin D production safely

Summer's abundant sunshine offers the perfect opportunity to boost vitamin D naturally. Research shows optimal vitamin D levels support DNA repair, reduce inflammation and may slow cellular aging. Aim for 15-20 minutes of morning or late afternoon sun exposure on arms and legs, when UV intensity is lower. Those with fair skin or a family history of skin cancer should consult their physician about supplementation instead.

### Shield against UV while embracing the outdoors

UV exposure remains the top external aging trigger. Use broad-spectrum SPF 30+ sunscreen, UPF-rated clothing and wide-brimmed hats. These steps reduce collagen loss while allowing you to enjoy summer's mood and activity benefits without compromising the vitamin D benefits from safe sun exposure.

### Hydrate strategically for cellular health

Heat and sun rapidly deplete water reserves, leading to dehydration that accelerates skin aging and collagen breakdown. Stay ahead of thirst by carrying water and focusing on hydrating summer



staples like watermelon (over 90 percent water) to support a supple, resilient complexion.

### Reduce or avoid alcohol

Summer celebrations often come with a cocktail or two, but alcohol can subtly accelerate aging. Even moderate drinking damages DNA, increases oxidative stress and depletes collagen in the skin, leading to wrinkles, sagging and discoloration over time. Regular alcohol intake has also been linked to shorter telomeres and higher levels of systemic inflammation. By cutting back or choosing alcohol-free alternatives, you give your body a chance to repair cellular damage, preserve collagen and maintain a youthful glow for the long term.

### Make This Summer Your Season for Longevity

With longer days and abundant fresh produce, summer offers a unique chance to adopt habits that can benefit your body for years to come. Stay active, stay protected, stay hydrated and consider a lighter cocktail menu. These simple, scientifically supported changes can help you enjoy summer now while investing in a healthier, younger-feeling future.

### Questions about your Medicare?

We are here to  
**HELP**

Understanding Medicare can be difficult. PA MEDI counselors are specially trained staff and volunteers who can answer your questions and provide you with nonbiased, objective, easy-to-understand information.

Call the PA MEDI Helpline  
Monday - Friday, 8AM - 5PM

**1-800-783-7067**



**717-771-9008**  
**800-632-9073**

This advertisement is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.9 million with 100% funding by ACL/HHS. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



Scammers are contacting individuals by text message, phone call, and email while falsely claiming to represent government or law enforcement agencies. They sometimes spoof legitimate phone numbers or use official-looking language and imagery to appear credible. Older adults are often targeted using fear-based tactics, claiming urgency, and false claims involving arrest, fines, or legal action.

Law enforcement will not call or email you to demand payment, threaten arrest, request wire transfers, ask for cryptocurrency or gift cards, or ask you for money to assist with a criminal investigation.

- Be cautious of unexpected calls, texts, or emails from unknown numbers or senders.
- Do not provide personal information, including Social Security numbers or banking details, to unknown individuals.
- Do not send money to anyone you do not personally know and trust.
- Hang up immediately if a caller pressures, threatens, or demands immediate payment.

If you have been targeted, STOP all contact with the scammer, notify your financial institution, contact local law enforcement, preserve any records or communications, and file a complaint.

## Things You Shouldn't Keep in Your Wallet or Purse

A compilation of internet sources including AARP and MoneyTalk News

In 2025, consumer fraud losses in the U.S. reached a record \$12.5 billion. Approximately 41% of U.S. adults reported being victims of fraud. Seniors lost nearly \$5 billion to online scams, with victims over 60 losing an average of over \$80,000.

With that in mind, here are 13 things you should remove from your wallet and store in a safe place:

1. **Social Security card.** Keep this card at home or in a safe deposit box. Criminals could use it to open lines of credit in your name or sell it to another criminal.
2. **Credit cards and credit card receipts.** Choose one credit card and one debit card. Leave the others at home. Multiple credit cards can be used to easily charge items online or at stores.
3. **Cash.** Carry only what you need and keep a small amount of cash at home to avoid financial loss in case of a wallet theft.
4. **Medicare card.** Only carry a Medicare card when going to an appointment that might require it. Medicare numbers can be used for scams such as filing for false claims and reimbursement.
5. **Passport or passport card.** The U.S. passport can be used to provide proof of U.S. citizenship and allows its bearer access to virtually every country in the world.
6. **Birth certificate.** This document can be used to create fake accounts in your name, or access your current accounts. It can be used to obtain other sensitive documents and information related to you.
7. **Blank checks or checks made out to you.** Keep your checks at home and carry only what is needed. Criminals can forge your signature on received checks and cash them. Deposit checks using your bank's smartphone app, if you can.
8. **Work, gym, and library ID cards.** These cards have identifying information that could be used to perpetuate a scam.
9. **Receipts.** Thieves can use the last 4 numbers of the credit card on the receipt to fraudulently use the card or find financial information.
10. **Your PIN.** Many people write their PINS on the back of their credit cards so they won't forget them. Doing this allows whomever has

stolen the card full access to your account.

11. **Gift cards not fully redeemed.** Thieves can use these cards like cash.
12. **Legal paperwork.** Don't carry any legal documents in your wallet or purse that you don't need that day. These documents can provide access to sensitive legal and financial data, as well as other personal information
13. **An extra house key.** A thief who gets hold of your wallet probably will find your driver's license, which has your address. That means it's likely they'll know exactly where to use that key.



## CHANGE A CHILD'S STORY.

Become a . . .

## Court Appointed Special Advocate

York County CASA Program is looking for volunteers to advocate for abused and neglected children in the child welfare system.



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# What the New Dietary Guidelines Mean for Healthy Aging

Reprinted with permission from Hebrew SeniorLife, an aging services provider based in Boston. Read more articles like this at [www.hebrewseniorlife.org/blog](http://www.hebrewseniorlife.org/blog).

Older adults have lived through decades of U.S. food guidance, with each framework offering its own perspective on what a healthy diet should look like. Now, the 2025-2030 Dietary Guidelines for Americans include an updated visual tool — a newly designed food pyramid from the U.S. Departments of Agriculture and Health and Human Services — to help people put those recommendations into practice.

For some people, the new food pyramid and dietary guidelines may feel like one more set of recommendations to interpret after years of changing advice. However, the food pyramid doesn't require relearning the fundamentals of nutrition. It's about understanding how today's guidance fits with what you already know, and recognizing what your body needs now.

## A closer look at new food guidance

The updated inverted food pyramid shows proteins, dairy, fats, fruits, and vegetables, with whole grains at the base. One of the strongest messages in the new dietary guidelines is an emphasis on whole, nutrient-dense foods. They also advise limiting or avoiding ultra-processed foods, such as packaged snacks and sugary drinks.

While a majority of ultra-processed foods are low in nutrients, they aren't all the same. Soda, candy bars, and donuts offer little nutritional value. Other foods in this category, such as store-bought yogurts, canned beans, plant-based milks, and protein bars, can still provide essential nutrients and may fit into a balanced diet.

Importantly, the pyramid displays fresh, frozen, dried, and canned fruits and vegetables. While fresh fruits and vegetables are great, these alternatives can be more affordable, plus easier to prepare, chew, and swallow. In New England, where some foods aren't always in season, options like frozen produce can help you include fruits and vegetables in your diet all year.

## Protein & muscle health as we age

The updated guidelines recommend an increased protein intake of 1.2 to 1.6 grams per kilogram of body weight per day for all adults, up from the previous minimum of 0.8 grams per kilogram. For a 165-pound adult, this translates to around 90-120 grams of protein per day. While this range is appropriate for many older adults, it's a good idea to speak with a registered dietitian to find out what's right for you.

Dietitians had previously recommended a higher protein intake for older adults due to age-related changes in muscle health. As we age, we naturally

lose muscle mass, strength, and function, which is a process known as sarcopenia.

Both sufficient protein intake and strength conditioning play essential roles in maintaining muscle strength and physical function. Studies from the Marcus Institute, including work by Shivani Sahni, PhD; Marian T. Hannan, DSc, MPH; and Douglas P. Kiel, MD, MPH, have shown that adequate dietary protein intake is linked to the maintenance of muscle mass and strength in older adults.



The guidelines highlight red meat more than in previous years, but protein should come from a variety of sources, including meat, fish, eggs, dairy, beans, lentils, nuts, seeds, and other plant-based foods. Including a mix of protein sources can help meet nutritional needs while accommodating your preferences, budget, and dietary needs.

## Understanding saturated fat guidance

One area that requires careful balance is the guidance on saturated fat. The newest dietary guidelines continue to recommend that saturated fat make up no more than 10% of total daily calories. At the same time, some newly emphasized foods, including red meat, butter, and whole-fat dairy, are high in saturated fat.

Thinking about these recommendations together rather than in isolation is helpful. It can be challenging to stay within ideal limits if you're eating large amounts of foods high in saturated fat.

This is especially important for people with certain health conditions. For example, the American Heart Association recommends limiting saturated fat intake to no more than 6% of total daily calories for people who need

to lower their cholesterol. That's why it's important to remember portion size and balance across your diet.

## Dairy intake, calcium, and bone health

The new guidelines suggest three servings of dairy per day, and highlight full-fat dairy as a good source of protein, vitamins, and minerals. Dairy is a key source of calcium, which supports bone health in older adults.

It's helpful to know that whole milk, low-fat milk, and skim milk all contain similar amounts of calcium and protein. Research conducted by the Marcus Institute has also found that dairy intake is associated with higher bone mineral density in older men. More specifically, men with higher intakes of milk, yogurt, and cheese had greater bone mineral density.

At the same time, full-fat dairy contains more saturated fat than lower-fat milks. One cup of whole milk contains about 4.5 to five grams of saturated fat, accounting for roughly 20% of the recommended daily limit in a 2,000-calorie diet (and more if your calorie needs are lower). Consider varying the fat content of your dairy choices, especially if you enjoy other foods that are high in saturated fat, such as red meat or butter.

## How nutrition needs shift with age and health

As we grow older, our bodies' needs shift. The new nutrition guidelines briefly address this, noting that some older adults need fewer calories but still require the same or more protein, vitamin B12, vitamin D, and calcium. They also recognize that fortified foods or supplements may be helpful for some older adults under a health care provider's supervision.

Many of the recommendations, such as prioritizing whole foods, limiting ultra-processed foods, and eating plenty of fruits and vegetables, can support overall health for people with certain chronic health conditions.

That said, this guidance is most effective when it's tailored to individual health needs. For example, consuming red meat frequently can raise LDL ("bad") cholesterol levels, which can be a concern for people already living with chronic conditions like heart disease.

Ultimately, good nutrition isn't about following a single set of guidelines. It's about using everything we know to make informed choices that support long-term health.



Distribution times are 9 - 11:30 am

Thursday, June 4  
**York County Area Agency on Aging**  
 2401 Pleasant Valley Rd, York

Thursday, June 11  
**Northeastern Senior Community Ctr.**  
 131 Center Street, Mount Wolf

Friday, June 12  
**Crispus Attucks Association**  
 605 S. Duke Street, York

Monday, June 15  
**Windy Hill on the Campus**  
 1472 Roths Church Road, Spring Grove

Thursday, June 18  
**September House Senior Center**  
 1251 W. King Street, York

Monday, June 22  
**Delta Senior Center**  
 5 Pendergast Street, Suite 1, Delta

Wednesday, June 24  
**Stewartstown Senior Center**  
 14 College Avenue, Stewartstown

Friday, June 26  
**South Central Senior Center**  
 150 E. Main Street, New Freedom

Monday, June 29  
**Flinchbaugh's Orchard** (pavilion)  
 110 Ducktown Road, Hellam

Tuesday, June 30  
**Dillsburg Senior Community Center**  
 1 N. Second Street, Dillsburg

Thursday, July 2  
**Red Land Senior Center**  
 1230 Rosstown Road, Lewisberry

Wednesday, July 8  
**Calvary United Methodist Church**  
 11 N. Richland Avenue, York

Thursday, July 9  
**St. Matthew's Lutheran Church**  
 30 W. Chestnut Street, Hanover

Wednesday, July 10  
**Golden Connections Community Ctr.**  
 20-C Gotham Place, Red Lion

Tuesday, July 14  
**Yorktown Senior Center**  
 509 Pacific Avenue, York

Wednesday, July 15  
**St. David's E.C. Church**  
 2411 Oakland Road, Dover

Tuesday, July 16  
**White Rose Senior Center**  
 27 S. Broad Street, York

Tuesday, July 21  
**Brown's Orchard & Market** (pavilion)  
 8892 Susquehanna Trail S., Loganville

Thursday, July 23  
**Susquehanna Senior Center**  
 2427 Craley Road, Wrightsville

Wednesday, July 29  
**York County Area Agency on Aging**  
 2401 Pleasant Valley Rd, York

Tuesday, August 11  
**White Rose Senior Center**  
 27 S. Broad Street, York

Distributed by  
 York County Area Agency on Aging  
 in conjunction with  
 Pennsylvania Dept. of Agriculture



Eligible seniors can receive  
**FREE (\$25)**  
 for purchase of  
**fresh fruits & vegetables**  
 grown in Pennsylvania.

Vouchers are redeemable  
**June 1st - November 30th**  
 at participating farmers' markets  
 throughout Pennsylvania.

## 2026 Gross Annual Income Requirements

1-person Household  
 (\$2,461 per month) or less

**\$29,526**

2-person Household  
 (\$3,336 per month) or less

**\$40,034**

3-person Household  
 (\$4,212 per month) or less

**\$50,542**



## Eligibility Requirements

- Must show proof of age and York County residency at the distribution site
- Must be age 60 or older by December 31, 2026
- Must be a York County resident
- Cannot live in a nursing, personal care, or residential facility where meals are provided
- Cannot have already received the SFMNP \$25 in 2026

## Proxy Forms

- Required for eligible seniors authorizing another person to pick up vouchers for them. Includes POA's, spouses, family members, etc. Only 2026 forms accepted.
- ID for both the eligible person AND the proxy are required

## Proxy forms are available

- On the YCAA.org website
- At York County Senior Centers
- At the York County Area Agency on Aging 2401 Pleasant Valley Road, York PA 17402



## The Real Cost of Dying Without An Estate Plan Why Waiting Until Later Is The Most Expensive Choice You Can Make

By Jeffrey Bellomo, Certified Elder Law Attorney practicing in York

One of the first questions people ask when they start thinking about estate planning is simple: “How much does an estate plan cost?”

The honest answer is even simpler. It costs far less now than it will later for your family.

Every year at Bellomo & Associates, we meet families who learn this the hard way. They assumed things could be handled informally, that everyone would work together, and that a formal plan was not necessary. Unfortunately, the legal system does not operate in that manner.

Without written instructions, the state steps in. Courts get involved. And your loved ones are left navigating months of paperwork, delays, and thousands of dollars in unexpected expenses during a time when they are already grieving.

### A Family Story That Happens Far Too Often

When Mark’s father passed away without a will or any estate planning documents, the family expected everything to be wrapped up quickly. Instead, they were pulled into a long and stressful probate process.

In many states, probate can take nine to eighteen

months or longer. For Mark’s family, that meant:

- More than \$20,000 in attorney fees
- Around \$5,000 to \$8,000 in court and administrative costs
- Additional taxes depending on state law
- Countless hours missed from work
- Growing tension over decisions no one felt comfortable making

By the time everything was settled, the true cost was far higher than anyone expected. When financial losses and emotional strain were added together, the impact was closer to \$60,000 to \$90,000. Almost all of it could have been avoided with a proper plan.

### What Probate Typically Costs

While every state is different, most families can expect probate to include:

- Three to seven percent of the estate’s value in legal and administrative fees
- Possible state taxes depending on local law
- Months or even years of delay before assets are distributed

For a \$300,000 estate, that alone can mean \$9,000 to \$21,000 in fees. For larger estates, the costs rise quickly.

And those numbers do not account for the stress, the family strain, or the time spent dealing with legal matters when emotions are already high.

### Why Estate Planning Costs Less Than You Think

A well-crafted estate plan is not just paperwork. It is a way to:

- Avoid or significantly reduce probate
- Make distributions faster and simpler for your loved ones
- Minimize unnecessary taxes and fees
- Preventing family conflict
- Keep your wishes clear and honored

Most importantly, it gives your family peace of mind. And peace of mind should never come with an overwhelming price tag.

### The Best Time to Plan Is Before You Need It

The cost of estate planning is predictable and manageable. The cost of waiting is not.

Whether your goal is protecting your home, simplifying things for your children, or feeling confident about the future, taking action now is one of the smartest financial and emotional decisions you can make.

## May is for Skin Cancer Awareness: Protecting Your Skin as Summer Begins

by Dr. Natalie Bene, Board Certified Dermatologist practicing in York

As the days grow longer and the temperatures rise, many people eagerly anticipate outdoor activities and summer vacations. However, it is important to be mindful of sun exposure and the risks associated with skin cancer. May is Skin Cancer Awareness Month, a time for reminders on the importance of sun protection.

Skin cancer is the most common type of cancer in the United States. Current estimates suggest that one in five Americans will develop skin cancer in their lifetime with approximately 9,500 people diagnosed each day, according to the American Academy of Dermatology Association.

Seniors in the York area need to especially take note. A November 2025 Penn State study identified a 15-county melanoma “hotspot” in Central Pennsylvania, where adults over 50 have a 57% higher risk of skin cancer. York County is one of the 15 counties identified.

The Penn State study further reinforces the critical need for yearly skin cancer checks. But, even for something as simple as a skin check, some individuals are hesitant. This simple, thorough exam carefully checks the patient’s skin for any unusual spots. The patient has a chance to ask questions and discuss all issues with the provider – and then leave with peace of mind.

### Summer Sun Protection Tips

With Memorial Day serving as the unofficial start of summer, it’s worth reviewing sun-safe habits that can help minimize the risk of skin cancer.

- 1. Apply Broad-Spectrum Sunscreen:** Use a sunscreen with at least SPF 30 that offers broad-spectrum protection against both UVA and UVB rays. Apply it generously 15–30 minutes before going outside. One quick tip: check if the sunscreen is water resistant. Otherwise, it is typically advisable to reapply every two hours.
- 2. Seek Shade:** The sun’s rays are most intense between 10 am and 4 pm. Whenever possible, stay in shaded areas during these peak hours to minimize direct sun exposure. That said, shade doesn’t mean complete protection. Believe it or not, UV radiation scatters. For example, fresh snow can reflect 80% of UV radiation, dry beach sand 15%, and seafoam 25%.
- 3. Wear Protective Clothing:** Lightweight, long-sleeved shirts, wide-brimmed hats, and UV-blocking sunglasses can provide additional defense against harmful rays. Wide-brimmed hats are preferable to baseball caps, since they only protect a portion of the head and

face. A wide-brimmed hat provides much more coverage, shielding the ears, neck, face, and sometimes part of the shoulders. Also, consider investing in clothing with a UPF (*Ultraviolet Protection Factor*) rating for added protection. Keep in mind, natural fibers, such as cotton or linen, are too loosely woven to be good protection from UV radiation.

- 4. Be Mindful of Reflective Surfaces:** Sand, water, and even concrete can reflect UV rays, increasing exposure. Take extra precautions when at the beach, pool, or other reflective environments.
- 5. Check Your Skin Regularly:** Perform monthly self-examinations to look for new or changing moles, spots, or growths. Use the ABCDE rule—**A**symmetry, **B**order irregularity, **C**olor variation, **D**iameter larger than a pencil eraser, and **E**volving shape or size—to identify potential warning signs. If anything appears suspicious, consult a dermatologist promptly.
- 6. Stay Hydrated and Maintain Skin Health:** Keeping skin hydrated by drinking plenty of water and using moisturizers can help maintain overall skin health while providing an extra layer of protection.

With simple yet effective protective measures, individuals can significantly lower their risk of developing skin cancer. By making sun protection a priority, we can work together to reduce the prevalence of this largely preventable disease.

	<b>A</b>	<b>ASYMMETRY</b> ONE HALF OF A MOLE DOES NOT MATCH THE OTHER
	<b>B</b>	<b>BORDER</b> THE EDGES ARE IRREGULAR, RAGGED, NOTCHED, OR BLURRED
	<b>C</b>	<b>COLOR</b> THE MOLE IS NOT EVENLY COLORED, IT MAY INCLUDE SHADES OF BROWN OR BLACK, OR PATCHES OF RED OR PINK.
	<b>D</b>	<b>DIAMETER</b> THE SPOT IS LARGER THAN 6 MILLIMETERS ACROSS
	<b>E</b>	<b>EVOLVING</b> THE MOLE IS CHANGING IN SIZE, SHAPE OR COLOR



## Play Bridge?

by Ike Hileman of the White Rose Bridge Club

This is the question that I ask almost everyone I meet. Inevitably, the answer is “I can’t, it’s too hard.” And while Bridge may be perceived as challenging to learn, it is actually a game much appreciated by the same people who enjoy puzzles such as crosswords or sudoku.

Bridge players often learn the game after age 65 as they explore new hobbies. And they tend to fall in love with the game. Which is why the White Rose Bridge Club is still going strong almost 60 years after it was started.

The game of Bridge is played with a standard 52-card deck and involves four players split into two teams of two, sitting opposite each other. The game is divided into two main phases: bidding and card play.

Each round of play is called a trick. Players must follow the suit led if possible; otherwise, they may play any card, including a trump card. The highest card in the leading suit wins the trick unless a trump card is played.

During bidding, players declare how many tricks they believe their partnership can win and which suit will be trump, or they may choose “no trump” if no suit is designated as dominant. The highest bid becomes the contract, which the team must fulfill to score points.

Players take turns bidding clockwise. Each bid must be higher than the previous, or the player can pass. Players can also “double” or “redouble” to increase potential points. Points are earned by fulfilling the contract and taking tricks.

Bridge combines strategy, teamwork, and skill, making it a rewarding game for both casual and competitive players. Playing regularly can help beginners practice and improve their understanding of bidding, card play, and scoring.

The White Rose Bridge Club provides classes to learn how to play this exciting and challenging game. They meet Monday thru Friday at 2109 Industrial Highway in York and welcome new members to join them any time. If you would like to learn more about how to play Bridge or join the White Rose Bridge Club you can call them at **717-515-2343** for more information.



## Why Buckle Up?

By Barbara Zortman, Director of York County Center for Traffic Safety

Growing up, many of us rode in cars that didn’t have seat belts—and if they did, no one made us wear them. Remember those days? Some of us even bounced around in the back of pick-up trucks. And yes, we survived. So why buckle up now? The short answer is simple: just because we did, doesn’t mean we should.

There was a time when we cranked washing machines by hand and waited weeks for a letter to arrive with news from a loved one. Would we choose to do those things today when we have automatic washers and phones that connect us instantly? Of course not. Technology moves forward—and safety moves with it.

The automobile is no different. Today’s vehicles have innovations designed not just to make life more convenient, but to protect us. And among the most effective is one of the simplest: **the seat belt.**

As we age, wearing a seat belt becomes even more important. Our bodies are less able

to withstand the forces involved in a motor vehicle crash, and we often take longer to heal. With each passing year, the risk of sustaining a serious or even fatal injury in a crash increases.

If you need more convincing to click it, keep reading:

- You don’t need to be in a major crash for a seat belt to be useful. Even a sudden stop can send an unbelted person hurtling into the dashboard, steering wheel, or windshield, causing serious injuries like broken ribs or head trauma.
- A seat belt is your best defense against impaired, aggressive, and distracted drivers. You may follow the rules of the road, but not everyone around you does.
- Buckling up protects others in the vehicle. In a 30 mph crash, an unrestrained adult is thrown with the force of 3½ tons—roughly the weight of an elephant. Imagine that force impacting someone you love. Everyone in the vehicle needs to be properly restrained to protect each other.

- Buckle up even if your vehicle has airbags. Airbags are supplemental restraints designed to work with seat belts—not replace them. The seat belt keeps you in position so the airbag can deploy safely. Hitting an airbag before it fully inflates can cause severe injury or death.
- Set a good example. Your choice to buckle up sends a powerful message. Children watch what adults do, and your commitment to wearing a seat belt shows them that safety matters. One simple action today could save their lives tomorrow.
- Last, but not least, it’s Pennsylvania law! All drivers and front seat passengers are required to wear a seatbelt at all times while the vehicle is in motion. Backseat passengers under 18 must also wear seatbelts. Children from birth to age 8 must be secured in a child safety seat. Children 8 and over can travel using the vehicle seat belt but only if it fits them properly – shoulder harness across the collar bone, not against the neck – until then, they should remain in a belt-positioning booster seat.

# 2026 Medicare Parts A & B Premiums & Deductibles

On November 14, 2025, the Centers for Medicare & Medicaid Services (CMS) released the 2026 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2026 Medicare Part D income-related monthly adjustment amounts.

## Medicare Part A Premium and Deductible

Medicare Part A covers inpatient hospital, skilled nursing facility, hospice, inpatient rehabilitation, and some home health care services. Approximately 99% of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment, as determined by the Social Security Administration.

The Medicare Part A inpatient hospital deductible that beneficiaries pay if admitted to the hospital will be \$1,736 in 2026, an increase of \$60 from \$1,676 in 2025. Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2026, beneficiaries must pay a coinsurance amount of \$434 per day for the 61st through 90th day of a hospitalization (*\$419 in 2025*) in a benefit period and \$868 per day for lifetime reserve days (*\$838 in 2025*). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$217.00 in 2026 (*\$209.50 in 2025*).

Part A Deductible and Coinsurance Amounts for Calendar Years 2025 & 2026 by Type of Cost Sharing		
	2025	2026
Inpatient hospital deductible	\$1,676	\$1,736
Daily hospital coinsurance for 61st - 90th day	\$419	\$434
Daily hospital coinsurance for lifetime reserve days	\$838	\$868
Skilled nursing facility daily coinsurance (days 21 - 100)	\$209.50	\$217

Enrollees age 65 and older who have fewer than 40 quarters of coverage, and certain persons with disabilities, pay a monthly premium in order to voluntarily enroll in Medicare Part A. Individuals who had at least 30 quarters of coverage, or were married to someone with at least 30 quarters of coverage, may buy into Part A at a reduced monthly premium rate, which will be \$311 in 2026, a \$26 increase from 2025. Certain uninsured aged individuals who have fewer than 30 quarters of coverage, and certain individuals with disabilities who have exhausted other entitlements, will pay the full premium, which will be \$565 a month in 2026, a \$47 increase from 2025.

## Medicare Part B Premium and Deductible

Medicare Part B covers physicians' services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year, the Medicare Part B premium, deductible, and coinsurance rates are determined according to provisions of the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be \$202.90 for 2026, an increase of \$17.90 from \$185.00 in 2025. The annual deductible for all Medicare Part B beneficiaries will be \$283 in 2026, an increase of \$26 from the annual deductible of \$257 in 2025.

The increase in the 2026 Part B standard premium and deductible is mainly due to projected price changes and assumed utilization increases that are consistent with historical experience. If the Administration had not taken action to address unprecedented spending on skin substitutes, the Part B premium increase would have been about \$11 more a month.

However, due to changes finalized in the 2026 Physician Fee Schedule Final Rule, spending on skin substitutes is expected to drop by 90% without affecting patient care.

Beginning in 2023, individuals whose full Medicare coverage ended 36 months after a kidney transplant, and who do not have certain other types of insurance coverage, can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. For 2026, the standard immunosuppressive drug premium is \$121.60.

## Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium has been based on his or her income. These income-related monthly adjustment amounts affect roughly 8% of people with Medicare Part B. The 2026 Part B total premiums for high-income beneficiaries with full Part B coverage are shown in the following table:

Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$202.90
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.20	\$284.10
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$405.80
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$527.50
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$446.30	\$649.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$689.90

Premiums for high-income beneficiaries with full Part B coverage who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Full Part B Coverage		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$109,000	\$0.00	\$202.90
Greater than \$109,000 and less than \$391,000	\$446.30	\$649.20
Greater than or equal to \$391,000	\$487.00	\$689.90



Pennsylvania  
**Medicare Education  
and Decision Insight**

# 2026 Medicare Part D Income-Related Monthly Adjustment Amounts

## Medicare Part D Income-Related Monthly Adjustment Amounts

Since 2011, a beneficiary's Part D monthly premium has been based on his or her income. Approximately 8% of people with Medicare Part D pay these income-related monthly adjustment amounts. These individuals will pay the income-related monthly adjustment amount in addition to their Part D premium. Part D premiums vary by plan and, regardless of how a beneficiary pays their Part D premium, the Part D income-related monthly adjustment amounts are deducted from Social Security benefit checks or paid directly to Medicare. Roughly two-thirds of beneficiaries pay premiums directly to the plan while the remainder have their premiums deducted from their Social Security benefit checks. The 2026 Part D income-related monthly adjustment amounts for high-income beneficiaries are shown in the following table:

Part D		
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$91.00

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Part D	
Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to \$109,000	\$0.00
Greater than \$109,000 and less than \$391,000	\$83.30
Greater than or equal to \$391,000	\$91.00

## Turning 65? New to Medicare

PA MEDI is here to help with "Medicare 101!"

Understanding Medicare can be difficult. Provided by Pennsylvania Medicare Education and Decision Insight, PA MEDI, this free presentation introduces you to Medicare and gives you the opportunity to ask questions to PA MEDI's specially trained staff and volunteers.

To Register

**717-771-9008 OR 800-632-9073**

Email: [aging@yorkcountypa.gov](mailto:aging@yorkcountypa.gov)

# Creditable Coverage and the Late Enrollment Penalty

*from the Centers for Medicare and Medicaid Services*

On July 22, 2025, the Centers for Medicare and Medicaid Services (CMS) issued a memo describing changes to the 2026 Part D Creditable Coverage Period Determinations and the Late Enrollment Penalty guidance. The purpose of this update is to provide additional information, clarify policy, and update a requirement for creditable coverage notices. This updated guidance will apply to all enrollments with an effective date on or after January 1, 2026. As a reminder, although model notices (Exhibits) and references to those Exhibits have been removed from the updated Chapter 4, Plans may continue to use the content and language from existing Exhibits, if all required data elements are included in the Plan's notifications.

On August 5, 2024 CMS issued a memo covering changes to Part D creditable coverage period determinations and the late enrollment penalty guidance. The purpose of this update is to improve the guidance by condensing the text, providing additional clarifications, and utilizing plain language.

This updated guidance will apply to all enrollments with an effective date on or after January 1, 2025. Although model notices (Exhibits) and references to those Exhibits have been removed from the updated Chapter 4, Plans may continue to use the content and language from existing Exhibits, if all required data elements are included in the Plan's notifications.

## General Information

Medicare beneficiaries may incur a late enrollment penalty if there is a continuous period of 63 days or more at any time after the end of the individual's Part D initial enrollment period during which the individual was eligible to enroll, but was not enrolled in a Medicare Part D plan and was not covered under any creditable prescription drug coverage.

"Creditable prescription drug coverage" is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Creditable prescription drug coverage includes, but is not limited to: some employer-based prescription drug coverage, including the Federal Employees Health Benefits Program; qualified State Pharmaceutical Assistance Programs (SPAPs); military-related coverage (e.g., VA, TRICARE); and certain Medicare supplemental (Medigap) policies. As outlined at 42 CFR 423.56(c) and (d), with the exception of Prescription Drug Plan (PDP) Sponsors, Medicare Advantage (MA) Organizations, §1876 Cost-Based Contractors, and PACE organizations offering prescription drug plans, entities that offer prescription drug coverage must make an annual determination of creditable coverage status and provide a disclosure notice to Medicare eligible individuals.

With limited exceptions (for example, beneficiaries who are receiving "extra help" from Medicare), the Part D LEP remains with the beneficiary for as long as he/she has Medicare prescription drug coverage.

**Thursday, July 23, 2026**

**Tuesday, November 17, 2026**

*All classes take place from 6 - 8:30 pm*

**York County Area Agency on Aging**

2401 Pleasant Valley Road, York, PA 17402

*Presented by Pennsylvania Medicare Education and Decision Insight, PA MEDI, the known and trusted resource at your local Area Agency on Aging for unbiased, easy-to-understand Medicare information.*

## FALL PREVENTION CLASSES

### Healthy Steps for Older Adults

This class reduces fall risks by raising awareness about the causes of falls and how to prevent them. Participants learn to exercise safely at home. Discussions include home & medication safety, as well as appropriate footwear. Physical skills screening will be done to learn more about their risk of falling.

#### Hayshire United Church of Christ

100 Haybrook Drive, York  
Wednesdays 10:00 am - Noon  
July 13 & 20, 2026

#### York Jewish Community Center

2000 Hollywood Drive, York  
Thursdays 1:00 - 3:00 pm  
September 17 & 24, 2026

### A Matter Of Balance

This class targets older adults who have concerns about falling or are interested in improving balance, flexibility, and strength. Participants will learn to view falls as controllable; set goals for increasing activity; make changes to reduce fall risks at home; and exercise to increase strength and balance.

#### York Township Park Building

25 Oak Street, York  
Tuesdays & Thursdays 10:00 am - Noon  
August 11 - September 3rd, 2026

To Register for Fall Prevention Classes

Call Lauren

717-855-0479

### Healthy Steps In Motion

This class is an exercise-focused balance improvement and fall prevention program. Participants will take part in physical skill screenings to determine their fall risk. HSIM strives to reduce the risk of falling by building strength, increasing flexibility, and improving balance.

#### Springettsbury Township Building

1501 Mt. Zion Road, York  
Mondays & Wednesdays, 1:00 - 2:00 pm  
June 15 - July 8, 2026

#### St. John's Blymire UCC

1009 Blymire Road, Dallastown  
Tuesdays & Thursdays, 1:00 - 2:00 pm  
July 21 - August 13, 2026

## YORK COUNTY SENIOR CENTERS

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. Find your local senior center here:

### CRISPUS ATTUCKS ASSOCIATION

605 South Duke Street, York  
Monday - Friday, 9:00 am - 3:00 pm  
717-848-3610  
www.crispusattucks.org

### DELTA AREA SENIOR CENTER

5 Pendyrus Street, Suite 1, Delta  
Monday - Friday, 7:00 am - 2:00 pm  
717-456-5753  
www.deltaseniorcenter.net

### DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second Street, Dillsburg  
Monday - Friday, 9:00 am - 2:00 pm  
717-432-2216  
www.dillsburg.com/dillsburg-senior-center/

### GOLDEN CONNECTIONS COMMUNITY CENTER

20-C Gotham Place, Red Lion  
Monday - Friday, 8:30 am - 2:30 pm  
717-244-7229  
www.gcccenter.com

### HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover  
Monday - Friday, 8:30 am - 2:00 pm  
717-292-7471  
www.heritagesrcenter.org

### NORTHEASTERN SENIOR COMMUNITY CENTER

131 Center Street, Mt. Wolf  
Monday - Friday, 8 am - 2:00 pm  
717-266-1400  
www.nassc.org

### RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry  
Monday - Friday, 8:30 am - 3:00 pm  
717-938-4649  
www.redlandseniorcenter.org



### SEPTEMBER HOUSE SENIOR CENTER

1251 West King Street, York  
Monday - Friday, 8:00 am - 3:00 pm  
717-848-4417  
www.septemberhouse.org

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

150 East Main Street, New Freedom  
Monday - Friday, 8:15 am - 2:15 pm  
717-235-6060  
www.scycseniorcenter.org

### STEWARTSTOWN SENIOR CENTER INC.

26 South Main Street, Stewartstown  
Monday - Friday, 8:30 am - 3:00 pm  
717-993-3488  
www.stewsenior.org

### SUSQUEHANNA AREA SENIOR CENTER INC.

2427 Craley Road, Wrightsville  
Monday - Friday, 8:00 am - 2:00 pm  
717-244-0340  
www.susquehannaseniorcenter.org

### WHITE ROSE SENIOR CENTER INC.

27 South Broad Street, York  
Monday - Friday, 8:00 am - 4:00 pm  
717-843-9704  
www.whiteroseseniorcenter.org

### WINDY HILL ON THE CAMPUS INC.

1472 Roths Church Rd, Ste 103, Spring Grove  
Monday - Friday, 8:30 am - 2:30 pm  
717-225-0733  
www.windyhillonthecampus.org

### YORKTOWN SENIOR CENTER INC.

509 Pacific Avenue, York  
Monday - Friday, 7:30 am - 2:30 pm  
717-854-0693  
www.yorktownseniorcenter.com

## Face the Facts: Topics to Discuss Now with Your Aging Parents

By Administration on Community Living

As we age and live longer, financial, legal, health care and long-term care issues affect families, not just individuals. The overview below addresses some key areas of concern, suggested questions to ask, and ways in which families might initiate conversations about these often difficult to discuss topics with their aging parents.

### Financial Organization

There are many financial resources that your loved one might already be receiving or be eligible for. Social Security is the federal program that provides retirees a regular income based on work history, and benefits to disabled workers. Long-time workers usually have pensions that are retirement compensation plans either fully managed by the employer, or involve employee contributions, such as Tax-Deferred Annuities (TDAs) or Individual Retirement Accounts (IRAs). Some people have "lost" a pension they earned, while others forget about a retirement account set up many years prior. Low-income and disabled individuals age 65 or older could also be eligible for monthly cash benefits through Supplemental Security Income (SSI).

#### ASK...

- Are there house repairs or modifications needed that will help you, such as installing bathtub railings, an emergency response system, or other assistive devices?
- Do you need assistance with housekeeping, shopping or personal care activities?
- If you become homebound, would you need home-delivered meals?
- Do you need transportation? What services are available in your community?

### Legal Preparation

Wills and power of attorney may not be topics your relatives want to discuss; however, these issues need to be addressed before it's too late to make sure that their assets are properly taken care of and that their medical treatment preferences are known. A will directs how a person wants property to be distributed after death and appoints a trusted person to be the executor; and a durable power of attorney provides written authorization for a person you name to act on your behalf for whatever financial or health care purpose you spell out. An advance directive is a legal document that provides directions for your health care if you are unable to speak for yourself.

#### ASK...

- Do you have a will?
- Have you executed a durable power of attorney

or considered who you might want to handle your finances or health care decisions in the event that you are unable to do so?

- Are important legal documents up to date and where are they kept?
- What other legal matters are you concerned about?

### Health Insurance

Health care is a high-cost necessity, so it is crucial to know what is available to meet your family member's needs, and what they are eligible to receive. Most adults over age 65 are covered by Medicare, the federal health insurance program that helps pay medical expenses for older Americans and younger people with disabilities. However, Medicare does not cover all needs, such as long-term care including nursing homes or extended care, and Supplemental Insurance (also called Medigap insurance) might be necessary to cover additional health costs. Medicaid, on the other hand, is the federal and state insurance program that helps pay the health care costs of low-income individuals of any age. Long-term care insurance is available through the private market to assist individuals to cover the cost of long-term care services such as home health and nursing home care.

#### ASK...

- As your health status changes, are you prepared to meet your long-term healthcare needs?
- Do you have proper health insurance coverage (not too much or too little)?
- Are you comfortably able to pay for prescription drugs and other out-of-pocket health care costs?
- Who are your doctors and how can they be contacted?
- Where do you keep your insurance card, Medicare information, and other important health care documents?

### Community Services

One of the most useful forms of help that adult children can provide for their parents is information about community resources that are available to enhance their independence. Services like home modification are available to help reduce the risk of accidents and make daily household activities more comfortable to perform. There are many community resources to help older persons by providing information or a needed service. Find out about these and other services available through your state, area agencies on aging, and local aging services providers by contacting the Eldercare Locator at

1-800-677-1116 or <http://www.eldercare.gov>.

#### ASK...

- Are there house repairs or modifications needed that will help you, such as installing bathtub railings, an emergency response system, or other assistive devices?
- Do you need assistance with housekeeping, shopping or personal care activities?
- If you become homebound, would you need home-delivered meals?
- Do you need transportation? What services are available in your community?

### Conversation Approaches

Prepare to be open, honest, and not argumentative when discussing these topics with your elderly loved ones and have some knowledge about the topics you're talking about. Below are some approaches you can take, depending on the personality of the care recipient:

- **Direct:** If the care recipient is a 'no-nonsense, get-to-the-point' personality, openly express your concerns and ask questions for information you need to address specific situations that might arise.
- **Educational:** For the relative who might need a delicate push, you might begin by sharing an experience of another caregiver you know about their own personal situation and explain how it made you realize the importance of discussing issues now that will help you be of better assistance to them in the future.
- **Expert:** For the relative who refuses to talk about personal issues or tends to accuse their children of trying to take control of their life, seek to make them the expert by asking for their advice about a particular issue — for example, "what type of long term care plan should I look into," or "can you recommend someone to help me prepare my will." This strategy is non-threatening and could lead to them sharing personal details, or at least letting you know where they stand on the subject.

### Resources

#### Eldercare Locator

1-800-677-1116

#### Social Security Administration

1-800-772-1213

#### Medicare

1-800-Medicare

#### US Dept. of Health & Human Services

202-619-0724

# 10 Tips for Organizing an Older Adult's Medical Care

Stephanie Erickson, Erickson Resource Group, for AgingCare.com

“My mom never tells me what her doctor says!” It’s a common caregiver lament.

As your parents and other family members get older, they will have medical appointment after medical appointment, with a variety of professional doctors, nurses, social workers, physiotherapists, etc. An aging adult may have difficulty remembering the details of each of these appointments, as one specialist blends into another. Or, due to memory problems, an older patient may not be able to accurately report the details of any health or cognitive concerns they have.

In some family relationships, parents do not want their children to have knowledge of their own health situation, or they could feel uncomfortable including their children because doing so would reverse their role from caregiver to care receiver. However, this does not stop adult children from worrying! In fact, it makes it more difficult for family caregivers to support aging relatives in their needs when they are blocked from the process.

**Here are a few tips to help you overcome this hurdle:**

- 1. Write down provider contact information:** Buy a journal or make an excel spreadsheet and record all of the names, addresses, phone numbers and area of specialties of each health care professional with whom they have contact.
- 2. Record medical conditions and medications:** Include the diagnosis or problem treated by each of these health care professionals, as well as the medication prescribed (*dose, time of day, etc.*).
- 3. Have an emergency plan:** Document the emergency procedure to contact these professionals in a time of crisis as well as their normal office/clinic hours.
- 4. Get permission to talk with the doc:** Encourage your family member to sign an Authorization with each professional so you have the legal authority to exchange information.
- 5. Encourage them to ask questions:** Suggest that your family member bring a list of questions and concerns to each appointment, then have them document the answers. Include your questions on this list and give it to your loved one to bring to the appointment.
- 6. Get to know your neighborhood pharmacist:** Document the pharmacy name and location for each medication prescribed so you can discuss any medication concerns or interactions with the pharmacist. Make sure your family member signs an Authorization at each pharmacy.
- 7. Make a master list:** Include all medical diagnosis, medications, surgical history, current treatment regimens and treating physicians. Ask your parent to keep this list in their wallet or purse, in the case of an emergency. Place a copy of this form on the refrigerator and near each phone in their home.
- 8. Prepare essential legal documents:** Encourage your parent to draft a Continuing/Durable Power of Attorney and/or Living Will so they will be ensured you can act on their behalf, if necessary.
- 9. Keep tabs on appointment times:** If your loved one has memory problems, it is especially important for you to help keep track of the dates and times of the appointments so that you can remind him or her, if necessary.
- 10. Help their doctor help them:** If your loved one will not allow you to attend medical appointments and he or she will not share information with you, but you have concerns about significant health and safety

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2401 Pleasant Valley Road  
York, PA 17402  
(717) 771-9610

issues, write an email or letter to the doctor. In this way, you are not asking for the doctor to break your loved one’s confidentiality. You are only offering details for which the doctor can choose to follow-up.

The above information is the basic information needed to assist your parents or an aging relative with their health functioning. It is equally important to organize all of their personal and financial affairs to ensure that you can provide comprehensive support in all aspects of their life when the time approaches.

