Volume 33, NO. 3 Autumn 2026

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

Email
aging@yorkcountypa.gov

Website
ycaaa.org

YORK COUNTY
PENNSYLVANIA

Julie Wheeler
President Commissioner

Scott Burford
Vice-President Commissioner

Doug Hoke
Commissioner

Inside This Issue...

A Complete Guide to Medicare Open Enrollment ... 1
From the Director ... 2
Reveling in this Golden Season ... 3
Save with LIHEAP Pennsylvania ... 4
Mindfulness in Nature ... 5
Medicare and Long-Term Care ... 6
Making Medicare Choices ... 7
Original Medicare vs Medicare Advantage ... 8
Important Medicare Dates to Remember ... 9
Less Is More: Rightsizing to a Home That Fits ... 10
Two New Laws Seniors Should Know About ... 11
Lifelong Learning ... 12
Your Mental Health This Holiday & Beyond ... 13
York County Senior Centers ... 14
Health & Wellness Classes ... 15
The Paradox of Aging at Work ... 16

A Complete Guide to Medicare Open Enrollment

from National Council on Aging

What is the Medicare Open Enrollment Period?

Open Enrollment is an annual timeframe when all people with Medicare can re-evaluate their Medicare health plan(s) and then, add, drop, or switch their Medicare health plan(s). This is a great opportunity to compare your current plan(s) to others on the market and make changes to better suit your needs and budget.

When is the Open Enrollment Period?

Open Enrollment runs from Oct. 15 - Dec. 7 each year. If you're using the Open Enrollment Period to choose a new Medicare Advantage (Part C) or Medicare Part D plan, that new coverage will begin on January 1 of the coming year.

For example, if you enroll in a different Medicare Advantage plan in November of 2025, your coverage will take effect January 1, 2026.

During the Medicare Open Enrollment Period, you can make the following changes:

If you have (or are signing up for) Medicare Parts A or B, you can join or drop a Medicare Part D prescription drug plan.

If you have original Medicare (Parts A and B), you can switch to a Medicare Advantage plan.

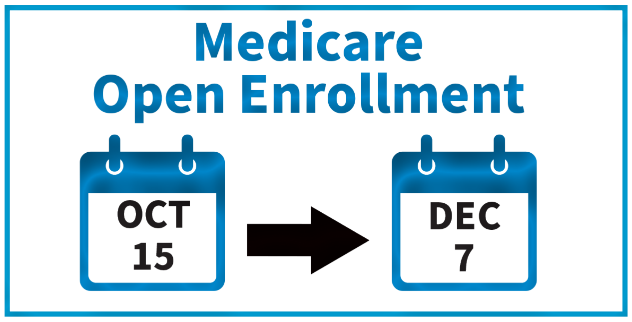
If you have a Medicare Advantage plan, you can drop it and switch back to original Medicare (Parts A and B).

If you have a Medicare Advantage plan, you can switch to a different Medicare Advantage plan.

If you have a Medicare Part D prescription drug plan, you can switch to a different Medicare Part D prescription drug plan.

Why you should reevaluate your Medicare coverage during Open Enrollment?

"Medicare plan coverage and prices can change from year to year, and so can your health situation," said Jen Teague, NCOA's Director for Health Coverage and Benefits. "And these



changes may impact your out-of-pocket costs—sometimes dramatically."

Annual Medicare plan changes can affect monthly premiums, deductibles, drug costs, and provider or pharmacy "networks" (a list of doctors, hospitals, or pharmacies that have contracted with the plan to provide services to its members). Formularies—which are lists of drugs covered by Part D plans—can also evolve from year to year due to new drugs coming on the market, drug therapy changes, and new medical research.

Are Medicare Advantage plans worth it?

This is something only you can decide based on your health care needs and budget. Given these yearly changes, it is a good idea to re-evaluate your current Medicare plan each year to make sure it provides the coverage you need at a cost you can afford.

Below are some additional benefits of re-evaluating coverage during the Open Enrollment Period:

Switching to a different Medicare Part D prescription drug plan that better meets your individual needs can reduce your out-of-pocket costs.

If your doctor is no longer considered in-network, you will likely save money by switching plans to make sure your doctors remain in-network for the upcoming calendar year.

Medicare Advantage plans may add new benefits not covered by traditional Medicare—like telehealth, wellness programs, dental/vision/hearing coverage, or improved preventative care

(continued on page 6)

From the Director

Dear Reader:

It will not be long before the days start to cool, and the leaves start to turn. This seasonal transformation happens every year and while cooler weather may not be a change we want, we know it's going to change with or without our approval.

One thing you can give your approval to each fall is your Medicare plan for the coming year. Each year on October 15th Medicare recipients are given the opportunity to review and change their Medicare health plans and prescription drug coverage for the following year. The decision is in your hands, and it is an extremely important one.

While reviewing your Medicare coverage can be cumbersome, it does not have to be overwhelming. Reviewing your current needs and the available plans does not take long and making changes can save you money throughout the year. It is also the only time during the year that you are permitted to make these changes.

I would encourage everyone that needs some guidance with reviewing their Medicare coverage to reach out to our agency and schedule a one-on-one counseling session. A Medicare counselor can review your options and offer insight regarding the available coverage. Please take some time to review the information in this issue of the New Horizons for additional information about Medicare counseling. A little bit of your time now can ensure you have the right coverage as we move into a new year.

While fall is a time of preparation, it is also a time of celebration. November is National Family Caregiver Month and there could not be a more deserving group to celebrate. Across our nation spouses, children, friends, and neighbors give of themselves to support those in their lives affected by illness or disability. During National Family Caregiver Month, we take time to pay tribute to this often-forgotten group and consider what our country would be like if they did not provide this care.

With an ever-growing aging population, the need for caregivers is greater than ever. There are more than 65 million caregivers across the United States providing care to loved ones that need some support. These are the selfless heroes of our communities and a group that deserves high praise. The month of November may be dedicated to recognizing caregivers, but we should recognize their contributions each and every day.

A new tool that is now available to assist caregivers is the PA CareKit. This tool was developed by the Pennsylvania Department of Aging (PDA) and is a wonderful resource in all aspects of caregiving. The CareKit can be found on the PDA's website or simply by entering PA CareKit into an internet search.

Being a caregiver is one of the most difficult things a person can do in life. Without prior caregiver experience how do you know where to turn for help? That's exactly where the CareKit comes in. It's a straightforward guide that can be a huge help to you and the person you are caring for. I also encourage you to reach out to our agency to discuss your caregiving needs with our staff. We might not have all the answers, but we can hopefully point you in the right direction.

I wish you and your loved ones a safe and happy fall season. Let's hope Mother Nature treats us well.

Mark W. Shea

NEW HORIZONS

Published January, May, & September

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
Web: 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.

Acceptance of Advertising

The advertisements in this newspaper are based on information supplied by the advertisers. Inclusion in the newspaper does not imply endorsement of the product or service by YCAAA or York County Commissioners, nor does exclusion imply disapproval. YCAAA accepts no responsibility for the quality of service provided by any organization listed.

New Horizons is FREE to residents of York County, Pennsylvania.

Mailing List

*Name:*____________________________________

*Address:*____________________________________

*City, State, Zip:*______________________________

*Email:*____________________________________

Donations

As publishing & postage costs continue to rise, donations are gladly accepted to offset the cost.

Donation Amount: ____________________

Please return this form to:
York County Area Agency on Aging
New Horizons
2401 Pleasant Valley Road
York, PA 17402

Please notify YCAAA to discontinue your mailed issue.

Reveling in this Golden Season

by the York County Area Agency on Aging

As the heat of summer shifts to the cool, crisp air of autumn, many older adults find this change of seasons refreshing. The warm, colorful hues and the natural exchange of summer activity for cozy, grounding routines is a welcome transition. Fall is the time when older adults can more easily embrace outdoor activities, enjoy the natural fruits of the season, and prepare for the coming winter.

Embracing the Outdoors

Fresh autumn air can help to boost your mood and wellbeing. Some older adults may find themselves reminiscing about football games, bonfires, or hiking. But for active older adults, there is no reason that you cannot still enjoy those same activities today. For those with less mobility, there are scenic drives, birdwatching, and outdoor movies or concerts. Visiting a fall festival, fruit picking, or attending a trunk-or-treat event can be fun family activities that keep you engaged across generations.

Passing Along Traditions

Sharing family traditions can bring joy and purpose to both older adults and younger generations. Cooking, baking, and food preservation are valued skills that have made a comeback in recent years. Handing down family recipes often comes with sharing stories that bring generations closer together. Traditional crafts such as crochet, sewing, and woodworking are also popular among the different age groups. Teaching or enlisting the help of grandchildren in these activities can be fun for young and old alike.

Enjoying the Fruits of the Season

Autumn is a time of celebrating the harvest. Plates and appetites shift to the colorful and delicious fruits of the season. Creating unique comfort foods that are both nourishing and satisfying is the culinary theme of the season.

Nutritionally, fall produce such as apples, pears, squash, cranberries, cabbage, brussels sprouts and root vegetables have high levels of vitamins and antioxidants that support immune function, bone health, and energy. These are especially important for adults as they age. Fall produce also tends to be affordable and widely available which can help to stretch the grocery budget of those who may be struggling with food insecurity.

Protecting Your Health

Autumn is the best time for vaccinating against the serious illnesses that circulate throughout the winter season. Because older adults have a higher risk of serious complications and most vaccines require at least a few weeks to build immunity, it

is important to get your vaccines early. Talk with your doctor or pharmacist about which vaccines are right for you. Other ways to protect your health and lower health risks include maintaining a consistent sleep schedule, staying hydrated, reducing stress, and exercising.

Improving your mobility, strength and balance can help you avoid falls, prevent muscle loss, and reduce pain and stiffness. This impacts almost every aspect of your life from getting out of a chair, to reaching, bending, and dressing, as well as your ability to get around without assistance. Activities such as chair yoga, gentle stretching, and basic balance exercises, along with some resistance training can be done right in your home. Exercise machines, indoor walking, or pool exercises are often available at local organizations, many of which offer discounts to those unable to afford the full membership fee.

Preparing Your Home

Early autumn is the time to make your home cozy and safe for the coming winter season. Soft, diffused lighting can help to mimic the daylight and give a warm glow. Bring in or add plants and greenery to make your home feel fresh and peaceful. Place colorful throws in sitting areas. Add comforters to beds and change to heavier insulated curtains to keep the heat in. Lay rugs on cold floors but be sure it has a non-slip backing or mat underneath.

Many people have a fall routine of decluttering the house, re-stocking the pantry, and rotating clothes. Some even do a deep clean of the entire house. This is the time to have your heating system checked, arrange for leaf clean-up and snow removal, as well as update emergency plans.

The Golden Season

Embracing autumn can be a wonderful way for older adults to take joy in their lives. Taking part in activities and celebrating the season will not only improve mental and physical health but also keep you engaged with friends and family. Staying connected to nature and community is the key to living a cherished, nurtured, and full life in this golden season.

Family Caregivers Statistics

- Family caregivers ages 55 to 64 were the most likely to provide care (24%), followed by those ages 45 to 54 (21%) and those ages 65 and older (18%).
- While 39% of family caregivers cared for someone age 85 or older, 13% provided care for someone age 65 to 69.
- Only 15% of family caregivers cared solely for someone with whom they lived, while 83% cared solely for someone with whom they did not live.
- On a given day, about one-fourth (26%) of family caregivers engaged in caregiving activities. Compared with those in other age groups, caregivers who were ages 65 and older were the most likely to provide care on a given day (37%).
- On average over all days — including days they did and did not provide care — family caregivers who cared solely for someone with whom they lived (6.1 million providers) spent 3.0 hours per day providing care.

From the 2021 Profile of Older Americans (most recent available) by the Administration for Community Living

Save with LIHEAP Pennsylvania:

Eligibility & How to Apply

by U.S. Department of Agriculture & State of Pennsylvania

Pennsylvania LIHEAP helps low-income households pay winter heating bills through the Pennsylvania Department of Human Services (DHS), administered through County Assistance Offices (CAOs) in every Pennsylvania county. Pennsylvania offers two types of LIHEAP grants — a one-time Cash Grant and a Crisis Grant — both applied for through the same COMPASS online portal at **dhs.pa.gov.**

Pennsylvania's LIHEAP structure has two distinctive features: multiple crisis grants are available in a single season (one per qualifying emergency), and major gas and electric utilities are required to offer Customer Assistance Programs (CAPs) to low-income customers regardless of LIHEAP status.

Pennsylvania's Two LIHEAP Grant Types

Cash Grant — Annual Heating Assistance

A one-time annual payment toward the primary home heating source (natural gas, electricity, fuel oil, propane, kerosene, wood, and other fuels), applied directly to the utility or fuel company account.

Benefit range: $200 minimum to $1,000 maximum. The amount varies by household size, income level, geographic region of Pennsylvania, and heating fuel type. A household receives one Cash Grant per heating season.

Pre-season for prior recipients: If you received LIHEAP benefits in the previous season, you will receive a notice to apply early during LIHEAP pre-season — typically in November before the standard December opening. Pre-season applicants can apply before the general public window opens.

Crisis Grant — Multiple Per Season

Crisis grants address heating emergencies.

Benefit range: $25 minimum to $1,000 maximum per crisis event. A household may apply for multiple crisis grants in a single season — one grant per qualifying emergency — up to the $1,000 seasonal maximum.

Qualifying crisis situations:

- Broken heating equipment or leaking lines that must be fixed or replaced
- The shutoff of the main heating source (or secondary heating source used to operate the main source)
- Danger of being without fuel — less than a 15-day supply of deliverable fuel (oil, propane, wood, etc.)
- Termination of heating utility service

Processing times:

Standard crisis: eligible applicants receive benefits within 10 business days of applying

Life-threatening crisis: expedited — processed sooner than 10 business days

If you have already received a Cash Grant this season and have a new emergency: Contact your local County Assistance Office directly rather than filing a new online application.

If you have NOT received a Cash Grant this season: You must apply for the program first to be considered for a crisis grant.

Pennsylvania LIHEAP Income Limits 2026

Pennsylvania uses 150% of the Federal Poverty Guidelines (FPL) for both Cash and Crisis grants. Income guidelines were updated in February 2026 — the table below reflects the updated guidelines effective February 1, 2026:

Household Size	Annual Gross Income	Monthly Gross Income
1	$23,940	$1,995
2	$32,460	$2,705
3	$40,980	$3,415
Each Additional Person	+$8,520/year	+$710/month

Source: Legal Aid of Southeastern Pennsylvania 2025–2026 LIHEAP flyer citing DHS updated February 2026 guidelines. **Confirm at dhs.pa.gov or by calling 1-866-857-7095.**

No asset limit: Pennsylvania LIHEAP has no asset test.

"Pennsylvanians do not need to know their own eligibility to apply" — DHS explicitly states this. If you're unsure whether you qualify, apply and let DHS determine eligibility.

SNAP connection: Receiving even a minimal LIHEAP payment qualifies your household for Pennsylvania's highest Standard Utility Allowance (SUA) tier for SNAP purposes — significantly increasing SNAP benefits for the entire benefit year.

LIHEAP
Low-Income Home Energy Assistance Program

York Water Company Launches Bill Discount Program

from York Water Company

The York Water Company has announced the launch of a new bill discount program designed to make water service more affordable for income-qualified customers. The initiative reflects York Water's ongoing commitment to ensuring safe, reliable, and accessible water service for all members of the community and our partnership with United Way of York County.

The program, administered by United Way of York County, offers eligible households a monthly discount on their water bills, helping to reduce financial strain while maintaining essential access to clean water. Customers who meet income and account standing criteria may qualify.

"Access to safe, clean water is a basic necessity," said JT Hand, President and CEO of The York Water Company. "This program is about supporting our customers who need it most and making sure cost is not a barrier to this essential service. We are pleased to offer this additional program of support to assist our customers and proud to partner with such a respected partner as the United Way of York County."

Key features of the program:

- Monthly bill discounts for qualifying households
- Simple application process

"No one should have to choose between paying their water bill and meeting other basic needs. This program is about providing relief, dignity, and stability to families who need it most" said Brian Grimm, President of United Way of York County.

Enrollment is open year-round or until available funds are dispersed, and approved participants will begin receiving discounts within 30 days of notification of approval.

In addition to this new discount program, The York Water Company continues to offer a variety of assistance programs to customers including payment agreements, Customer Assistance Program (CAP), and York Water CARES.

For more information about the program or other customer assistance options, please visit **www.yorkwater.com/customer-assistance-programs** or call York Water's Customer Service team at **717-845-3601**.

The York Water Company provides water and wastewater services to over 214,000 residents across 58 municipalities and visitors in Adams, Franklin, York, and Lancaster counties.

Mindfulness in Nature: Simple Moments That Restore Wellbeing

by York County Parks & Recreation

Nature has a remarkable ability to calm the mind and restore a sense of balance. Florence Williams' book The Nature Fix highlights research from around the world showing that time outdoors can lower stress, improve mood, and help the brain recover from mental fatigue. These benefits don't require strenuous activity or long hikes — even brief, gentle experiences in natural settings can make a meaningful difference.

One of the book's central findings is that natural environments engage the senses in ways that help the brain relax. Soft light, shifting leaves, birdsong, and fresh air all contribute to what researchers call "restorative attention." When the mind is gently occupied by natural patterns, it gets a break from the constant demands of everyday life. This shift can improve focus, lift mood, and reduce stress hormones.

Local parks offer countless opportunities to experience this kind of quiet restoration. At John Rudy Park, accessible trails make it easy to take a slow, mindful walk. Moving at a comfortable pace, it becomes easier to notice the details that often go overlooked — the texture of bark, the movement of branches, or the way sunlight filters through the canopy. These small observations align closely with the research highlighted in The Nature Fix, which shows that simply paying attention to natural surroundings can help the mind reset.

For those who prefer to stay close to parking areas, many parks in the system provide comfortable seating just steps from the car. A few minutes on a bench can be enough to experience the calming effects of nature. Williams emphasizes that meaningful benefits don't require remote wilderness; small, accessible green spaces can be just as effective in supporting wellbeing.

If watching wildlife brings a sense of peace, the Lake Redman Boardwalk is an ideal spot. It offers rich birding opportunities without requiring a long walk. Pausing to observe birds — their movements, colors, and calls — encourages a slower, more attentive state of mind. This kind of gentle observation fits well with the book's findings on how natural scenes and wildlife help the mind reset.

For those drawn to the sound of flowing water, Nixon Park and Spring Valley Park offer beautiful streamside areas. The gentle sound of water is a natural form of sensory input that many people find soothing. Research summarized in The Nature Fix shows that natural sounds can help reduce stress and support relaxation, making these streamside spots perfect for a few quiet moments.

As the seasons change, Rocky Ridge Park becomes a standout destination. Its forested setting, especially vibrant in the fall, creates an immersive environment ideal for mindful observation. Simply taking in the colors, textures, and shifting light can help shift attention toward the present moment.

Mindfulness in nature is about slowing down, noticing, and allowing the environment to support a sense of calm. Whether it's a short walk, a quiet moment on a bench, or a few minutes watching birds or water, these simple experiences can offer meaningful restoration.

Be a Good Neighbor... Be a YCAAA Volunteer

by Stephanie Hankey, Volunteer Coordinator, York County Area Agency on Aging

September 28th is National Good Neighbor Day. York County Area Agency on Aging (YCAAA) volunteers and York County Senior Center volunteers are good neighbors. They go the extra mile to improve the quality of life for York County's older adults. Many of them volunteer not only through YCAAA and with the Senior Centers, but also with various other organizations throughout the county.

If you want to give back and make a difference, please consider one of the many volunteer opportunities through YCAAA or helping with Home-Delivered Meals. If your passion extends beyond working with older adults, our county has a multitude of volunteer opportunities through other agencies, community organizations, food banks, local nonprofits, ministries, and more. Whether you have a little time or a lot of time to give, these worthwhile organizations would welcome your assistance.

There are many volunteer opportunities available through YCAAA. Our most immediate volunteer needs are for PA MEDI Medicare Counselors and Judicial Center Tour Guides. We have a fantastic group of dedicated volunteer **PA MEDI Counselors**. They provide Medicare counseling in person and over the phone, facilitate New to Medicare Workshops, and staff our PA MEDI Helpline. However, with the complexities of Medicare and the county's growing senior population, YCAAA needs more PA MEDI counselors. 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. Training is provided. Individuals who maintain an active license to sell insurance or financial products are not eligible to apply for this role.

YCAAA also has a need for **Judicial Center Tour Guide**s. The Judicial Center Tour Guides lead tours of the York County Judicial Center for student and retiree groups. They volunteer approximately 12 to 15 hours per month during the fall and spring. They provide a history of the York County Judicial Center, lead tours of the facility, supervise students while they observe courtroom proceedings, and provide opportunities for students to meet the York County Sheriff's K-9 Unit.

In being a good neighbor, Mr. Rogers reminds us of the importance of kindness and community and that there is always hope: "When I was a boy and I would see scary things in the news, my mother would say to me, 'Look for the helpers. You will always find people who are helping.'" Our community's volunteers are those helpers.

If you are interested in being a helper or would like more information about volunteer opportunities with York County Area Agency on Aging, please call **717-771-9610** or email aging@yorkcountypa.gov. If you are interested in other volunteer opportunities, please contact 211, and they will be happy to connect you with resources and an organization that has the perfect volunteer opportunity for you.

Medicare and Long-Term Care:

Understanding What Medicare Covers AND What It Doesn't

by Jeffrey Bellomo, Certified Elder Law Attorney practicing in York

For many families, concerns about long-term care begin with a moment: a hospital stay, an unexpected fall, or a diagnosis that changes daily life. Suddenly, important questions arise:

- Will Medicare pay for the care we need?
- How long will coverage last?
- What happens if care is needed for months or even years?

Unfortunately, many families discover too late that Medicare and long-term care are not the same thing.

Medicare is an essential health insurance program for older adults, but it was never designed to cover most long-term care needs. Understanding what Medicare does cover and where its limitations begin can help families make informed decisions and avoid costly surprises.

One valuable Medicare benefit that is often overlooked is home health care. Medicare may cover services provided in a person's home, including skilled nursing care, physical therapy, occupational therapy, and speech-language pathology services. These benefits can be especially important for individuals recovering from surgery, returning home after a hospital stay, or managing chronic medical conditions.

To qualify, a physician must certify that the patient needs skilled care and that services are provided through a Medicare-certified home health agency. In many cases, beneficiaries pay little or nothing for covered services. However, confusion about eligibility often prevents people from receiving the benefits they deserve.

One of the most misunderstood requirements is the term "homebound." Many people assume this means they cannot leave their home under any circumstances. In reality, Medicare's definition is much broader. A person may still qualify if leaving home requires considerable effort, assistance from another person, the use of mobility equipment, or specialized transportation. Occasional trips to medical appointments, religious services, or family events generally do not disqualify someone from receiving home health services.

Another common misconception is that Medicare home health services stop when a patient is no longer improving. Medicare rules do not require improvement. Services may continue when they are needed to maintain a person's condition or help slow further decline. Yet some patients are still told their coverage is ending because they have "plateaued," leading to unnecessary interruptions in care.

While Medicare home health benefits can be extremely helpful, they do not address one of the greatest financial risks facing older adults: long-term custodial care. Assistance with activities such as bathing, dressing, eating, toileting, and supervision for cognitive impairment typically falls outside Medicare's coverage. These services can continue for years and often cost well over $100,000 annually.

This is where Medicaid planning becomes important. Medicaid is the primary government program that helps pay for long-term care expenses. Unlike Medicare, Medicaid can cover ongoing nursing home care and, in many cases, home- and community-based services. However, eligibility rules are complex and include financial requirements, asset limitations, and a five-year look-back period on certain transfers.

The best time to begin planning is before a crisis occurs. Understanding the differences between Medicare and Medicaid allows families to protect assets, preserve options, and make care decisions with confidence.

Planning ahead does not eliminate every challenge, but it helps ensure that when life's unexpected moments arrive, you are prepared with knowledge, resources, and a strategy for the future.

A Complete Guide to Medicare Open Enrollment *(cont'd from page 1)*

coverage. You may be able to switch to a more comprehensive plan at a price similar to what you're already paying. Conversely, some plans may cut back on additional benefits from year to year—another reason it's important to review your coverage terms annually.

What should I do next?

Start comparing Medicare plans and learn more about your coverage options

If you're wondering, Which type of care is not covered by Medicare? or Does Medicare pay for prescriptions?, there are several credible resources that can answer your questions and help you find the plan that's best for you:

PA MEDI:

This is a resource to help you understand your Medicare options and how you can save money on your out-of-pocket costs.

You can call your local PA MEDI office at **717-771-9008** or visit our website at **https://yorkcountypa.gov/191/Medicare-Resources**.

PA MEDI uses trained volunteers to offer trusted, unbiased Medicare counseling.

Medicare:

You can also get help from Medicare directly. Compare coverage options and shop for plans using the Medicare Plan Finder or by calling **1-800-MEDICARE** to talk with a customer support representative. TTY users should call **1-877-486-2048**. The Medicare Support Hotline is available 24/7, except for some federal holidays.

Once you choose a Medicare plan that meets your needs, don't forget to let your physician and other health care providers know about your new coverage.

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.

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

To Register

717-771-9008

800-632-9073

Email: aging@yorkcountypa.gov

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.

Making Medicare Choices Through an Age-Friendly Lens

by Cathy Bollinger on behalf of Age-Friendly York County

Age-friendly communities are places where people of all ages, especially older adults, can live safely, stay connected, and continue doing what matters most to them. Age Friendly York County works to ensure that our environments, services, and policies are inclusive and supportive so residents can maintain their health, independence, and engagement in everyday life.

One of the most important ways to support your ability to age well is by choosing healthcare coverage that fits your needs - especially during Medicare enrollment season.

With enrollment season upon us, you have important decisions to make that affect not only your health coverage, but also how easily you can maintain your lifestyle and access the services that support your quality of life. Medicare is not one-size-fits-all. The plan that works for a friend, neighbor, or even a spouse may not be the best fit for you. And even if you're satisfied with your current plan, it's important to review your options each year, since costs, coverage, and provider networks can change.

You are your own best advocate. Taking time to compare plans, ask questions, and understand your benefits can make a meaningful difference in your health and well-being.

As you evaluate your options, we encourage you to look beyond monthly premiums and deductibles and consider how a plan supports your daily life:

- Does it include your preferred doctors and specialists?
- Are your prescriptions affordable?
- Does it offer access to preventive care, telehealth services, wellness programs, or support for managing chronic conditions?
- What additional benefits are included? Some plans may include benefits like transportation to medical appointments or fitness programs that help you stay active and connected.

It's also important to seek unbiased guidance. Talking with a trained, independent advisor can help you better understand your choices and avoid being steered toward a plan that may not fully meet your needs.

At its core, age-friendly thinking is about respect - respect for your preferences, goals, and life experience. Medicare decisions are a key part of that. When you choose coverage that aligns with how you live and what matters to you, you are investing in your independence and your ability to remain active in the community.

This enrollment season, take the next step: review your current plan, compare your options, and seek trusted, unbiased advice. A well-informed decision today can help you stay healthy, connected, and thriving throughout the year.

Age Friendly York County strives to make York County, PA more livable, inclusive and respectful for all ages. The initiative is co-led by York County Community Foundation and York County Planning Commission. www.agefriendlyyorkcounty.org

Protect, Detect, and Report

Three Steps You Can Take to Guard Against Medicare Fraud

by U.S. Department of Health Medicare Resources

Every day, Medicare fraud affects people with Medicare and their families across the U.S. – regardless of background. It's not just the Medicare program that suffers when fraud occurs. Patients may also discover that they can't get the health care they need.

If someone gets your Medicare number, they can make charges that may exhaust your allotment of benefits. If they charge Medicare for medical visits that you never made or equipment you didn't purchase, your number could be flagged for overuse, and doctors may refuse to see you. These are just two examples of how fraud can end up hurting you directly.

Scammers know the ins and outs of the Medicare system and their attempts can be well thought-out. It's not always easy to know when and where fraud is occurring. By remembering some simple but effective tips, you can protect yourself against scams, including identity theft and prescription drug fraud. Remembering to protect, detect, and report fraud helps everyone, including you.

1. Protect

Protecting your personal information is your best line of defense against health care fraud. Treat Medicare, Medicaid, and Social Security numbers like credit card numbers. Never give them to a stranger and don't carry your cards unless you need them for appointments. Medicare doesn't call or visit to sell you anything. Outside of a trusted health care setting, never give this information to anyone who asks for it.

2. Detect

No matter how careful you are, you may be targeted for fraud. Always review your Medicare statements closely. Things to look for include charges for something you didn't purchase or receive, duplicate charges, and charges for services not ordered by your doctor. Compare these documents to your personal records and receipts. Recording medical visits and procedures in a journal or on a calendar can help you keep track of what happened at each appointment and make it easier to spot inaccuracies.

3. Report

If you suspect you've been a target of fraud, report it. This can help you and others at risk for fraud. If you have questions about your Medicare statements, call your health care provider.

If you're uncomfortable calling or are not satisfied with the response, help is available through your local Senior Medicare Patrol (SMP). SMP volunteers work with Medicare beneficiaries and their families and caregivers to stop health care fraud, errors, and abuse. You can also report suspicious calls and ask general questions through this resource. You can find your local SMP program by calling **1-877-808-2468** or at **SMPresource.org**.

Suspected fraud also can be reported to **1-800-Medicare** or by calling **1-800-HHS-TIPS.**

Don't hesitate, if you need help.

Funded by the Administration for Community Living, part of the U.S. Department of Health and Human Services, the SMP programs provide outreach, counseling, and education by highly trained volunteers in a variety of locations. For free, confidential support, contact your local SMP program.

Original Medicare with a Medigap vs. Medicare Advantage

from Medicare Rights Center

Pennsylvania Medicare Education and Decision Insight

People with Medicare looking to fill gaps in their coverage and/or get assistance with Medicare costs can choose to enroll in a supplemental insurance policy (Medigap) in addition to Original Medicare or to enroll in a Medicare Advantage Plan. Here's a look at the differences between these two options.

Medigaps may help pay for Medicare deductibles, coinsurances, and copayments. Depending on where you live, and when you became eligible for Medicare, you have up to 10 different Medigap plans to choose from: A, B, C, D, F, G, K, L, M, and N. Each lettered Medigap offers a different set of benefits, but all plans with the same letter must offer the same benefits (regardless of the company you buy it from). Premiums vary, depending on both the plan you choose and the company you buy it from.

Medicare Advantage Plans must provide at least the same set of benefits offered by Original Medicare, but they may have different rules, costs, and restrictions. For instance, Medicare Advantage Plans may require that you see health care providers in their network, and/or that you get a referral from your doctor before seeing specialists. Some MA Plans offer extra, Medicare-excluded benefits, such as dental care.

If you sign up for Original Medicare and a Medigap and later decide you would like to try a Medicare Advantage Plan–or vice versa–be aware that there are certain enrollment periods when you are allowed to make changes. Additionally, Medigap enrollment rules vary by state. Familiarize yourself with your state's rules before disenrolling from your Medigap.

Keep in mind that different areas have different Medicare Advantage Plans and Medigap options. A particular plan may not be available where you live. For assistance finding Medicare Advantage Plans in your area, call **1-800-MEDICARE** (633-4227) or your State Health Insurance Assistance Program (SHIP). To learn about Medigap availability and enrollment call PA MEDI at **717-771-9008.**

Medigap
Policies that provide insurance through private companies and help fill cost-sharing gaps.

Medicare Advantage
Private plans that contract with the federal government to provide Medicare benefits.

The table below compares Original Medicare with a Medigap Advantage. Remember that there are several different kinds of plans. If you are interested in joining a plan, make sure to speak to a plan representative for more information.

	Medigap	Medicare Advantage
Cost-sharing	Pays part or all of certain remaining costs after Original Medicare pays first.	Cost-sharing varies depending on plan. Usually pay a copay for in-network care. Make sure to compare a particular plan's cost-sharing to Original Medicare
Premium	Plans charge a monthly premium in addition to the Part B premium.	Plans may charge a monthly premium in addition to the Part B premium.
Provider access	See any provider and use any facility that accepts Medicare. *(Note: if you have a Medicare SELECT plan, you must use your Medigap plan's network)*	Typically see only in-network providers.
Referrals	Do not need referrals for specialists.	Typically need referrals for specialists.
Other benefits	Generally only covers Medicare cost-sharing. However, may cover costs Medicare does not cover at all, like 365 additional lifetime days for hospital or care received when traveling abroad.	May cover additional services, including vision, hearing, and dental (additional benefits may increase your premium or other out-of-pocket costs.)
Enrollment	In most states, insurance companies must only sell you a policy at certain times and if you meet certain requirements. Call PA MEDI or PA Dept. of Insurance for more information.	May use the Fall Open Enrollment Period (October 15 - December 7) to pick a new Medicare Advantage Plan or switch between Original Medicare and Medicare Advantage.

Job-based Drug Coverage & Part D

from Medicare Rights Center

Some job-based insurance plans offer creditable drug coverage. If you are eligible for Medicare and enrolled in creditable coverage from your current employer, you can delay Part D enrollment without incurring a late enrollment penalty (LEP). When you decide to enroll in Part D, you will have a two-month Special Enrollment Period (SEP).

Even if your drug coverage is not creditable, you may want to keep it as a form of secondary insurance, and enroll in a Part D plan as primary insurance. Having secondary insurance may help lower the cost of Part D-covered drugs. Contact your plan to learn whether it coordinates with Part D coverage. You should also consider whether the cost of your monthly premium for the plan is offset by the coverage it provides, or whether you are better off disenrolling and only keeping Part D.

In some plans, you cannot drop drug coverage without losing your health benefits or vice versa. Also keep in mind that your spouse or dependents are not eligible to use your Medicare coverage and may need other insurance if you drop your job-based insurance. Contact your benefits administrator to learn more about your job-based insurance before making Part D enrollment decisions.

If your drug coverage from current employment is not creditable, you can still delay enrollment into Part D. You will have the previously mentioned two-month SEP to enroll in a Part D plan. However, this SEP does not eliminate the Part D LEP. To avoid the LEP, you need to enroll in Part D when you are first eligible.

Important Medicare Dates to Remember

October 1 — Get ready for Open Enrollment
Review any notices from the current plan about cost and benefit changes for next year. Then, visit Medicare.gov/plan-compare to preview plan options for the upcoming year.

October 15 — Open Enrollment begins
This is the one time of year when everyone with Medicare can make changes to their health and drug plans for next year. People with Medicare can keep the plan they have, or join a new plan that meets their needs.

December 7 — Open Enrollment ends
In most cases, this is the last day to change Medicare coverage for the next calendar year. You can help someone fill out an enrollment form if they decide to switch plans. A health or drug plan must get the enrollment form by December 7.

January 1 — Coverage begins
If you're helping someone who changes to a new health or drug plan, their new coverage starts January 1. If they keep their current coverage, any changes to benefits or costs for the new year start on January 1.

Coverage Changes After January 1

Between January 1 – March 31, people in a Medicare Advantage Plan can switch to a different Medicare Advantage Plan (with or without drug coverage), or to Original Medicare. If they switch to Original Medicare, they'll also have the option to join a separate Medicare drug plan. New coverage will begin the first day of the month after the plan gets their enrollment request.

Shop for plans by going to Medicare.gov/plan-compare

You can help someone:

- Compare health and drug plans side by side
- Manage a list of preferred pharmacies and any prescription drugs they take
- Get an estimate of their out-of-pocket costs
- Find quality and customer service ratings from current plan members

Need help comparing plans?

- Call **1-800-MEDICARE** (1-800-633-4227). TTY users can call 1-877-486-2048.
- We're here to help 24 hours a day, including weekends. For help in a language other than English or Spanish, let the customer service representative know.
- Call PA MEDI to get free, personalized, and unbiased health insurance counseling. Call **717-771-9008** for more information.

Questions about your Medicare?

We are here to

HELP

Open Enrollment Dates

OCT 15 - DEC 7

Join, switch or drop Medicare Advantage or Prescription Drug Plans.

York County Area Agency on Aging
2401 Pleasant Valley Road
York, PA 17402

717-771-9042
for your individual counseling appointment.

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 about Medicare.

They can help you:

- Make informed choices about Medicare coverage options, Medigap policies and Medicare Advantage Plans
- Understand Medicare eligibility & enrollment
- Understand what services are covered under Medicare Parts A and B and your Medicare Summary Notice
- Understand your Medicare Prescription Drug (Part D) benefit
- Apply for Medicare Savings Programs to save you money... and more!

Pennsylvania
Medicare Education and Decision Insight

2026 MEDICARE ANNUAL OPEN ENROLLMENT EVENTS

For additional information or to register for the following Medicare events

717-771-9042 or 1-800-632-9073

Please call the scheduling line above, do not call the event sites. Scheduling lines will open on September 1st.

FRIDAY, OCTOBER 16
9:00 AM to 1:00 PM
YORK COUNTY AT PLEASANT VALLEY ROAD
2401 Pleasant Valley Road, York PA 17402

MONDAY, OCTOBER 19
9:00 AM to 12:00 PM
DELTA SENIOR CENTER
5 Pendyrus Street, Delta PA 17314

WEDNESDAY, OCTOBER 21
4:00 PM to 8:00 PM
SOUTH WESTERN HIGH SCHOOL
200 Bowman Road, Hanover PA 17331

THURSDAY, OCTOBER 22
9:00 AM to 1:00 PM
CONCORDIA AT SPIRITRUST SHREWSBURY
800 Bollinger Drive, Shrewsbury PA 17361

MONDAY, OCTOBER 26
9:00 AM to 12:00 PM
WINDY HILL ON THE CAMPUS
1472 Roth's Church Road #103, Spring Grove, 17362

TUESDAY, OCTOBER 27
4:00 PM to 6:00 PM
WEST YORK HIGH SCHOOL
1800 Bannister Street, York PA 17404

THURSDAY, OCTOBER 29
9:00 AM to 12:00 PM
DILLSBURG SENIOR CENTER
1 N. 2nd Street, Dillsburg PA 17019

WEDNESDAY, NOVEMBER 4
4:00 PM to 8:00 PM
SOUTH WESTERN HIGH SCHOOL
200 Bowman Road, Hanover PA 17331

THURSDAY, NOVEMBER 5
9:00 AM to 12:00 PM
CONCORDIA AT SPIRITRUST KELLY DRIVE
750 Kelly Drive, York PA 17404

MONDAY, NOVEMBER 9
1:00 PM to 4:00 PM
CONCORDIA AT SPIRITRUST SPRENKLE DRIVE
1802 Folkemer Circle, York PA 17404

TUESDAY, NOVEMBER 10
9:00 AM to 1:00 PM
YORK COUNTY AT PLEASANT VALLEY ROAD
2401 Pleasant Valley Road, York PA 17402

THURSDAY, NOVEMBER 12
9:00 AM to 12:00 PM
ST. DAVID'S E.C. CHURCH
2411 Oakland Road, Dover PA 17315

MONDAY, NOVEMBER 16
9:00 AM to 12:00 PM
NEWBERRY TOWNSHIP
1895 Old Trail Road, Etters PA 17319

THURSDAY, NOVEMBER 19
4:00 PM to 8:00 PM
DALLASTOWN AREA HIGH SCHOOL
700 New School Lane Dallastown PA 17313

TUESDAY, NOVEMBER 24
4:00 PM to 6:00 PM
WEST YORK HIGH SCHOOL
1800 Bannister Street, York PA 17404

WEDNESDAY, DECEMBER 2
9:00 AM to 1:00 PM
GOLDEN CONNECTIONS COMMUNITY CENTER
20-C Gotham Place, Red Lion 17356

THURSDAY, DECEMBER 3
9:00 AM to 1:00 PM
YORK COUNTY AT PLEASANT VALLEY ROAD
2401 Pleasant Valley Road, York PA 17402

FRIDAY, DECEMBER 4
9:00 AM to 1:00 PM
YORK COUNTY AT PLEASANT VALLEY ROAD
2401 Pleasant Valley Road, York PA 17402

Less Is More: Rightsizing to a Home That Fits Your Life

by Ginnie Kite, Senior Real Estate Specialist & Certified Home Safety Specialist Serving South Central Pennsylvania and Northern Maryland

There's something beautiful about simplicity. Fewer things. Less clutter. A little more breathing room. Rightsizing isn't about losing anything — it's about making space for what truly matters.

For many, the idea of moving into something smaller feels like closing a chapter. But what if it's actually opening one? A smaller home or retirement community means fewer chores and more time for connection. Less stuff, more freedom. You're not leaving your memories behind — they travel with you. You're simply choosing a space that fits who you are now, and what you want life to look like going forward.

A home holds identity and history, so it's normal to feel grief or hesitation about leaving. Give yourself time to say goodbye. Walk through the house. Recall favorite memories. Talk with family about the story behind certain items. Rightsizing is an act of intention. It says, "I know what I need, and I'm ready to make room for it."

A few steps can make the process feel manageable:

- Start early, well before a move feels urgent, so you can sort through belongings at a pace that feels manageable.
- Begin with the easy stuff, like linen closets or the garage, where emotional attachments are fewer. Small wins build momentum.
- Create simple keep, donate, sell, and toss categories, and if something hasn't been used in over a year, it may be time to let it go.
- Involve family early if you want children or grandchildren to have certain items; it can spark meaningful conversations and ease the burden later.
- Don't be afraid to hire help. A professional organizer or senior move manager can be a game changer, handling the details so you can focus on the transition itself.

Not all smaller homes or retirement communities are alike. Location matters for staying close to

family and friends. Level of care should match your needs now and down the road, since independent living, assisted living, and continuing care communities all offer different support. Amenities and lifestyle vary too, so visiting in person and talking with residents reveals far more than any brochure can. And of course, understand the full cost structure, including entrance fees and monthly costs, so there are no surprises later.

Once the move happens, bringing a handful of meaningful items — a favorite chair, family photos, a piece of art — can make a new space feel personal almost immediately. Many people who rightsize are surprised to find that less house truly means more life: more time for gardening, volunteering, and making new memories, without the burden of maintaining a home that no longer fits this season of life.

Rightsizing isn't the end of the story. It's a new beginning — one with less stress, more time, and so much more room to enjoy it.

YCAAA Profile: Caregiver Support Program

by Stephanie Frey, Director of Social Services, York County Area Agency on Aging

Are you the primary caregiver for a dependent older adult or an adult with some type of chronic dementia? Or perhaps you are aged fifty-five (55) or older and raising and providing care for a Grandchild? If so, the York County Area Agency on Aging may have a program that can provide some assistance. Pennsylvania's Caregiver Support Program provides resources and assistance to individuals who assume primary responsibility for the provision of care to help alleviate the stress associated with caregiving and support the caregiving relationship by focusing on the Caregiver's well-being. The program recognizes Caregiver stress can impact the physical, emotional, and financial health of caregivers. Access to respite services is essential and the program can provide financial reimbursement for related services and supplies. These services are subject to eligibility requirements and are not an entitlement.

Reimbursement is available for expenses paid by the Caregiver for ongoing services and/or consumable supplies that are directly related and necessary to the care being provided to the Care Receiver, and as authorized in their care plan. Caregivers may not receive reimbursement for caregiving expenses paid to a relative, either by blood or marriage. Services that can potentially be reimbursed include respite services, consumable supplies, supportive services, supplemental services, home modifications, and assistive devices. An example would be hiring someone to stay with the Care Receiver that cannot be left alone to provide respite to the Caregiver. There are other available services that are specific to the Grandparent part of the program.

To qualify for the program an assessment would need to be completed by an Aging Care Manager from our office. Upon completion of the assessment, a need-based care plan would be developed. Financial eligibility is based upon household income and proof of all income will be required at the time of the assessment. The amount of reimbursement permitted will be based upon income. The maximum monthly reimbursement amount is $600. There is a lifetime maximum cap amount of $5,000 for Home Modifications and Assistive Devices. Basically, if you are determined to be 50% eligible you would receive half of the amount reimbursed up to the maximum per month. (Spend $600 in a month and receive $300 back) Currently, this program is readily available and does not have a waiting list.

Our intake team is ready to take your call for both referrals and additional information. If you are interested in this program or know someone that may be eligible, please have them contact us at **717-771-9610**.

Two New Laws Seniors Should Know About

by Robert Clofine, Certified Elder Law Attorney practicing in York

Pennsylvania recently enacted two new laws that should help all seniors.

Act No. 27 signed by the Governor on July 12, 2026 updates real estate tax sale notice rules, and Act No. 42 signed into law on July 20, 2026 addresses burial benefits for veterans. Although the laws cover different subjects, they share a common theme: helping people receive clearer information before important financial or family decisions must be made.

Act No. 27 of 2026 amends Pennsylvania's Real Estate Tax Sale Law. The legislation was introduced by a legislator who is a former court-appointed guardianship attorney. He saw clients lose their homes as a result of unpaid property taxes. Those who lost their homes had dementia or were otherwise incapacitated and were unable to pay their real estate tax bills without assistance. In many instances these incapacitated individuals had the financial means to pay their taxes, but their families were not made aware of the unpaid taxes until it was too late to help. As a result, the houses were sold off at a Sheriff's sale to pay the back taxes.

To deal with this problem, Act 27 creates an option for all property owners that will allow them to designate a person to receive notice should their property taxes fall into arrears. It's a simple solution and it certainly can't hurt for all property to take advantage of this option. The law becomes effective September 10, 2026 and requires the development of a simple form property owners will need to complete and submit to the Tax Claim Bureau in the county where the property is located. To make sure seniors know about this new option, the law requires the form and an information packet to be available at the Area Agency on Aging.

Act No. 42 of 2026 provides for another kind of consumer notice. It requires licensed funeral directors, funeral entities and cemetery companies to notify the County Veterans Affairs Director of the death of a serviceperson who resided in that county. In addition, those involved with the burial of a veteran must provide the decedent's family with contact information for the County Veterans Affairs Director. This is aimed at assisting the families of our deceased veterans by connecting them with the county director, who will be able to guide them through any available benefits for deceased servicepersons and their families. Navigating veterans benefits of all kinds is a challenge, so this should help in getting benefits to those who deserve and need it the most.

This law becomes effective September 18, 2026 and is important for veterans, surviving spouses, family members, and anyone assisting with funeral or interment arrangements after a veteran's death. While many funeral homes already provide this information, the new law requires it. In York County, you can contact the Veterans Affairs Office by phone at **717-771-9218**.

Surviving An Aggressive Driver

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

Aggressive driving is any deliberate, unsafe action behind the wheel that endangers people or property. Not to be confused with road rage, which is the violent escalation of aggressive driving behaviors.

Common examples of aggressive driving include speeding, failure to use turn signals, running red lights or stop signs, tailgating, and improperly entering or exiting a highway.

Encountering an aggressive driver can cause panic and confusion. Don't react impulsively. Remain calm and remember that two wrongs do not make a right.

Take this short quiz for tips on what to do when you encounter an aggressive driver:

1. You're obeying the speed limit and the driver behind you is tailgating. What do you do?

A. Increase your speed to please the driver behind you.

B. Decrease your speed or tap your brakes.

C. Pull over to let the driver pass you.

D. Do nothing.

A = 0 points: Now you're speeding too! Do not allow yourself to be bullied into speeding.

B = 0 points: You've just escalated the problem. This could quickly turn into a road rage incident.

C = 3 points: Good idea but make sure you have a safe place to pull over. If you can, change lanes to let them pass.

D = 4 points: Remain calm. Keep your eyes on the road.

2. A car pulls out right in front of you. What do you do?

A. Lay on your horn to let the driver know how upset you are.

B. Follow the driver until they stop so you can give them a piece of your mind.

C. Speed up and tailgate the vehicle.

D. Do nothing.

The only correct answer is D. Each of the other three actions will cause tension and aggravation for both you and the other driver. Never get out of your car to confront someone. Doing nothing is a tough choice, but it's the right choice. Give yourself 4 points if you answered D.

3. You notice a car weaving in/out of traffic and tailgating every vehicle. Eventually you catch up to that vehicle. What do you do?

A. Roll down your window and tell the driver to slow down.

B. Make a gesture that lets the other driver

know you dislike their driving.

C. Write down the license number, make and model of the car, and call 911.

D. Do nothing.

A or B = 0 points: Never engage, in any way, with an aggressive driver.

C or D = 4 points: If you have a passenger, they should collect the information and call 911. If you're alone, PA law does allow a driver to make an emergency 911 call while driving, but it's still safer to pull over to make that call.

How'd you do?

Score of 0: That's a red flag for aggressive driving. Rethink your choices behind the wheel, and make adjustments that protect yourself, your passengers, and everyone around you.

Score of 10 or more: You're demonstrating safe driving habits. Continue modeling those behaviors!

Lifelong Learning: Strengthening Minds, Building Connections, & Enriching Communities

by Jennifer Geubtner-May, Ed.D., Lifelong Learning Initiative (YC-LLI), Director

Lifelong learning is increasingly recognized as an important contributor to healthy aging. As life expectancy rises and the population ages, researchers, healthcare professionals, and policymakers have emphasized the value of continued intellectual engagement in supporting cognitive health, social well-being, and overall quality of life.

The United States is experiencing a significant demographic shift. By 2030, all Baby Boomers will be at least 65 years old, making older adults one of the fastest-growing segments of the population. This trend underscores the need for opportunities that help older adults remain mentally, socially, and civically engaged throughout retirement.

Research suggests that intellectually stimulating activities are associated with healthier cognitive aging. The National Institute on Aging identifies learning new skills and participating in mentally engaging activities as important lifestyle factors that may help support cognitive health. While no single activity can prevent dementia, sustained cognitive engagement may help delay age-related cognitive decline and strengthen cognitive reserve.

The benefits of lifelong learning extend beyond cognition. A systematic review of 32 studies involving adults age 55 and older found that participation in organized learning programs was associated with improved quality of life, self-confidence, life satisfaction, independence, and a greater sense of belonging. These findings demonstrate that lifelong learning supports both intellectual and social well-being.

Retirement can reduce opportunities for intellectual challenge and social interaction. Lifelong learning programs address both by providing educational experiences that encourage curiosity, discussion, and relationship-building. Unlike traditional higher education, these programs emphasize learning for personal enrichment rather than grades or credentials, allowing participants to explore diverse subjects simply for the joy of learning.

The York College Lifelong Learning Initiative (YC-LLI) exemplifies a university-based, community-serving model for lifelong learning. Through affordable, year-round, noncredit programming, YC-LLI enables adults to continue learning while building meaningful social connections. Beyond the classroom, members engage through clubs, volunteer committees, educational excursions, and social events that foster a strong sense of community.

Programs located on college campuses offer the additional benefit of intergenerational engagement. Research shows that meaningful interactions between older adults and college students can reduce social isolation, improve empathy and communication skills, challenge age-related stereotypes, and strengthen relationships between institutions and the communities they serve.

As interest in lifelong learning grows, affordability remains essential. By maintaining accessible membership and course fees, community-based programs like YC-LLI help ensure that educational opportunities are available to a broader population. Expanding access to lifelong learning is an investment in healthier aging, stronger communities, and improved quality of life.

The evidence is clear that learning does not end with retirement. Continued intellectual engagement supports cognitive health, strengthens social relationships, promotes lifelong curiosity, and helps older adults remain active contributors to their communities. When lifelong learning also fosters meaningful connections across generations, it enriches participants of all ages and strengthens communities. As the population ages, lifelong learning programs will play an increasingly important role in promoting healthy aging, expanding intergenerational understanding, and building more engaged, inclusive, and resilient communities.

Home Improvement & Weatherization Assistance

Information provided by the York County Planning Commission

Do you live in and own a home in need of costly repairs to make it safer and more comfortable? Have you looked for ways to pay for your home improvements but found that your budget won't cover the cost of the extra monthly payment?

You're not alone. Many York County home-owners have the same concerns. These programs may be able to assist you with needed repairs.

The York County Home Improvement and York City Owner-Occupied Rehab Programs

These programs are designed to help income eligible resident homeowners in York County or York City by providing financial assistance in the form of grants and loans to obtain necessary home repairs.

Grant funds may be available for necessary home repairs to eligible homeowners who are age 55 and older or disabled individuals. Grant funds are used to address health and safety risks, code violations, mobility improvements, and weatherization supplements. An inspection of rehabilitation work being requested will be performed by a staff rehabilitation specialist to determine eligibility for the grant program.

Funds up to $25,000 for home improvements will be provided in the form of a zero interest loan with a deferred payment. This means that a mortgage in the amount of the loan is filed against your property for security. As long as you remain the occupant and owner of the property, no repayment is required and no interest is charged. When the property is sold or transferred in any way or ceases to be your primary residence, the full balance of the loan becomes due and payable. The deed to your property remains in your name and is not transferred.

For more information and income eligibility requirements for either the York County Home Improvement Program OR the York City Owner-Occupied Rehab Program contact:

York County Planning Commission

28 E. Market Street
York, PA 17401

or call

717-771-9870

Your Mental Health This Holiday and Beyond:
4 Steps to Combat Loneliness in Seniors

by Danielle Fritze, Vice President of Public Education and Design at Mental Health America for National Council on Aging

It's December, and the holiday season is in full swing. It's the time of year for good food, and good friends and family—at least for most of us. But for many others the holiday season can remind them of just how lonely they are.

The U.S. Census estimates that as many as 27% of adults age 65+ live alone, but a person doesn't have to live alone to feel lonely. Loneliness can affect anyone who doesn't feel meaningful connections with other people.

Loneliness is more than an emotional issue; it has real implications for physical and mental health. Recent research has shown that feeling lonely or being isolated affects mortality in a similar way to that of a smoking habit of 15 cigarettes per day and has more of an impact on mortality than other risk factors, like obesity and sedentary lifestyle. A lack of social connection is also associated with an increased risk of disease, anxiety, depression, and dementia.

A report by Cigna in 2021 indicated people with mental health conditions are more than twice as likely to be lonely than people who have strong mental health. Similarly, loneliness increases the risk of developing depression and anxiety.

The good news is, loneliness doesn't have to be an ongoing problem. Here are four tips to help combat loneliness and protect the mental health of an older loved one this holiday and beyond.

1. Make communication a priority

Some older adults go days without speaking to anyone at all, especially those who are in poor health or who have limited mobility or transportation options. Nothing beats an in-person visit, but if you can't see each other around the holidays, there are more ways to virtually connect than ever — whether it's talking on the phone or video chatting via Facetime or Zoom, these connections can make a world of difference. Make a point to reach out on or before the actual holiday so the older adult in your life doesn't feel as though they have been forgotten during this special time of year. Encourage other friends or family members to do the same.

Keep the communication going in the new year by setting 15-30 minutes aside once a week to talk. Don't feel restricted to small talk. Ask for advice, or how it felt to live through certain experiences. Older adults have a wealth of knowledge and experience to share.

2. Encourage and facilitate social activities through local organizations

Places of faith, like churches, temples and mosques, are great places for individuals of all ages to meet like-minded people and find opportunities for group activities. If your older loved one isn't religious, consider activities available through a local senior center or public library. Offer to join them on their first trip to any new places to reduce anxiety and apprehension.

Community service is another great way to socialize and meet new people. Not only are you helping your community, but many people find their own mood actually improves after being of service to someone else. Whether it's making blankets for a shelter or hospital, or sorting donations at a warehouse, there are countless volunteer opportunities depending on your interests. Consider finding something you and your older loved one can do together.

3. Explore hobbies and other areas of interest

Figure out what the older adult in your life likes to do to relax or as a hobby (this is also a great way to get gift ideas). If they don't currently have any hobbies, ask if there is one they used to have that they would like to get back into or something new they would like to try. Odds are that other people share that interest and there are opportunities for socializing around it. Even seemingly solitary hobbies can become social. Avid readers can join book clubs; people who like to quilt or knit can join sewing or knitting circles. For those who live in rural areas or have limited transportation options, many clubs and groups offer virtual options now, too.

If an older adult wants to try a new hobby, adult education classes are great places to meet other people while learning skills. Alternatively, if an older adult is exceptionally skilled at a craft, they may be able to teach it to others.

4. Identify opportunities to combat loneliness at any time

For those times between visits, calls, organizational activities and hobbies when loneliness can strike, determine some options that your older loved one can take advantage of at any time of day. Mental Health America (MHA) has a support community that is full of people who are online day and night looking to communicate and support one another and is a great option for the internet savvy older adult. Older adults who prefer talking on the phone can call **The Friendship Line** at **1-800-971-0016**. The Friendship Line is available 24/7 for adults age 60+ to offer a caring ear and friendly conversation, in addition to offering outreach services.

When these steps don't do the trick

If you have taken steps to address loneliness but still find that the older adult in your life is withdrawn and in low spirits, they may be showing signs of depression. MHA has a free, anonymous and confidential depression screener online at MHAScreening.org. Screening is the first step to determining if professional help may be needed to address a mental health condition.

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 S. Duke Street, York
9:00 am - 3:00 pm
717-848-3610
www.crispusattucks.org

Delta Area Senior Center
5 Pendyrus Street, Suite 1, Delta
8:00 am - 2:00 pm
717-456-5753
www.deltaseniorcenter.net

Dillsburg Senior Activity Center
1 N. Second Street, Dillsburg
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
8:30 am - 2:30 pm
717-244-7229
www.gcccenter.com

Heritage Senior Center
3700-4 Davidsburg Road, Dover
8:00 am - 2:00 pm
717-292-7471
www.heritagesrcenter.org

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

Red Land Senior Center
501 Market Street, Lewisberry
8:30 am - 3:00 pm
717-938-4649
www.redlandseniorcenter.org

September House Senior Center
1251 W. King Street, York
8:00 am - 3:00 pm
717-848-4417
www.septemberhouse.org

South Central York County Senior Center
150 E. Main Street, New Freedom
8:15 am - 2:15 pm
717-235-6060
www.scycseniorcenter.org

ALL CENTERS OPEN MONDAY - FRIDAY

Stewartstown Senior Center
26 S. Main Street, Stewartstown
9:00 am - 3:00 pm
717-993-3488
www.stewsenior.org

Susquehanna Area Senior Center
2427 Craley Road, Wrightsville
8:00 am - 2:00 pm
717-244-0340
www.susquehannaseniorcenter.org

White Rose Senior Center
27 S. Broad Street, York
9:00 am - 4:00 pm
717-843-9704
www.whiteroseseniorcenter.org

Windy Hill on the Campus
1472 Roths Church Road, Ste 103, Spring Grove
8:30 am - 2:30 pm
717-225-0733
www.windyhillonthecampus.org

Yorktown Senior Center
509 Pacific Avenue, York
7:30 am - 3:30 pm
717-854-0693
www.yorktownseniorcenter.com

Flu Vaccine for Older Adults

from the U.S. Centers of Disease Control

Flu — short for influenza — is a virus that can cause fever, chills, sore throat, stuffy nose, headache, and muscle aches. Flu is very serious when it gets in your lungs. Older adults are at a higher risk for developing serious complications from the flu, such as pneumonia.

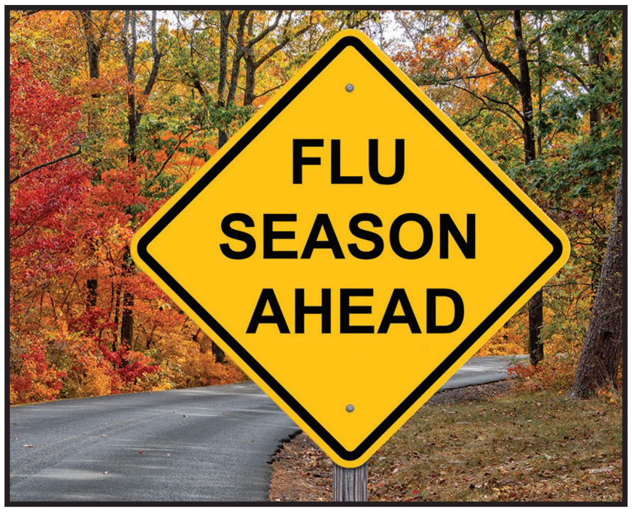
The flu is easy to pass from person to person. The virus also changes over time, which means you can get it again. To ensure flu vaccines remain effective, the vaccine is updated every year.

Everyone age 6 months and older should get an annual flu vaccine, but the protection from a flu vaccine can lessen with time, especially in older adults. Still, you are less likely to become seriously ill or hospitalized with the flu if you get the vaccine. A flu vaccine is especially important if you have a chronic health condition such as heart disease or diabetes.

Ideally, you should get your vaccine by the end of October each year so you are protected when the flu season starts. It takes at least two weeks for the vaccine to be effective. However, if you have not received your flu vaccine by the end of October, it's not too late — flu season typically peaks in December or January. As long as the flu virus is spreading, getting vaccinated will help protect you.

There are flu vaccines designed specifically for older adults. The CDC recommends that people age 65 and older receive a higher-dose flu vaccine or an adjuvanted flu vaccine (one with an additional ingredient called an adjuvant that helps create a stronger immune response). These vaccines are potentially more effective than the standard flu vaccine for people in this age group. Talk with a health care provider or pharmacist about which vaccine is best for you.

Medicare will pay for the flu vaccine, and so will private health insurance plans. You can get



a flu vaccine at a doctor's office or local health department, as well as at many grocery stores, drug stores, and pharmacies. Flu shots may also be available at other community locations, such as schools, religious centers, and workplaces. The ingredients of a specific vaccine are the same wherever you receive it.

Live Your Best Life
with our

HEALTH & WELLNESS CLASSES

FALL PREVENTION CLASSES

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
October 20 - November 12, 2026
(No class November 3rd; will be November 4th instead)

YMCA Spring Grove
1472 Roth's Church Road, Spring Grove
Mondays & Wednesdays 12:30 - 2:30 pm
November 2 - November 30, 2026
(No class November 25; will be November 30 instead

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.

Windy Hill on the Campus
1472 Roth's Church Road, Spring Grove
Thursday & Tuesday 9:30 - 11:30 am
November 19 & 24, 2026

York Township Park Building
25 Oak Street, York
Wednesdays 12:30 - 2:30 pm
December 9 & 16, 2026

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.

Red Lion Recreation Center
190 S. Charles Street, Red Lion
Mondays & Wednesdays, 10:00 - 11:00 am
November 2 - 25, 2026
(No class November 11; will be November 12 instead)

Springettsbury Township Building
1501 Mt. Zion Road, York
Tuesdays & Thursdays, 11:00 am - Noon
December 1 - December 22, 2026

To Register Call Lauren
717-855-0479

SELF-MANAGEMENT PROGRAM

Living Well with Diabetes

The Diabetes Self-Management Program is a structured, evidence-based program for older adults living with pre-diabetes or diabetes, which provides tools to manage diabetes and emotions that come with the disease.

York Township Park Building
25 Oak Street, York
Fridays 9:30 am - Noon
October 16 - November 20, 2026

To Register Call Megan
717-855-0437

Diabetes and Older Adults

Information by The Endocrine Society at www.endocrine.org

As the general population continues to age, the number of adults 65 years or older affected by diabetes is also increasing. An estimated 33% of adults aged 65 or older have diabetes. This population is more at risk of developing diabetes-related complications like hypoglycemia (low blood sugar), kidney failure, and heart disease than younger people living with diabetes.

There is new and emerging information to improve the understanding and treatment for diabetes in older adults. Special considerations should be addressed to support overall health and quality of life. Older adults often have one or more co-existing conditions like cognitive impairment, cardiovascular disease, and others that impact diabetes education and management.

The symptoms of patients with diabetes are highly variable. They can be asymptomatic for a long time. That is why annual screening is important. If you are at-risk or a diabetes patient or the caregiver of a diabetes patient and would like more information, join us at:

The York County Diabetes Expo
Saturday, November 7, 2026
10:00 am - 2:00 pm
Spring Grove YMCA
1472 Roth's Church Road
Spring Grove, PA

ADMISSION IS FREE

Visit: **www.diabetesyork.org** for details

The Paradox of Aging at Work:

Sustained Employment, Stubborn Discrimination

When we look at how older adults are doing in today's job market, we see a puzzling picture. On the surface, things look good: workers age 55 and older have a lower unemployment rate than younger workers. At the time of writing, unemployment for older workers was 3.3%, compared with 4.3% for people under age 55.

But another reality sits alongside these numbers. AARP research shows that age discrimination remains widespread. Nearly two-thirds of workers age 50 and older say they have seen or experienced age discrimination on the job.

One of the biggest problems happens at the hiring stage. Studies using identical résumés show that older applicants receive far fewer callbacks than younger ones. For example, applicants in their late forties and early fifties get 29% fewer callbacks than those in their late twenties and early thirties. For applicants in their mid-sixties, that gap widens to 47%. Older women face even higher levels of discrimination. And 14% of workers age 50+ say they believe they were not hired for a job specifically because of their age.

So why are unemployment rates lower for older workers if age discrimination is so common?

Several factors help explain this:

- Older adults make up a smaller share of the labor force. Only 37% of people 55+ are working or looking for work, compared with almost 84% of workers ages 25–54. People who have left the workforce—by choice or not—aren't counted as unemployed.
- Many older workers stay employed but still face on-the-job discrimination, such as negative comments, being passed over for promotions, or being denied training opportunities.
- Few older workers file complaints when discrimination happens. Only a small percentage report issues to HR, which means ageist workplace cultures often go unchecked.

Technology shifts are also playing a role. Generative AI is changing the workplace, but so far it has affected younger workers more than older ones. Entry-level tasks—often performed by younger employees—are most at risk of being replaced by AI. Research from AARP and LinkedIn shows that nearly half of older workers hold jobs less exposed to AI disruption, compared with 42% of younger workers. Older workers also tend to have more management experience, which helps protect their roles from automation.

Remote work has also reshaped the job market. Even as some employers push for in-office work, remote and hybrid schedules remain common—now making up about 25% of all workdays. This shift has been especially helpful for older workers with disabilities. Since the pandemic, employment for disabled workers ages 51–64 increased by more than 11% in jobs that allow remote work. Flexibility is a major priority for older adults: 79% say flexible schedules are essential, and 64% want the ability to work from home at least sometimes.

Another trend is what some call "job hugging." The labor market has slowed, and hiring has become more competitive. Many workers—especially older ones—are staying in their current jobs because they worry about how hard it would be to find a new one. Two-thirds of older workers believe a job search would be difficult today, and more than a third say age discrimination would be the biggest barrier. This hesitancy to switch roles helps keep older workers' unemployment rate low.

While there are bright spots—like the growth of remote work and the relative stability of many jobs held by older workers—these benefits mostly help people who already have jobs. For those who must leave the workforce unexpectedly due to caregiving needs, layoffs, or health issues, finding a new job remains difficult, largely because of age discrimination.

Improving the job market for older workers will require action on several fronts. AARP is working through advocacy, employer outreach, and education to promote fair workplaces and ensure that older workers' experience is valued—not overlooked.

This story is excerpted from a research article by Heather Tinsley-Fix which appeared in Generations Journal (Summer 2026 - American Society on Aging) . It has been summarized for easier reading. The original article is part of a collection on "America's Experienced Workforce: Are Employers Ready, Willing, and Able?" which can be found at https://generations.asaging.org/publications/generations-journal/

York County Area Agency on Aging
2401 Pleasant Valley Road
York, PA 17402
(717) 771-9610